

# MANUVIKASA

News Letter - 2024

Editor : Shri Ganapati Bhat

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Editorial Committee Smt. Shubha Pai Mr. Ganapati Hegde Vol. VI, Issue: III

# MANUVIKASA ORGANIZED A WOMEN CONVENTION AT SIRSI CONVENTION AT SIRSI FERRIGING FERRI

With the support of the EdelGive Foundation, MANUVIKASA had organized a Women's Convention at Daivajna Kalyana Mantapa, Sirsi on 27 November 2023.

Mr. Bhimanna Naik, Member of the Legislative Assembly of Sirsi-Siddapura constituency, who was the chief guest and inaugurator, started the program by lighting the lamp and said, "For the past 20 years, MANUVIKASA has supported farmers with water conservation and lake rejuvenation. Also, women's self-help groups have been formed to make women self-reliant, creating a sense of saving for the future. MANUVIKASA has been giving them training and helping them come forward socially, economically, politically, self-sustain. The government has already implemented several schemes for women. However, the government cannot accomplish everything. Organizations such as MANUVIKASA are working to bring government programs and schemes to the people. It is a source of pride that Mr. Ganapati Bhat, established this organization to help poor women & to provide trainings for social, economic, and political advancement. On the request of Mr. Ganapati Bhat, we have promised to provide

systematic roads and supply of electricity in rural areas. Our support and assistance will always be there for all of MANUVIKASA's social work".

Mr. Ganapati Bhat, Director of MANUVIKASA welcomed and introduced the guests and gave an introductory speech, explained the background of the organization's and its growth in 20 years. So far, we have rejuvenate 273 large lakes, and constructed 3500 agricultural ponds. We have formed more than 3000 self-help groups and are working with more than 30000 women. We have given skill training to 6000 women and helped them to live independently. To eliminate unemployment among rural people, we have provided employment opportunities through the MGNREGA (Narega) scheme. In addition, malnutrition is on the rise among Mundagod Taluk children. We are identifying malnourished children and feeding them nutritional food. The organization believes that the development of society is possible only when all the strata of society are developed. We have been implementing the required work activities. He also said that we want to rejuvenate 1000 lakes and development of 10,000 form ponds and providing skill training to 20,000 women in the future.



# Editor Speaks

### Dear Readers ...

Welcome to the March 2024 edition of our quarterly newsletter, where we immerse ourselves in water conservation activities and community empowerment. In this issue, we dive into the rejuvenation of our lakes, the upliftment of women and the skill feel strides toward a sustainable future. Through concerted efforts and community engagement, MANUVIKASA has revived more than 273 large and medium lakes and 3492 farm ponds benefiting the farmers of Uttara Kannada, Haveri, Dharwad and Shimoga Districts. I am very thankful to Azim Premji Foundation, HDBFS, Ashraya Hastha Trust, EdelGive Foundation and Give India for their unconditional support in



improving the economic conditions of the farming community. We are witnessing the revitalization of these vital water bodies. Lakes are not just bodies of water; they are the heartbeats of our community. In this Edition we live into the details of the on-going projects and its positive impact on our environment.

In association with the EdelGive Foundation, MANUVIKASA organized women's conventions at Sirsi and Siddapura of Uttara Kannada District. More than 1600 SHG members participated and exchanged their knowledge key points of discussion that emerged from the convention, have been included in the newsletter.

MANUVIKASA, which already has several women development initiatives in partnership with the EdelGive Foundation, has expanded its focus on women's entrepreneurship development in the current project "Women Empowerment Development Action (WEDA)", including several women's career development and skill-building activities such as tailoring, catering, beautician course, dairy farming and sustainable agriculture development. Celebrating the strength and resilience of women in our community, this edition sheds light on our women empowerment initiatives. Women learn about the programs providing education, healthcare and entrepreneurial opportunities. Their stories inspire us to continue creating avenues for empowerment and gender equality.

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

We have also completed two-years under HDFC Bank Parivartan. Project on support the livelihood of 1000 Siddi tribal Community households in Yellapur Block of Uttara Kannada District and 1000 Fisherwomen community households in Kundpaur Block of Udupi District. We started skill building, Business assistance training, Horticulture input support, Honeybee keeping and extraction training for the communities to improve their alternate livelihood development. Totally we

promoted 200 SHGs. Glimpses of the activities are included in this newsletter.

In association with the HDB Financial Services ltd, we got the 5<sup>th</sup> grant and developed 27 lakes and 80 ponds the details are included in the issue. We also got the 5<sup>th</sup> grant support from CMS foundation to improve the livelihood of the 255 rural vulnerable women in Uttara Kannada and Haveri Districts through improving sustainable farming, access to natural resources and skill building by 2024.

Pragatimitra Souharda Sahakari Niyamita and Pragatimithra Farmers Producer Company, a subsidiary of MANUVIKASA, have achieved several milestones in the current year. In addition to this, FPC has got 'The Best Farmers Producer Company' award, from NABARD. This company has been doing coconut trading, areca protection and value addition raw and dry starch, processing and trading and high-quality grocery stores have been launched. I would like to congratulate them for this achievement.

We have promoted four FPOs 'Gokarna Tarakaari Belegaarara Raita Utpadakara Sangha', 'Uttara Kannada Zilla Mahila Meenu Maaratagaarara Mattu 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 pro-profit business such as selling vegetables, organic manure, seeds, organic fertilizers and fishnets, as well as undertaking several programmes. Glimpses of the activities included in this issue

MANUVIKASA, which reached the grassroots level of rural poor has now launched the MANUVIKASA Nutrition programme at Mundgood Taluk of Uttara Kannada District, in association with the Sanghamitra Rural Financial Services (SRFS). Details regarding this initiative have been provided in this issue.

Your views and opinions are very important to our organization which believes that the development of the whole country is possible only when all the communities thrive. Your suggestions are most welcome.

| Mr. Ganapati Bhat

Managing Trustee
MANUVIKASA

# The presidents of 3 FPOs established in collaboration with MANUVIKASA were felicitated.

i Mirs Sillata Diirgekar	President of Uttara Kannada Zilla Mahila Meenu Maratagarara Mattu Utpadaka Sangha, Karwar
Mrs. Renuka Ganapati Tandel	President of Kasarakodu Meenu Utpadakara Mattu Matsyodyama Sangha, Kasarakod
Mrs. Girija Anant Gowda	Gokarna Tarakari Belegarara Raita Utpadakara Sangha, Bavikodlu



Mrs. Sujata Durgekar, President, Kawar FPO said "it was only with the support and guidance of the Ganapati Bhat, director of MANUVIKASA, that we were able to run the FPO". She also stated "if women are permitted to look beyond the home and not simply at home, their self-confidence will rise".

