



MANUVIKASA

*'Reviving Livelihoods,
Restoring Nature'*



Annual Report
2024-2025



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

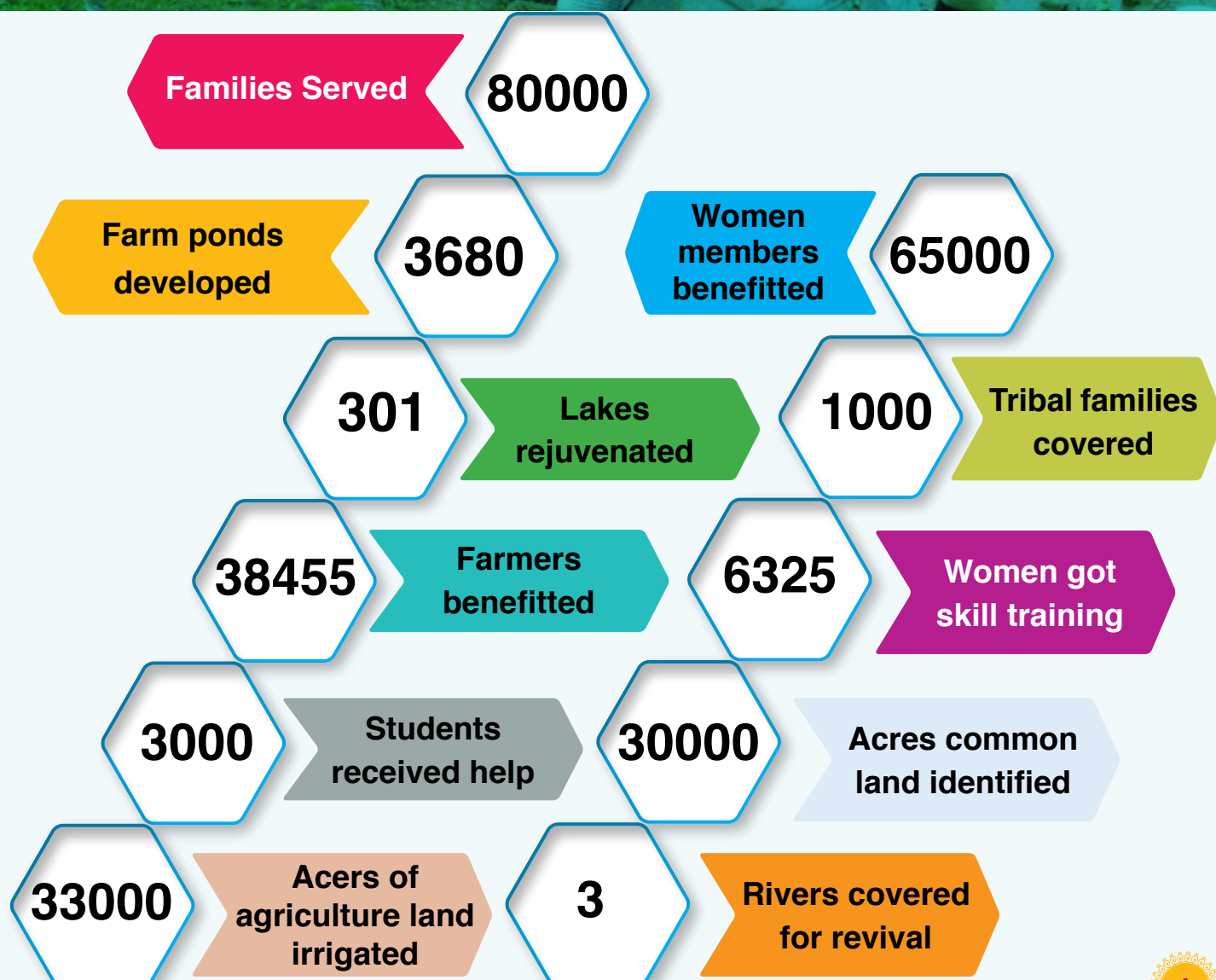
- Any donation to MANUVIKASA is Tax exempted under 80G of the Income Tax Act
- You may donate to MANUVIKASA through give.do
- Please visit <https://benevity.com/>, <https://cafamerica.org/>
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Our Reach





From the Directors Desk



Dear stakeholders, partners, and supporters.....

India's population has been growing rapidly, placing increasing pressure on natural resources such as water, air, and soil etc.. As a result, the quality of these essential resources is steadily declining. While many development programs have traditionally focused on improving rural livelihoods—through employment generation, income support, self-employment promotion, home-based industries, watershed development, soil health enhancement, and crop improvement—there has been a noticeable shift in strategy post-COVID-19. Developmental priorities have moved from long-term sustainable development to short-term measures such as direct cash transfers and free welfare schemes. This shift has inadvertently increased rural-to-urban migration by making urban life appear more attractive, and it has undermined efforts to strengthen rural economies.

Organizations dedicated to natural resource conservation and rural livelihood development are increasingly facing funding and support challenges. The broader development agenda is tilting toward urban infrastructure and services, often at the cost of village development.

In this context, MANUVIKASA continues to prioritize and advocate for sustainable rural livelihoods by focusing on the conservation, protection, and restoration of natural resources—particularly soil and water—while simultaneously creating employment opportunities within rural communities. Village lakes, which have historically sustained the livelihoods of thousands, are natural water bodies developed without cemented structures. Unlike urban lakes that are being converted into recreational zones for affluent communities, village lakes hold immense potential for supporting agriculture, livestock,

and other rural occupations.

MANUVIKASA's core mission remains rooted in promoting sustainable livelihoods through the judicious and community-led management of natural resources.

I am pleased to share with you MANUVIKASA's Annual Report for the year 2024-2025. This report lays out the highlights and milestones in our journey over the past year towards our mission of transforming quality of life in India's rural sector. From the Board of Trustees to our dedicated staff and frontline workers, everyone at MANUVIKASA has upheld a strong commitment to excellence in the development sector. As we celebrate 22 years of impactful service, we reflect on a journey shaped by innovation, resilience, and deep community engagement. Our initiatives have evolved into replicable models, positively transforming the lives of millions of marginalized rural families, especially small and marginal farmers. Moving forward, we remain focused on strengthening our foundation, scaling our impact, and exploring new frontiers—ensuring inclusive, sustainable development for all those we serve.

I am pleased to express our gratitude to the EdelGive Foundation for their continuous grant support, Over the past seven years. Through the generous support of the EdelGive Foundation, we have launched one of our most impactful initiatives 'Nari Shakti Greenway: Nurturing Rural Women for Climate-Resilient Livelihoods in Karnataka.' This project spans three puzzlement districts Uttara Kannada, Dharwad, and Haveri and aims to uplift over 20,520 rural women by 2027 through a comprehensive and integrated livelihood development model. The overarching goal of this project is to improve the climate-resilient livelihoods of marginalized women by enhancing access to natural resources, facilitating financial inclusion, promoting skill development, supporting entrepreneurship, and creating employment opportunities—particularly under MGNREGA.

Under our Livelihood Development and Women Empowerment initiatives, MANUVIKASA has reached over 65,000 families through skill training and financial inclusion programs. For the past seven years, EdelGive Foundation has supported us with grants and capacity building, significantly aiding our mission. I would like to express my gratitude to EdelGive Foundation for their generous grant support, which has benefited over 21,000 rural women through financial inclusion activities and provided skill training to 11,500 women in areas such as beautician, computing, dairy development, driving, tailoring, and entrepreneurship. This support has been particularly crucial in rebuilding livelihoods in rural communities, addressing the impacts of reverse migration. With EdelGive Foundation's assistance, we have mobilized rural unemployed communities under

MGNREGA, providing them with wage employment. Additionally, in this year we have successfully rejuvenated 05 lakes and developed 29 farm ponds with their support.

Over the past seven years, the Azim Premji Foundation (APF) has been a steadfast partner in our mission to foster sustainable rural development. With their invaluable support, we have worked to revitalize lifeline water bodies, strengthen farmer capacity in sustainable agriculture, conserve water resources in community forest lands, and construct farm ponds that bring critical irrigation support to small and marginal farmers. This year alone, we have successfully rejuvenated 06 lakes and constructed 36 farm ponds, marking a significant step toward long-term water security. We extend our deepest gratitude to APF for their unwavering commitment to our water conservation efforts.

We have successfully rejuvenated 135 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 15 lakes and 75 farm ponds. I am very happy to acknowledge the support of HDBFS for the last six years for the water conservation and lake rejuvenation effort of MANUVIKASA. I sincerely pay my gratitude to HDBFS.