Mr. Vivek Hegde, Managing Director of Pagratimitra North Kanara Farmers Producer Company and Pragatimitra Souharda Cooperative, said "MANUVIKASA has already built thousands of women Self-help groups and distributed credit facilities to them. When the SHGs can go to the banks and get loans without the help of the organization, only then the SHGs become sustainable. It is difficult to get loans from nationalized banks. Pragatimitra Cooperative has been started to help poor women and farmers. The loan facility is disbursed at low interest. He invited women to get membership in Pragatimitra, and take support and utilize it"

# On the same occasion, well-performing SHGs and selected women entrepreneurs were honored.

### Skill training

Miss. Lavanya Manjunath Naik	Tailoring
Miss. Sharada Somanna Bhovi	Tailoring
Mrs. Jyoti Dinesh Harikant	Tailoring
Mrs. Radha Raghu Gondale	Stationery Shop
Mrs. Roopa Suresh Jogi	Tailoring



### **Best SHG award**

Shri Jyoti MANUVIKASA Mahila SHG	Sirsi
Shri Soubhagya MANUVIKASA Mahila SHG	Bhimanagudda, Sirsi
Shri Kalikabhavani MANUVIKASA Mahila SHG	Kanasur, Siddapur
Shri Nagadevate MANUVIKASA Mahila SHG	Gudnapura, Sirsi
Shri Jeevana MANUVIKASA Mahila SHG	Sirsi
Shri Choudeshwari MANUVIKASA Mahila SHG	Hosakoppa, Sirsi
Shri Maruti MANUVIKASA Mahila SHG	Kolagibees, Sirsi
Shri Prathama MANUVIKASA Mahila SHG	Kansur, Siddapur
Shri Marikamba MANUVIKASA Mahila SHG	Amminalli, Sirsi



### **Honour to Self-Entrepreneurs and Achievers**

Mrs. Suma Uday Shet – Gudnapur, Sirsi	Grocery Shop, Cloth stitching
Mrs. Lalita Seetaram Naik – Baruru, Sirsi	Catering service
Mrs. Kavita Bhaskar Balagode -Bhimanagudda, Sirsi	Grocery Shop
Mrs. Vijaya Mahesh Naik – Hosakoppa, Sirsi	Agriculture
Mrs. Savita Sanya Siddi – Gullapura, Yellapur	Road side food
Mrs. Susheela Annappa Naik – Kanasur, Siddapur	Home products
Mrs. Janaki N Naik – Gidamavinakatte, Sirsi	Soap and phenyl making
Mrs. Purnima Satish Anvekar - Karwar	Cloth design and business

Poornima, an entrepreneur spoke up and said that "My business (Cloth design and business), which I started with a loan from the Pragatimitra Cooperative started by MANUVIKASA, has grown significantly. Mr. Ganapati Bhat motivated me to start a business and his words inspired me to pursue my ambition. Today, I am giving employment to 4-5 people". She was a staff of MANUVIKASA earlier and inspired by MANUVIKASA's women entrepreneurship programme, started dress designing business and started her own industry and appointed 05 staff to run this business.

She invested around 50 Lakhs on business but initially started the business with 05 lakhs capital

taken by Pragatimitra Cooperative. The dream towards financial independence became the reality now

Cultural programs were performed by Kadamba Art Forum and SHGs women did folk dance at the convention.

Shri Harishchandra Bhat, Founder member of the organization, Board of Directors, Shri Vishwanath Gouda, President of Uttara Kannada Zilla Shikshaka Shikshaki yara Nirantara sahayavani, Shri Ramakant Bhat, Member of Municipality, Shrinivas Naik, Shri Prakash Mesta, Scientist, Shri K S Goudar, Shri Vinay Naik CEO of Pragatimitra, MANUVIKASA staff & more than 600 SHG women members were present in the program.



# Women convention at Siddapura







 ${
m M}$ ANUVIKASA with the support of EdelGive Foundation and Dalyan Foundaiton, organized a women's convention on 29-12-2023 at Shankara Mutha, Siddapur in Siddapura Taluk of Uttara Kannada District.

Mr. Gopalakrishna Belooru, MLA of Sagara-Hosanagara Constituency, inaugurated the event by lighting the lamp. Speaking about the organization, he quoted-"Due to the efforts of MANUVIKASA, the waging rate has been increased. Through self-help groups of MANUVIKASA, women have left age-old pigmy system and have started using banks in this developmental era. The women have started taking care of the family's economic transition. This can be marked as a revolution and a remarkable achievement. To make them independent, selfhelp groups have been created by MANUVIKASA to instill savings mindset and help them upgrade their skills so that they are socially, economically and politically uplifted. The government has implemented various programs for women and organization like MANUVIKASA are helping to spread the world these developmental programs. The women are no longer restricted to household works and have been progressing in various fields because of the notable efforts of Mr. Ganapati Bhat." Adding to this, Gopalakrishna Belooru said MANUVIKASA will have a full fledged support and cooperation from his end.

Presiding the convention, Mr. Bheemanna Naik, MLA of Sirsi-Siddapu constituency said -"Reckoning the pros and cons of rural people and water management, Mr. Harishchandra Bhat founded MANUVIKASA. The efforts of MANUVIKASA in women empowerment and water conservation have taken a huge boost. Due to this, MANUVIKASA has been vital in serving the society. The women play a crucial role in export of the crops grown by the farmers. Not just limited to the rejuvenation of lakes, MANUVIKASA has been providing trainings to sell the yields with a good support price." He also claimed that as per the request of the director Mr. Ganapati Bhat of MANUVIKASA, a garment factory will be built soon in Siddapura.







### **Recognition to self-employed women**

Mrs. Suvarna Ganapati Gowda, Hosakoppa, Vermicompost manufacturer	Mrs. Lalita Chandrashekhar Gowda, Kodagibail, fast food business
Mrs. Nilavati Bhaskar Madival, Vadageri, Gram Panchayath Driver Vehicle	Mrs. Poornima Krishnamurti Madival, Kondli, Tailoring
Mrs. Sunanda Ganapati Naik, Kangod, Tailoring	Mrs. Usha Prashant Naik, Shiralagi, poet & writer

### **Recognized Model SHGs**

Shri Jaimata SHG, Kolsirsi	Shri Mahaganapati SHG, Arendur
Shri Kannada SHG, Tyarsi	Shri Mahaganapati SHG, Hosur
Shri Vajrakaya SHG, Kavalamuri	Shri Mahalaxmi SHG, Arendur
Shri Annapurneshwari SHG, Vadageri	Shri Narmada SHG, Adukatta
Shri Kalleshwara SHG, Mudalli	Shri BalaYesu SHG, Ravindranagar
Shri Mahaganapati SHG, Kolsirsi	

The director of MANUVIKASA, Mr. Ganapati Bhat addressed the audience about the introduction and backdrop of the path taken by the organization as well as the various activities undertaken by the organization. "Till now, the organization has developed 273 lakes, creation of 3492 agricultural ponds; the organization is in touch with 30000 women via creation of over 3000 selfhelp groups. 6000 women have been on trained hence lead an independent life. 1000 Siddi community families have been empowered. The rural youth have been encouraged to be selfemployed at native. To end the unemployment of rural people, MANUVIKASA has worked closely with local bodies and educated rural folk regarding MGNREGA act" he said.

The vice president of Shikshana Prasaraka Samiti, Siddapura, Mr. Shashibhushan Hegde addressed the audience — "MANUVIKASA has increased the number of working hands. The importance of women is crucial in the country's progress. If financial handling is given to women, they see that the responsibility is smoothly handled which is evident in the self-help groups of MANUVIKASA."

Mr. M.R. Kulkarni, the Tahasildar of Siddapura Taluk, commended the efforts of MANUVIKASA and emphasized the potential for collaborative work between NGOs and government departments to attain community success.

Mrs. Sangeetha G Kanade, Assistant sub inspector, Siddapur, passionately elucidated on the crucial measures that women can adopt to enhance their security in the society. Emphasizing the significance of empowerment, she fervently urged

women to assertively demand their rights and entitlements within the community. She highlighted several key measures that women can proactively incorporate into their daily lives to bolster their security. These measures encompassed practical steps such as staying vigilant in public spaces, cultivating self-defense skills and leveraging technology for personal safety. Her comprehensive approach aimed to equip women with the tools and knowledge needed to navigate their surroundings confidently.

Mrs. Poornima, the Child Development Project Officer (CDPO), Department of Women and Child Development, provided a comprehensive overview of the government schemes available for women and Self-Help Groups (SHGs). She highlighted various initiatives aimed at empowering women and fostering the growth of SHGs. Mrs. Poornima emphasized the importance of these schemes in promoting socio-economic development and women's empowerment. Mrs. Poornima detailed the eligibility criteria, benefits and application procedures for each scheme, encouraging active participation from women and SHG members. Overall, her explanation aimed to create awareness and facilitate access to these government programs, fostering a more inclusive and empowered community.

Self-employed women and the best SHGs were honored in the event. Social workers, guests, lawyers, doctors, journalists, department officials, all the staff of the organization and over 800 women of self-help groups attended the event.









# MANUVIKASA fighting against malnourishment among adolescents.

MANUVIKASA has undertaken a significant initiative to address the critical issue of malnutrition among children of the age group 10-19. The focus area chosen for intervention is the Mundagod block of the Uttara Kannada district, identified as having a higher prevalence of undernourished children. To address this concern systematically, a well-structured base plan was meticulously prepared.

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

Collaborating with the Mundagod Taluk Government Hospital's RBSK (Rashtriya Bal Swasthya Karyakram) Team, dedicated to Child Health Screening and Early Intervention Services, a health check-up camp was organized. The camp aimed at early detection, linking children to necessary care, support and treatment. All 130 children underwent screening to determine their nutritional requirements.

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

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



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

In the initial two months, the nutritional kits were delivered directly to the children's doorsteps. From the 3rd month onwards, distributions took place at MANUVIKASA office, Mundagod. Simultaneously, upgrades were made to the equipment used for measurements, including introducing a digital weighing scale and an improved height measurement kit.

As the project progresses, a digital weighing scale with 15 different parameters has been introduced from the 4<sup>th</sup> month onward. The project, categorized into Phase-1 with duration of 6 months, has completed Six distributions. The team aims to complete the remaining 2 distributions in the upcoming months, ensuring a comprehensive and sustained impact on the nutritional well-being of the children in Mundagod. MANUVIKASA's commitment to addressing malnutrition is evident through the thoughtful planning and effective execution of this vital initiative.













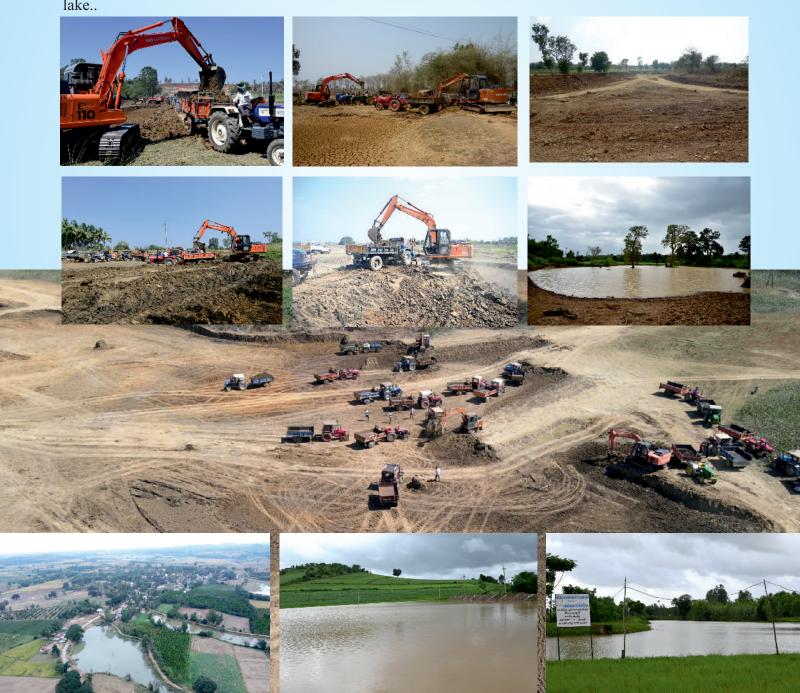
# Revitalizing Hope: MANUVIKASA's Transformative Journey to Rejuvenate 280 Lakes, a National Role Model

Manuvikasa has been undertaking commendable work in the field of water conservation for the past 12 years. It is actively involved in rejuvenating traditional community lakes and developing facilities for water harvesting in community forests. The organization is contributing to the revival of traditional tanks and promoting the rejuvenation of water sources in community forests.