We are delighted to announce that Ashraya Hastha Trust, Bengaluru, has extended its valuable support to MANUVIKASA for the rejuvenation of four lakes in Haveri District. As part of this initiative, four lakes have been developed as model lakes, one in Kondoji village of Hangal Taluk, Ghalapooji village of Byadagi Taluk, Benakanahalli of Haveri Taluk and the Hallibailu of Hangal Taluk. These model lakes serve as benchmarks in community-led water conservation and ecosystem restoration. The report encapsulates the key moments from this initiative, highlighting the impactful efforts undertaken and the positive outcomes achieved through our ongoing commitment to lake rejuvenation and sustainable water resource management.

Since 2019, CMS Info Systems Ltd. has been a steadfast partner in our lake revitalization journey, supporting the successful rejuvenation of 26 lakes. The previous project, their commitment has gone even further with grant support extended to empower 255 rural farm women through skill enhancement programs in sustainable agriculture, catering, and tailoring training. These initiatives are creating pathways for improved livelihoods and long-term resilience in rural communities. We extend our heartfelt gratitude and deep appreciation to CMS Info Systems Ltd. and the CMS Foundation for their continued trust, invaluable assistance, and unwavering support in our mission to foster sustainable development and community well-being. In the sixth project with CMS

foundation supporting us to Empowering Communities Through a Cluster-Based Approach: Sustainable Livelihoods, Skill Building, Women's Empowerment, Inclusive Education, and Financial Inclusion covering 20 villages by 2026

In 2017, we established Pragatimitra Cooperative and Pragatimitra Farmers Producer Company (FPC) with a bold vision to empower rural communities especially farmers and women through innovation, inclusivity, and enterprise. Since then, both institutions have emerged as vibrant platforms of change, driven a wide range of impactful programs and produced value-added products that have improved incomes and strengthened local economies. Backed by a committed team and visionary board members, the organizations have been effectively managed with strategic foresight and community engagement at their core. Within a short span of time, both the Cooperative and the FPC have become profitable ventures, attracting diverse investments and partnerships that further fuel their growth and impact. We are proud to share that Pragatimitra FPC has been recognized as the 'Best Farmers Producer Company impact award' and the 'Best collective 2024' awards a prestigious acknowledgment of our excellence in collective farming, sustainable practices, and inclusive rural development.

We have successfully completed a three years project in collaboration with HDFC Bank Parivartan. This initiative was designed to strengthen and sustain the livelihoods of 1,000 Siddi tribal community households in Yellapur Block, Uttara Kannada District, and 1,000 fisherwomen households in Kundapura Block, Udupi District. Through a holistic and inclusive approach, the project focused on skill development, enterprise support, distribution of horticultural inputs, and training in apiculture (honeybee keeping and extraction) enabling these communities to explore and establish diverse and sustainable alternative livelihoods. The enclosed report provides a comprehensive overview of the impactful activities undertaken and the positive outcomes achieved throughout the project duration.

In recent years, MANUVIKASA has taken significant progress in empowering rural communities through the promotion of Farmers Producer Organizations (FPOs) with the support from NABARD. What began as a collective vision has now blossomed into a thriving ecosystem of farmer- and fisher-led institutions that are not only sustaining livelihoods but also driving rural entrepreneurship. We take pride in having facilitated the formation of several impactful FPOs — Gokarna Tarakaari Belegaarara Raita Utpadakara Sangha, Uttara Kannada Zilla Mahila Meenu Maaratagaarara Haagu Utpadakara Sangha, and Kasarakodu Meenu Utpadakara Mattu Matsyodyama Sangha. These FPOs have now become active agents of change in their regions. With unity

and purpose, the members have initiated collective development projects and launched business ventures such as the sale of vegetables, organic manure, seeds, bio-fertilizers, and fishnets — all aimed at improving incomes and building stronger, self-reliant communities.

In the recent year, two newly established FPOs — Siddisiri Mahila Raita Utpadakara Mattu Maaratagarara Sangha, based in Manchikerei, Yellapur, is a remarkable Farmers Producer Organization (FPO) exclusively run by tribal Siddi women. Formed without any external grants and with just "2 lakhs of capital, it stands as a powerful example of self-reliance and determination. The women have efficiently managed collective production and marketing, showcasing true grassroots entrepreneurship. This model FPO is an inspiration for inclusive, women-led rural development across tribal regions. Congratulations to the members for their unwavering efforts and pioneering spirit—your journey is a beacon for many others! Matsyasiri Mahila Meenu Utpadakara Mattu Matsyodyama Sangha in Kundapura — has been shown extraordinary growth and promise. In a short time, they have taken confident steps toward building diverse business portfolios and expanding their operations. These achievements speak volumes about the dedication, unity, and entrepreneurial spirit of the women and farmers who lead them.

We are proud to have collaborated with the SMILE Foundation for the first time and successfully empowered 2234 marginalized women and vulnerable community members. This partnership enhanced access to essential resources, improved incomes through financial inclusion, created employment opportunities, fostered entrepreneurship, and promoted digital financial solutions along with sustainable support systems. We sincerely thank the SMILE Foundation for their unwavering support in uplifting rural women and strengthening community resilience.

In collaboration with NABARD Bangalore, MANUVIKASA has undertaken integrated development initiatives for 150 families in Dongri Gram Panchayat, Ankola Taluk, Uttara Kannada District. Focused on empowering women from the Siddhi community, the project included the distribution of chicks with poultry cages, beehive boxes, vermicompost units, organic fertilizers, vegetable seeds, solar lamps, and smokeless stoves to support sustainable livelihoods. Beneficiaries were trained through field visits and capacity-building programs. As a result, women have begun engaging in income-generating activities like poultry farming, organic vegetable cultivation, honey production, and vermicompost preparation. The formation of self-help groups has enhanced their leadership skills, promoted a savings culture, and enabled them to independently manage bank transactions, contributing to their long-term economic and social empowerment.

We are also proud to share that the Azim Premji Foundation has entrusted us with the responsibility of monitoring school nutrition programs across Uttara Kannada, Haveri, Dharwad, and Gadag districts. A dedicated team has been deployed in each of these districts to ensure regular monitoring and provide daily progress updates.

During the monsoon season of 2024–25, Uttara Kannada and Udupi districts were severely affected by floods. In response to this crisis, the Azim Premji Foundation, Ashraya Hastha Trust, Bengaluru, Amazon, Donate Kart extended their timely support by providing essential shelter kits to the affected families. We sincerely thank them for their swift and compassionate response in helping the communities during this time of need.

Behind these success stories lies the constant support and guidance of our Board of Trustees. Their involvement has gone beyond governance. They have actively reviewed our programs, ensured quality and impact, helped mobilize critical resources, developed strategic frameworks, and provided valuable suggestions that shaped our initiatives.

We also acknowledge, with sincere gratitude, the donors and partners who stood by us throughout this journey. Their timely support, encouragement, and trust have played a vital role in the success of our efforts.

And finally, I would like to extend my heartfelt thanks to Board of Trustees, Stake holders, and Staff members of the MANUVIKASA team, whose tireless commitment has made 2024–25 a truly meaningful and successful year for our organization.

As we are approaching 25 years, I look ahead, I reaffirm MANUVIKASA's strong commitment to meeting and exceeding the expectations of our supporters. We remain focused on deepening our impact, scaling our initiatives, and continuing to bring positive change to the lives of the communities we serve.

We look forward to your continued support, guidance, and partnership as we move into the future together.



Mr. Ganapati Bhat

Managing Trustee

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Testimony



I take this opportunity to applaud 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 SIDDHI 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 advocate 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 farm gate are the new activities introduced into the portfolio of the society. In a span of 9 years the institution has shown its best performance by enrolling about 3624 individual members as share members, has extended benefits to about 1650 individual members through its services, own funds in the form of deposits have crossed Rs.3.49 crore, Capital Reserve of about Rs.27.21 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 700 savings boxes and approximately INR 1 Crore 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 8 years since its inception.

Pragatimitra North Kanara Farmers Producer Company Limited was established in the year 2016-17 with 10 promoters and a share capital of Rs.1 lakh under the Company Act 2013 with an intent to foster farmer aspirations through collectivization. Today the Company with about 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.1.38 Crores in the form of machinery and establishment and reserves of about 17.26 Lakhs to ensure institutional stability; Company is providing employment to about 127 women skilled arecanut peelers during the season, has employed about 25 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.3.17 Crore, is generating profits consistently from 8 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 has promoted a new Animal Husbandry Producer Organization with the support of NABARD in order to encapsulate the animal husbandry activities of the farmer/producer members. This Animal Husbandry FPC has established a Dairy Farm with about 15

animals, a Veterinary Clinic for Dairy Animals and Pets, is a Distributor of Amul Animal Feed and Supplements, Fresh Milk vending through an outlet in Sirsi , Fodder distribution and so on are the activities/services extended to the members of the FPC.