The silt taken from the lake, when used by farmers in their fields, result in 40% increase in the yield of their crops annually. Along with the revival of wells and ponds on the neighbouring side, there has been increased encouragement for agriculture, horticulture and fisheries.

MANUVIKASA is providing small and medium-scale farmers services at half the price along with the revival of community ponds. Already, 3492 farm ponds have been developed as part of this initiative.

Because of the rejuvenation of lake, direct employment for more than 500-man days is generated per lake..



### List of the 273 lakes rejuvenated by MANUVIKASA (District wise)

District	Uttara Kannada	Shivmogga	Haveri	Dharwad
No of lakes rejuvenated	82	34	101	56

### In 2023-24 MANUVIKASA rejuvenated 48 lakes (District wise)

District	Uttara Kannada	Haveri	Shivmogga	Dharwad
No of lakes rejuvenated	6	33	8	1

### List of Lake Rejuvenation (Taluk wise in total)

	BRIGHT STREET, CONTRACTOR
Taluks	No of lakes rejuvenated
Hangal	70
Shiggav	9
Hirekerur	3
Bydagi	19
Sirsi	56
Mundgood	26
Soraba	34
Kalagahatgi	52
Hubali	2
Kundagol	2

## List of the lakes rejuvenated by MANUVIKASA (Taluk wise up to march 2023-24)

Taluks	No of lakes rejuvenated
Hangal	14
Shiggav	3
Hirekerur	3
Bydagi	13
Sirsi	3
Mundgood	3
Soraba	1
Kalagahatgi	8

MANUVIKASA is at the forefront of traditional water conservation efforts, undertaking the preservation of large-scale traditional tanks across the country. In collaboration with farmers, tank development work is underway in four districts and farmers contribute a significant 60% of the total cost, showcasing their trust in the organization. Even in drought times and financial challenges, farmers actively invest in and participate in the tank rejuvenation program, highlighting the importance of tank development for sustainable agriculture.

After the development of the lake, MANUVIKASA establishes a committee for the management of the lake, guided by the local village panchayats. The organization collaborates effectively with the local village panchayats in all the villages where lake development has taken place. The village panchayats provide excellent cooperation without waiting for permission letters and even extend appreciation letters, encouraging the organization to undertake more extensive work.

In some instances where farmers encroached upon the lake area, local villagers, village panchayat officials, public representatives and taluka-level authorities act as mediators to resolve encroachment issues and simplify the organization's work.

### Importance of lake rejuvenation with the community participation.

- Biodiversity Preservation: Lakes support diverse ecosystems, providing habitats for various plants, animals and aquatic organisms. Rejuvenation efforts help protect and restore these ecosystems, promoting biodiversity.
- Water Quality Improvement: Community involvement ensures sustainable practices like waste management, reducing pollutants and maintaining proper drainage, leading to improved water quality.
- Groundwater Recharge: Lakes play a vital role in recharging groundwater levels. Community participation in rejuvenation efforts can enhance water availability and mitigate issues related to water scarcity.
- Natural Buffer: Well-maintained lakes act as natural buffers against floods. Community participation in restoration can reduce the risk of flooding by ensuring proper maintenance of lakebeds, embankments, and drainage systems.
- Community Spaces: Revitalized lakes provide recreational spaces for the community, fostering a sense of belonging and well-being. Walking paths, green spaces and recreational activities contribute to the overall aesthetics of the area.
- Historical Significance: Many lakes have historical and cultural significance. Community involvement in rejuvenation projects helps preserve and showcase these cultural landmarks, creating a sense of pride and connection to the community's heritage.
- Awareness and Education: Involving the community in lake rejuvenation projects creates awareness about environmental issues and encourages sustainable practices. Educational programs related to water conservation and ecology can be integrated into the process.
- Tourism and Local Businesses: A well-maintained lake can attract tourists, leading to economic opportunities for local businesses. Cafes, recreational activities and eco-tourism can thrive, contributing to the local economy.
- Ownership and Responsibility: Involving the community in lake rejuvenation gives them a sense of ownership and responsibility for the environment. This empowerment can lead to long-term sustainability as the community actively participates in the on-going maintenance of the lake.
- Adaptation Strategies: Rejuvenating lakes with community participation can be part of broader climate change adaptation strategies. Sustainable water management practices and resilient ecosystems contribute to community's ability to cope with changing environmental conditions.





### **GLIMPSES OF LAKE REJUVENATION**





MANUVIKASA initiated the lake rejuvenation activity of Hakkitumbinakatte Kere in Kiravadi Grama Panchayath of Hanagal Taluk. Farmers, village senior citizens, Grama Panchayath members and MANUVIKASA staff Mr. Jagadeesh Erannanavar were present during the event.



Today, the Lake Rejuenation of "Burala Kere" in Muttagi village under Muttagi Panchayat of Kalaghatagi Taluk was started by MANUVIKASA. On this occasion, Panchayat President, Vice President, Members of the Lake Committee, Farmer and MANUVIKASA staff were present.





Ex-MLA Mr. V.S. Patil recently visited "Hitlakere lake" in Lakkolli Village, Mundagod Taluk. He praised the MANUVIKASA and its efforts in rejuvenating the lake, commending their work towards enhancement of the ground water in this region.





Today, **Mr. Shivaram Hebbar**, a Member of the Karnataka Legislative Assembly, toured the **Gadihalli Lake** rejuvenation site. He commended MANUVIKASA and its dedicated efforts in revitalizing the lake, acknowledging their significant contribution to improving groundwater level in the area.



Today, MANUVIKASA started lake rejuvenation activity of "Hirekere" in Aladakatti Grama Panchayath of Hanagal Taluk. Mrs. S.V. Marathi, Panchayat Developmental Officer inaugurated the event. Farmers, village senior citizens, women and grama panchayath members and MANUVIKASA staff Mr. Basavaraj Radder and Mr. Ganapati Yalival were present.



Today, MANUVIKASA Started Lake Rejuvenation Activity in Haranakere Lake of Indoor Village, of Mundagod Taluk. Village farmers and Gram Panchayat officials were presented in the Program.





The inauguration of lake rejuvenation of Vadagatti kere was held in Dyavanakonda village of Jinnur Grama Panchayath of Kalaghatagi Taluk. Farmers, village senior citizens, Grama Panchayath members and MANUVIKASA staff Mr. Basavaraj Radder were present during the event.



MANUVIKASA initiated the lake rejuvenation activity of Doddakere in Nandikatta Grama Panchayath of Mundgod Taluk. Farmers, village senior citizens, Grama Panchayath members and MANUVIKASA staff Mr. Ganapati Yalival were present during the event.





Today, MANUVIKASA organized a preliminary meeting of farmers, it was held at **Hirekere** of Aladakatti village of **Hanagal taluk**, Haveri district with the cooperation of Gram Panchayat representatives and village farmer with the aim to start the rejuvenation work of lake.



# MANUVIKASA – Ensuring additional income through farm ponds.



In order to ensure adequate use of natural resources and the prosperity of the farming community, MANUVIKASA has partnered with APF, HDBFS, Deshpande Foundation, CMS Info systems, Give India and constructed 3492 farm ponds in Uttara Kannada District

As part of this initiative, farmers have been using water sources for their fields, as well as getting sufficient water for drinking. With a size of 30 feet in length x 30 feet width and a depth of 10 feet, the pond provides sufficient water for cultivation. According to studies carried out by MANUVIKASA, a farm pond can be helpful for up to three farmers and results in end of water woes for farmers.

These small farm ponds have avoided the need for farmers to provide water to the crops they grow and also to rely on other sources of water during the summer season.

### Importance of farm ponds

- Farm ponds serve as a means of conserving water, especially in regions with irregular rainfall patterns. They capture and store rainwater, preventing runoff and allowing farmers to use the stored water during dry spells.
- One of the primary purposes of farm ponds is to provide a reliable source of water for irrigation. Farmers can use the stored water to irrigate their crops, ensuring a stable water supply for agriculture even in the absence of regular rainfall.
- During periods of drought, farm ponds act as a valuable reservoir, helping farmers cope with water scarcity. The stored water can be used to sustain crops and livestock, reducing the impact of drought on agricultural productivity.
- Farm ponds provide a consistent and accessible water source for livestock. This is essential for the health and well-being of animals, ensuring they have an adequate supply of water for drinking and other needs.
- Some farmers use farm ponds for aquaculture, cultivating fish and other aquatic organisms. This diversification of agricultural activities can contribute to increased income and nutritional security for farmers.
- Farm ponds can help control flooding by capturing excess rainwater and preventing it from causing damage downstream. This can be particularly important in areas prone to flash floods.
- The construction of farm ponds can contribute to the recharge of groundwater aquifers. As rainwater is stored in the ponds, it gradually percolates into the soil, replenishing underground water resources.
- Farm ponds can create new habitats for various plant and animal species. They contribute to increased biodiversity and support the presence of beneficial organisms, such as frogs and insects, that play a role in natural pest control.
- By capturing and slowing down rainwater, farm ponds help reduce soil erosion. This is crucial for maintaining soil fertility and preventing the loss of topsoil, which is essential for agricultural productivity.
- In addition to agricultural benefits, farm ponds can offer recreational opportunities for the community. Fishing, boating, and other activities can contribute to the well-being of residents.

Farm Pond FY 2023-24

1 41111 6114 1 1 2020 2 1		
SI.No	Taluk	No of Farm Ponds
01	Sirsi	74
02	Siddapur	42
03	Yellapur	39
04	Mundgod	5
05	Sorab	09

**Total** 

**District Wise** 

SI.NO	District	No of Farm Ponds
01	Uttara Kannda	169
02	Shivamogga	09

### **MANUVIKASA** and **EdelGive** Foundation

### A collaborative effort towards women's empowerment and uplifting their economic prosperity.

For the last six years, we, MANUVIKASA collaborated with the EdelGive Foundation working towards financial inclusion, skill development, entrepreneurship development and employment creation through MGNREGA and federating them under a common platform and institutionalization in Uttara Kannada and parts of Shivamogga, Haveri and Dharwad districts of Karnataka.

Under Livelihood Development and Women Empowerment activities, MANUVIKASA reached over 30,000 families through skill training and financial inclusion. With **EdelGive Foundation** covers more than 6000 poor rural women under financial inclusion activities and provides skill training like beautician, computer, dairy development and driving, tailoring and entrepreneurial skills to 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

### **Key Highlights of the project (From April 2023 to March 2024)**

- During this reporting period, we promoted 80 SHGs with 907 members.
- A total of 707 members received loans through banks and their savings. The loan amount is INR.2,73,63,106.
- Through Pragatimitra Cooperative Society we have disbursed loans to 76 members of 10 SHGs. The loan amount is INR.25,40,000.
- Through Sanghamitra Rural Financial Services we have disbursed loans to 328 members of 53 SHGs. The loan amount is INR.1,24,24,225.
- Conducted a total of 71 federation meetings with 3612 members at Uttara Kannada, Dharwad and Haveri Districts.
- We have conducted 4 batches of tailoring training for 122 members.
- We have conducted 2 batches of beautician training for 42 members.
- We have conducted 4 Sustainable Agriculture training for 167 members.
- We have conducted 1 Dairy development training for 54 members.
- We organized two women conventions in Sirsi and Siddapur block of Uttara Kannada District. More than 1600 women members participated.
- We have developed 5 lakes. A total of, 541 households and 2793 farmers and 1518.06 acres, 863 hectares benefited from these lakes. Farmers use the soil and lake water from these lakes for their fields.

### Skill training details (From April 2023 to March 2024)

SI no	Name of the training	Total Batches	Duration of the training	Total Participants	Total Settlements (2021-2023)
1	Tailoring training	4	2 months	122	665
2	Beautician training	2	2 months	42	109
3	Catering training	0	7 days	0	164
4	Sustainable Agriculture Training	4	One day	167	320
5	Dairy Training	1	One day	54	350
Total				385	1608



























# Fashioning Futures: MANUVIKASA's Tailoring Mastery and Aari Embroidery Elegance Unveiled in Haliyal Block

MANUVIKASA conducted tailoring training, beautician training and catering training for women. On the demand from women, we started advanced tailoring class and Aari embroidery class at Haliyal block. This is our new effort.