It is my pride to Found/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, SELCO Foundation and other authorities which have helped us to perform to the best of our abilities. I express my special regards to my Friend and Managing Trustee Shri Ganapati Bhat, Manuvikasa for their promotional support.



Mr. Vivek Hegde

Managing Director
Pragatimitra North Kanara Farmers
Producer Company Limited
Pragatimitra Souharda Sahakari
Niyamita
Krishi Nirantara Animal Husbandry
Farmers Producer Company Limited





About MANUVIKASA

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

Vision

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

Mission

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

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 in particular with prejudice to the above-mentioned objectives

Other Objectives:

- To reduce poverty and promote community economic development through rural credit, particularly to women, landless laborers, and other disadvantaged groups through income/ employment generation, rural enterprise promotion and better health care promotion with a focus on Dalits, Lambani tribals, Shepherds and Muslim minority communities.
- To improve rural livelihood through sustainable management and development of natural resources and promotion of improved environment-friendly agricultural practices to the above-mentioned objectives

- Working 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.

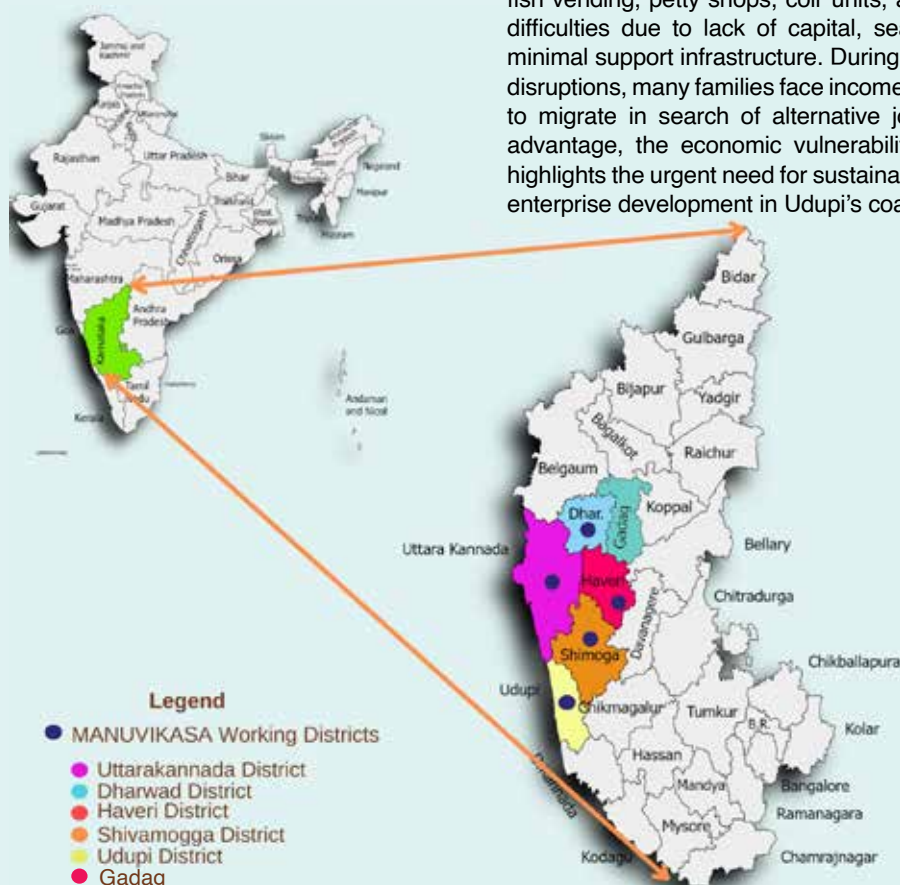
MANUVIKASA is working in six Districts of Karnataka State viz., Uttara Kannada, Shivmogga, Haveri, Dharwad, Udupi and Gadag

Uttara Kannada stands out among Karnataka's districts due to its unique geographical features, encompassing coastal areas, hilly regions, and plateaus. With over 81 percent of its land covered by forests, it boasts the lowest population density in the state. The district is divided into four ecozones: the coastal area, the crest line of the Western Ghats, the highlands, and the eastern plateau. These diverse ecozones lead to a wide variety of plant species, soil types, flora, and fauna across different regions. The local economy relies heavily on agriculture, fishing, and the collection of forest products. Many wild plant species in this area are endemic, with some facing endangerment. However, strict enforcement of forest laws has made it increasingly difficult for those who depend on forest products for their livelihood. The neighbouring Udupi District faces similar challenges.