The main intention of this training is to provide an opportunity for self-expression and creativity. The intricate designs and patterns created by Aari work are beautiful and unique. Nowadays Aari designs are creating trends. So, we started the Ari Work Class and trained 30 women for 30 days at Haliyal block of Uttara Kannada district.

We provided silk thread, Cotton thread, zari thread, beads, pearls, embroidery rings, Cloth, needles, Aari needles, Bullion and embroidery wires to the class for enhancing the skills for the women. By offering these specialized classes, MANUVIKASA is not only contributing to the personal development of women but also opening doors to potential employment opportunities and entrepreneurship ventures. The emphasis on staying current with trends, like Aari designs, is essential for ensuring that the training remains relevant and beneficial for the participants.



# Nurturing Strength The GROW FUND's blueprint for Adaptability Preparedness

MANUVIKASA has been chosen to benefit from the GROW Fund along with its capacity-building program. The GROW Fund is a pioneering initiative designed to enhance the capabilities, resilience and future preparedness of grassroots organizations, thereby aiding their endeavours to drive change at the grassroots level. Launched by the EdelGive Foundation, the GROW Fund is committed to uplift grassroots organizations and social enterprises across India. Over a span of 24 months, the GROW Fund aims to bolster the capacities of 100 impactful grassroots organizations, including MANUVIKASA, by providing support for capacity building and vital organizational functions. In light of the challenges posed by the COVID pandemic, the GROW Fund will allocate grants to address organization-building requirements, essential functions and future readiness. Going beyond financial aid, the GROW Fund acknowledges the significance of capacity development and nurturing a conducive work environment. By prioritizing the enhancement of human resources, fostering employee-friendly atmospheres and harnessing technology, the GROW Fund endeavours to empower organizations to amplify their influence and foster enduring change.

### **Trainings conducted for staff:**

- 1 Human Resource and Performance Management Capacity Building Workshop completed. -2days-25members
- 2 Human Resource and Performance Management Capacity Building Workshop completed. 3days-35members
- 3 A Workshop on Technical Skill Development was completed, covering social media, Canva designing, etc-2days-27members
- 4 Workshop on Development of Organization strategy and long-term Scenario Planning-3Days-35Members
- 5 Workshop on Development of Organization strategy and long-term Scenario Planning-2days-18members
- 6 Workshop on Risk analysis and Management-2days-25Members
- 7 Workshop on Fundraising and Communication-3Days 18Members
- 8 A meeting for board/ advisory members and senior management was conducted and presented the challenges and achievements of the previous year.













# Promotion of FPOs enables Siddi and Fisher Community to enhance the economic prosperity.

MANUVIKASA has collaborated with HDFC Bank PARIVARTAN to support the Siddi tribal community of Yellapur block in Uttara Kannada district and the Fisher community of Kundapur block in Udupi district with promotion of Formers Producer Organizations and enable them to reach the consumer with value added products within next three years.

The need to focus on increasing the fish population and implementing fish cultivation is paramount for satisfying market demands and improving the income of the fishing community. This project aims to reduce the number of primary producers to mitigate competition and expand participation in post-harvest management and value addition. The purpose of collectivization is to enhance common infrastructure, spanning from harvesting inputs to marketing.

MANUVIKASA aims to organize Siddi community under FPCs (Farmer's Producer Companies) to enhance their livelihoods through aggregation and marketing of their Non-Timber Forest Products (NTFPs). It also aims to improve their land by providing input and marketing support for their produce. Many members of the Siddi community, who have small land holdings, are currently cultivating paddy and facing wildlife conflicts. This project emphasizes developing horticultural crops, edible wild vegetables and root-based crops such as tamarind and taro root, as well as developing NTFPs and marketing their products.

### **Working Areas:**

### Yellapur Block - Uttara Kannada

Idagundi, Hitlalli, Bharatnalli Nandolli, Madnur, Hasanagi. Kampli, Bigod, Chandguli, Bharani, Birkalli, Devaragadde, Chikkotti, Chavatti, Kannigere,

### Kundapur Block - Udupi

Gangolli, Trasi, Uppunda, Navunda, Koteshwara, Beejadi, Gujjadi, Byndoor, Maravante and Shirur





### Activities undertaken

- 01. Promoted 67 self-help groups among Siddi tribal women and fisherwomen, providing capacity building through SHG concept training, bookkeeping and record-keeping training.
- 02. Promoted poultry among 325 Siddi tribal families by providing 10 chicks to each family, totaling 3250 chicks distributed.
- 03. Supported 31 Siddi and fisherwomen entrepreneurs through business assistance support.
- 04. Developed a honeybee cluster among 70 Siddi tribal families by providing 4 boxes to each family, training them in apiculture and installing a honey filtration and value addition unit.
- 05. Promoted horticultural crops among 69 Siddi tribals by providing Areca saplings, water pumps, fencing and drip irrigation accessories.
- 06. Supported 05 self-help group women to start a street food stall in both Yellapur and Kundapur regions.
- 07. Installed 10 dry fish units in Kundapur block to produce dry fish with higher hygiene standards and cleanliness.
- 08. Promoted 2 Farmer's Producer Organizations (FPOs), one for Siddi tribes in Yellapur and one for fisheries in Kundapur.

### LEVEL 1 Training: SHG and FPO Concept Training

In our Level 1 training, we covered a range of essential topics aimed at empowering participants with the knowledge and skills necessary for community development. One key focus was MANUVIKASA and its diverse activities and projects. We provided comprehensive guidance on Self-Help Group (SHG) formation, including practical sessions on opening SHG savings bank accounts, mastering bookkeeping techniques, understanding loan interest rates and conducting audits. We also facilitated discussions comparing loan interest rates among banks, financial institutions and SHGs to equip participants with a thorough understanding of financial options.

Furthermore, we explored the many benefits associated with SHGs, particularly emphasizing their positive impact on women's entrepreneurship. We discussed various methods to access SHG benefits and highlighted the advantages of forming federations, which enhance collective strength and support.

Additionally, we were involved in the concept of forming Farmers Producer Organizations (FPOs), outlining their objectives, operational models and crucial role in value addition activities and product enhancement. Throughout the training, our focus remained on facilitating activities aimed at promoting entrepreneurship and fostering financial transparency within groups, ensuring participants were equipped to drive sustainable development in their communities.

Level 1: SHG and FPO Concept Training:

Date	Place	No SHG members	No of SHGs
21-11-2023	Uppunda	37	06
15-12-2023	Yellapur	30	05
30-03-2024	Uppunda	91	27
31-03-2024	Gangolli	22	8

### LEVEL 2 Training: SHG Book-keeping and record-keeping training

The training sessions covered a wide range of crucial topics aimed at fostering community development and financial empowerment. We began by emphasizing the significance of maintaining accurate books within Self-Help Groups (SHGs), discussing various types of books and their management. Group leaders- representative 1 and representative 2 actively participated, offering valuable insights into the contents of these books.

Subsequently, we delved into SHG formation, focusing on key steps such as opening SHG savings bank accounts, mastering effective bookkeeping practices, understanding loan interest rates and conducting audits. Participants engaged in a comparative analysis of loan interest rates across banks, financial institutions and SHGs, empowering them with the skills needed for informed financial decision-making.

The importance of SHGs and their profound impact on women's entrepreneurship was thoroughly explored, alongside strategies for accessing SHG benefits and establishing federations to amplify collective efforts. Conducting sessions on SHG bookkeeping techniques and facilitating hands-on exercises in cash book writing, cheque handling and passbook management.

Furthermore, participants were introduced to Farmer Producer Organizations (FPOs), gaining insights into their objectives, operational models and pivotal role in value addition activities. We integrated activities aimed at promoting entrepreneurship and enhancing financial transparency within groups, ensuring participants were equipped with practical skills and knowledge essential for driving sustainable development initiatives forward.



### Level 2: SHG Account or record-keeping (2 Days) No SHG No of SHGs Place Date members 21-12-2023 UK Nature stay Chandaguli 22 10 Uppunda 14-12-2023 34 13 15-12-2024 30 Uppunda 12 **SHG Cluster Meeting:** No SHG members No of SHGs Date Place 18-12-2023 Tarasi 48 09 24-02-2024 Ammanavaratoplu 45 6 23-03-2024 38 Uppunda 17

# Bridging Traditions: MANUVIKASA's Journey to Empower Siddi Tribes Through Sustainable Apiculture and Market Integration

MANUVIKASA, an organization committed to holistic rural development, has embarked on a transformative initiative to promote Apiculture among Siddi tribal communities in the Yellapur block of Uttara Kannada district. Recognizing the potential of apiculture as a sustainable livelihood option, MANUVIKASA has taken proactive steps to empower Siddi families through beekeeping. As part of this initiative, MANUVIKASA has distributed four honeybee boxes to each family, with a total of 600 boxes provided to 150 families to date. This distribution forms the foundational step in equipping Siddi households with the necessary resources to engage in apiculture.

Recognizing the importance of knowledge transfer and skill development, MANUVIKASA has conducted honey cultivation training sessions for Siddi families. These training programs cover essential aspects such as box maintenance, colony division techniques and honey extraction methods. By imparting these skills, MANUVIKASA ensures that Siddi community members possess the expertise needed to effectively manage their beekeeping endeavours, thereby maximizing productivity and sustainability.

Despite the provision of training and resources, challenges remain in the procurement and marketing of honey produced by Siddi families. To address this hurdle, MANUVIKASA has established a honey processing unit at Manchikeri under the auspices of the Siddisiri Farmer Producer Organization (FPO). This unit serves as a centralized facility for the collection, processing, packaging and branding of honey harvested by Siddi beekeepers.

Through the honey processing unit, MANUVIKASA facilitates the transformation of raw honey into market-ready products of the highest quality. Stringent quality control measures are implemented to ensure that the honey meets industry standards and consumer expectations. Furthermore, emphasis is placed on branding and packaging to enhance the market appeal of Siddi honey products. In addition to processing, the honey processing unit serves as a nexus for market access. MANUVIKASA endeavors to establish partnerships with various markets and distributors to facilitate the sale of Siddi honey products. By leveraging existing networks and forging new collaborations, MANUVIKASA aims to create sustainable market linkages that enable Siddi beekeepers to access diverse market channels.





# MANUVIKASA secured a new collaboration Ashraya Hastha Trust Bengaluru which extended financial support to MANUVIKASA for lake rejuvenation

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

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





On Friday, 09/02/2024, in collaboration with MANUVIKASA and Ashraya Hastha Trust, Bengaluru, a program called '**Kere Samarpana'** (Lake handover) was organized in the village of Kondoji in Hanagal Taluk of Haveri District, Karnataka. MANUVIKASA fully rejuvenated '**Neralakatte lake**' in Kondoji village with the support of Ashraya Hastha Trust, Bengaluru.

Mr. Harsha Ram, Senior Portfolio Manager of Ashraya Hastha Trust, Bengaluru inaugurated the event and handed over the lake handover documents to the Grama Panchayat. Mr. K. Dinesh, the Managing Trustee of Ashraya Hastha Trust and co-founder of Infosys, told that, AHT has been actively involved in the trust's support for education, healthcare, environmental conservation and various social initiatives. The organization has been contributing financially to these social causes, leading to positive developments. In the coming days, farmers need to take responsibility for conserving water in their fields to ensure sustainable agriculture. By 2050, more than 50 countries will face water scarcity, emphasizing the importance of planting trees and their care. It is crucial to provide the necessary trees for birds and focus on environmental conservation. Farmers play a vital role in preserving the environment. The efforts of individuals like Mr. Dinesh, who observed a rejuvenated ancient tank through afforestation and community development, were praised by the organization, encouraging both the trust and farmers to continue their conservation work.

Mr. Ganapati Bhat, the Director of MANUVIKASA, addressed the gathering and highlighted the organizations efforts towards water conservation, especially through the rejuvenation of tanks, to benefit the farmers. The organization has successfully rejuvenated 273 lakes in Uttara Kannada, Haveri, Shivamogga and Dharwad districts, involving the active participation of farmers. The organization has also constructed over 3492 farm ponds for the farmers. Mr. Bhat emphasized the need of government attention in preserving and developing lakes and water bodies and suggested measures to address environmental challenges such as urbanization, excessive use of chemical fertilizers and overuse of water.

He stressed the importance of local community involvement in sustaining the projects, especially the responsibility of each village to protect and develop the tanks. The Neralakatte lake, which covers an area of 4 acres and 25 guntas, a total of 18,800 cubic meters of silt excavated through farmers' participation, benefiting more than 87 families. He also mentioned the importance of a lakek committee to oversee the stability of lakes in approximately 320 acres of catchment areas, providing substantial benefits to the region.