The organization is working in semi-arid rural zones of Haveri.

Dharwad and Shivamogga Districts. It is a tropical region. The tanks /lakes 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 priority for Public. This was challenging for the work of MANUVIKASA. The main crops here are Jowar and Ragi 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.

Udupi District, known for its long coastline and rich marine resources, is home to a large population of traditional fishermen and small-scale entrepreneurs. Fishing is a primary livelihood for many coastal communities, but challenges such as unpredictable monsoons, declining fish catch, rising fuel costs, and limited cold storage and market access severely affect their income stability. In addition, small-scale businesses such as fish vending, petty shops, coir units, and food processing face difficulties due to lack of capital, seasonal dependency, and minimal support infrastructure. During lean seasons or weather disruptions, many families face income insecurity, pushing youth to migrate in search of alternative jobs. Despite the coastal advantage, the economic vulnerability of these communities highlights the urgent need for sustainable livelihood support and enterprise development in Udupi's coastal and rural belts.



BENEFICIARIES

- Poor farmers and agricultural laborers.
- Children and women.
- Mentally and physically challenged.
- Tribals and backward communities.
- Minority community.
- People with health problems.
- People interested in environmental conservation.
- Fisher Community

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 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 and 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

Natural resources conservation and water conservation



ENVIRONMENT AND WATER CONSERVATION

In India, urbanization has led to an increase in excessive water usage and wastewater 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 2025, 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 30 feet width, 30 feet length & 12 feet depth to 50 feet width, 50 feet length & 15 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 3680 farm ponds with the support of donor organizations like the Deshpande Foundation, Give India, The Azim Premji Foundation, HDBFS, YES Foundation, EdelGive Foundation etc. This individually owned water harvesting structures have helped over 4000 farmers to practice agriculture on over 16,000 acres during the Kharif and Rabi seasons, convert uncultivated land into areca nut, banana, and spice plantations under a 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 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 ideal option for irrigation. Farm ponds are small tanks or wetlands 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.



Key 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.

Farm ponds help farmers to increase land productivity by 200% as well as increase farmers' income. In the farm pond model around 40% of the total construction cost will be collected from the farmers.

Total Farm ponds created



Year	Upto 2016	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	Total
Total Number of Small Tanks and Farm Ponds	1397	332	506	422	192	225	135	183	146	142	3680
Number of Beneficiaries	2843	432	665	422	345	549	451	383	174	142	6047

We have developed 3680 Farm Ponds and harvest 5520 million liters of water every year

Name of supporter	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	Total
Deshpande Foundation	72	40	20	20	00	00	295
GiveIndia	51	108	79	50	07	00	254
APPI	49	47	36	68	54	36	290
HDBFS	00	00	00	45	85	75	205
Yes Foundation	20	30	00	00	00	00	00
EdelGive Foundation	00	00	00	00	00	29	29
Total	192	225	135	183	146	142	1073

Betta Land Development & Lake Rejuvenation



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 dimensions 8 feet length, 3 feet in wide, 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 15,500 soak pits as of March 2025.

Rejuvenation of Lakes

Community lakes play an important scientific 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 rainwater runoff 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.