Sri Marigowda Shankaragouda Patil, the President of the Farmers' Association in Hanagal Taluk, spoke about the development activities of the MANUVIKASA, which is proudly working in collaboration with farmers. He mentioned that the organization is actively involved in revitalizing several more tanks in the taluk in the coming days.

Sri. Gutyappa Kannappanavar, the Panchayat Development Officer (PDO) of Shadaguppi, emphasized the importance of Government collaboration with self-help organizations for community development. He stated that if voluntary organizations, along with the government, contribute to the development at the community level, overall societal development becomes achievable.

Satish Ankola, the President of the Kondoji Lake development committee, highlighted the committee's commitment in observing the comprehensive development of the 'Neralakatte' lake. He mentioned that the committee is attentive to the holistic development of the lake and will take responsibility of preserving it for future generations.

Mr. Mahesh Veerappanavar, the Vice President of the Farmers' Association in Hanagal Taluk, Mr. Rudrappa Anni, Secretary, Farmers' Association in Hanagal, Mrs. Shivalila Gudde, Vice President of Shadaguppi Gram Panchayat. Members Mrs. Kalasam Shivappa Gaurakkanavar, Mrs. Shailaja Naranavar, Mr. Kotrappa Kudure Siddannavar, Mr. Ramanan Buddannavar and Mr. Prashant Patil, Shadaguppi along with all the members and well-wishers of the Farmers' Association and staff members of MANUVIKASA, were present in the programme.



### An award-winning moment

Pragathimitra Farmers Producer Company (FPC) Limited has been well-known to the farmers of Malenadu for the past five years. In the recent context of the labour's shortage incident, a persistent issue has been the shortage of labour's, affecting the farmers universally. Yes, addressing such a problem and assisting the farmers, in 2016, under the leadership of Shri Harischandra Bhat, Shri Ganapati Bhat, Sri Vivek Hegde and in collaboration with MANUVIKASA, a large area was dedicated to the cultivation of areca nut, standing tall as the 'Pragatimitra' Farmers Producer Company.

Engaged in processing, peeling, drying and sorting arecanuts until their sale in the market, the company has been contributing to the farmers by providing employment opportunities and has earned the appreciation of the local community. The agricultural community highly appreciates the work of the Pragatimitra Farmers Producer Company.

Presently, Pragati mitra Farmers Producer Company has achieved another milestone. On 18th of July 2023, in Bangalore, during the 42nd Foundation Day celebration of NABARD, it was

Foundation Day
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conferred the prestigious "Best Farmers Producer Company in Karnataka" award. The award was received by Managing Director, Vivek Hegde Balegadde, Board members Mr. Keshav Joshi and staff Prajval Hegde and many other.

In this ceremony, prominent figures such as Additional Chief Secretary I.V. Ramanareddy, S.V. Suresh (Vice Chancellor of Bangalore Agriculture University) and T. Ramesh (Chief General manager of NABARD) were also present. The company had received the '**Krishi Alert**' award at the national level last year, further adding to its pride and achievements.



### Yantra, Pragatimitra

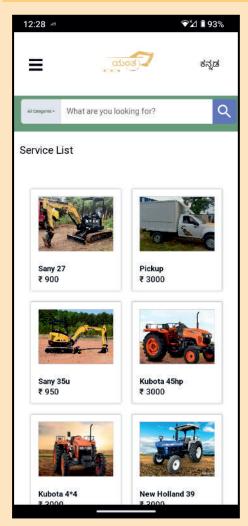
**Yantra**" is an E-Commerce Android application developed using MERN Stack.

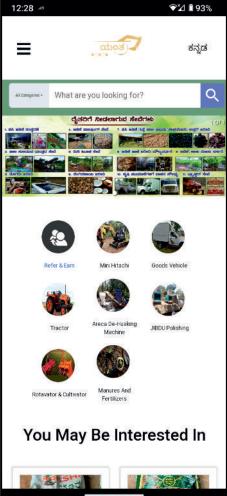
This application is designed and developed to facilitate the process of booking a product/service in a dynamic way. The customer/farmer can reserve his time/day of service online without making manual conversation with the concerned person. Also he/she can decide his/her convenient day based on the availability of machinery.

This application not only onboards the services/machinery of the company but also it aims to promote other machinery service providers with leads. It provides a single window system for the access of majority of farm machinery services in the region encapsulating farm inputs also.

This application hosts a unique feature of "**Refer & Earn**" where even non-participative members of the community can refer customers to the company and earn attractive incentives.

This App provides the customer with an opportunity to explore wide range and variants of machineries to suit their Requirement, Price comparison, Timely services, Hassle free access and other prominent features to the customers. On the other hand the app provides an opportunity to other private/institutional service providers to get leads in accordance with their capacities.







### MANUVIKASA Staff In-charge for the Taluks As follows

Places	Contact Person	Responsibility	Contact Number
	Mr. Manjunath Hegde	Tank Development & S.H.G Management	94494 53774
	Mr. Ashwath Naik	Tank Development & S.H.G Management	99011 82957
Sirsi	Mr. Ganapati Gamad	Tank Development & S.H.G Management	91132 59935
	Mr. Balachandra Gouda	Tank Development & S.H.G Management	94804 16732
	Mrs. Bhavani Naik	S.H.G Management	82960 53961
Siddapura	Mr. Punit Naik	S.H.G Management	96862 24908
Art. Atla	Mr. Nagaraj Haslar	Tank Development & S.H.G Management	70227 63799
Soraba	Mr. Ashwath Naik	Tank Development	99011 82957
Hirekeruru Bydagi	Mr. Jagadisha Erannanavar	Tank Development & S.H.G Management	73380 06242
	Mr. Parashuram Madar	Tank Development & S.H.G Management	8197887531
Mundagod	Mr. Basavaraj Radder	Tank Development & S.H.G Management	80953 11643
Hangal	Mr. Jagadisha Erannanavar	Tank Development & S.H.G Management	73380 06242
Ankola	Mr. Mahesh Naik	S.H.G Management	82770 02750
Karwar	Mr. Sujatha Durgekar	S.H.G Management	72045 77307
Haliyal & Dandeli	Mr. Niranjan Kadam	S.H.G Management	72596 89630
Kalghatagi	Mr. Ganapati Yalival	Tank Development & S.H.G Management	99802 05013

























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