Now borewells are drying up and need..... Add connection why lake required

Hence, the lakes are excessively silted, and their water-holding capacity is severely compromised. MANUVIKASA has been de-silting such lakes and rejuvenating them with proper bund development, strengthening inlet and outlet water flow. Under this model, both philanthropists/foundations' CSRs and the farmer communities share the cost to an extent of 30:70. While MANUVIKASA takes care of the excavation cost, farmers transport the excavated silt at their own cost and dump it on their farmland, which is around 70% cost. 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 301 lakes as of March 2025 with the grant support of the Coca-Cola Foundation, HDBFS, APF, Ashraya Hastha Trust, Bengaluru, CMS Info systems Ltd, EdelGive Foundation, CAPCO and Yes Foundation. We have developed 301 lakes as of the date and excavated 3475 Lakhs cubic meter of silt and conserved 34.75 million liters of water every year and supported access to irrigation to 35000 acres of land and benefited 25000+ 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, foundations and many more. During this reporting period we rejuvenated 27 lakes



Name of the donor	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	Total
Coca Cola	00	10	00	00	00	0	0	10
APPI	00	13	18	15	16	26	6	94
YES Foundation	00	03	04	02	00	0	0	09
HDBFS	11	24	18	23	18	27	14	135
CMS	00	05	06	07	08	0	0	26
EdelGive Foundation	00	00	00	05	05	06	5	21
CAPCO	00	00	00	02	00	0	0	2
AHT	00	00	00	00	00	02	02	4
Total	11	55	46	54	47	61	27	301

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 lakes 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.

Though Karnataka is known for lake 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 lakes in Karnataka today become ineffective or in some cases defunct, the area irrigated by lakes has declined, and the local ecosystem deteriorated. The lake 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 lake 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 institution 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.



Empowering Lives and Landscapes: MANUVIKASA's footprint with HDB Financial Services

HDB Financial Services (HDBFS), a leading non-banking financial company (NBFC) in India and a subsidiary of HDFC Bank, actively engages in Corporate Social Responsibility (CSR) initiatives aimed at driving inclusive growth and community development. The company focuses its CSR efforts on areas such as education, healthcare, skill development, livelihood enhancement, women empowerment, and environmental sustainability. Through partnerships with NGOs and community-based organizations, HDBFS implements impactful programs like vocational training for youth, financial literacy campaigns, support for rural education, health camps, and afforestation drives. These initiatives are aligned with the company's commitment to creating sustainable and equitable opportunities for underprivileged sections of society, thereby contributing meaningfully to the nation's social and economic development. We have developed maximum lakes with the support of HDB Financial Services Limited. We started a collaboration with HDBFS in 2017 and completed six projects successfully.

Overall accomplishments since the inception of the partnership

Key deliverable	Grant-1 2017-18	Grant-2 2018-20	Grant-3 2020-22	Grant-4 2022-23	Grant 5 2023-24	Grant 6 2024-25	Total
Development of small farm ponds (Individually owned)	311	110	00	45	85	75	626
Development of small-sized lakes (2-5 Acres)	00	22	41	09	17	00	89
Development of Water Harvesting Structure in Betta Land	25	35	00	00	00	00	60
Development of medium-sized lakes (5-8 acres)	00	00	13	09	10	15	47
Development of small water harvesting pits	2030	3000	00	00	00	00	5030

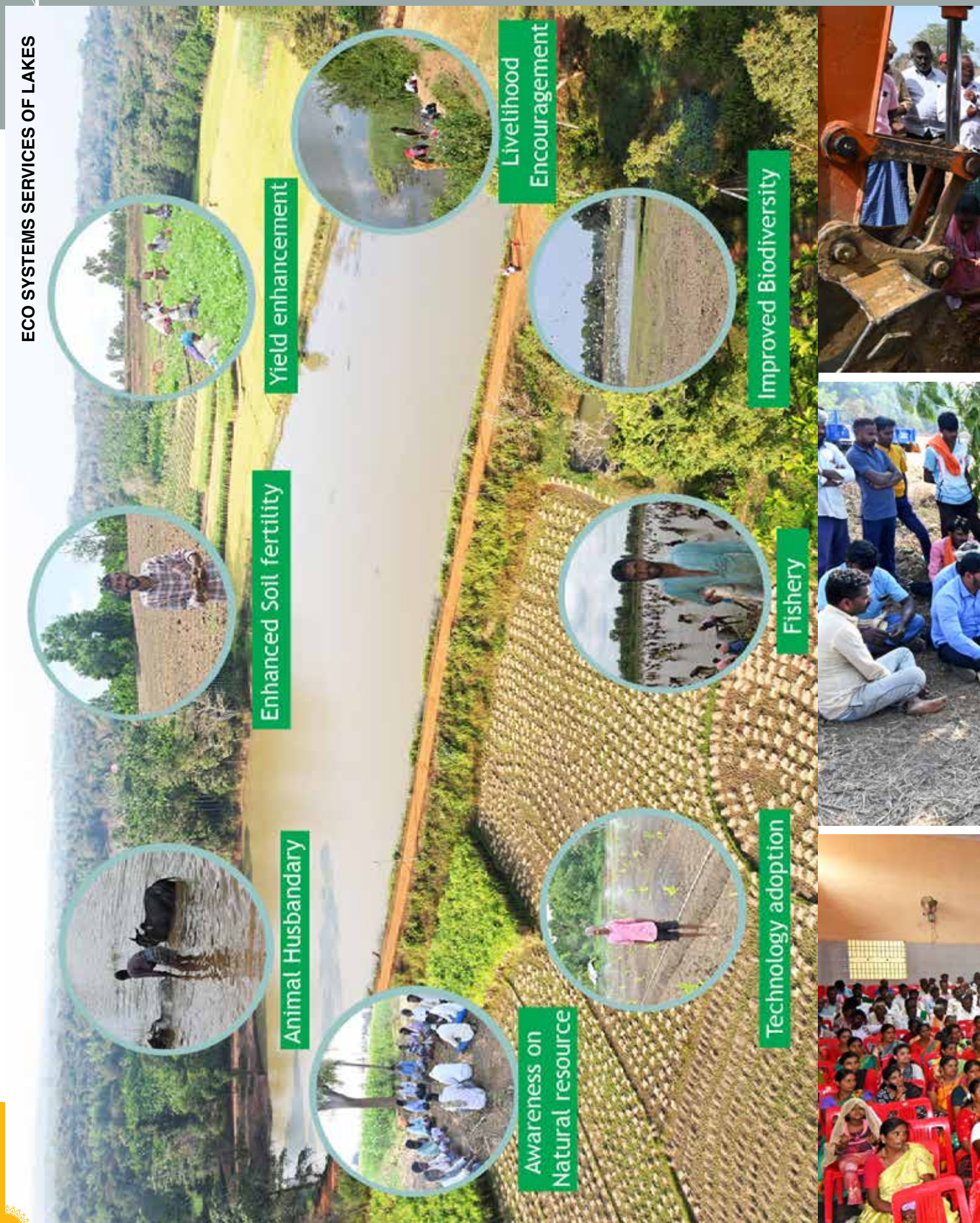
Key achievements of the sixth project supported by HDBFS

- No of farm ponds developed -75
- Number of lakes developed: 15
- Number of villages covered: 69
- Number of Taluks & Districts covered: 04 Districts and 11 Taluks namely:
 - Uttara Kannada: Sirsi, Siddapur, Mundgod & Yellapur**
 - Shivamogga: Shikaripura, Sorab**
 - Haveri: Hangal, Shiggavi, Byadagi, Hirekerur**
 - Dharwad: Kalaghatagi.**
- No of farmers benefited through farm ponds: 75
- No of farmers benefitted through lakes: 476
- No of acres benefited: 174.3 acres through ponds.
- No of acres benefited through lakes: 111.3 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: 187.57 million litres of water
- We reduced the cost of cubic meter excavation from INR 40 to INR 35 successfully convincing farmers to provide more tractors to shift the silt without making excavator machine idle in any moment.

HDBFS Large sized Lakes HDBFS Large sized Lakes

Sl NO	Lake Name	Village	SY Number	Acres	Panchayath	Taluk	District	Latitude	Longitude	Total Beneficiaries	Total benefited Acres	Cubic Meter	Additional water harvested in Million liters
1	Ganikatti Kere	Mulatali	91	05.12.00	Uppanasi	Hangal	Haveri	14.6980567	75.31955333	42	144.2	17575	17.57
2	Chalikatte-kere	Kondoiji	177	02.00.00	Shayadaguppi	Hangal	Haveri	14.68616833	75.161935	32	73.2	12162	12
3	Nin-gayyanakatte-kere	Kirwadi	39	05.37.00	Kirwadi	Hangal	Haveri	14.60727667	75.218275	36	88.2	18222	18
4	Talawarkere	Channalli Plot	43	03.36.00	Channalli	Hirekerur	Haveri	14.41315333	75.38699	32	91.2	16340	16
5	Korapanakere	Tattur	124	02.24.00	Tattur	Sorab	Shivmogga	14.49375167	75.22536167	25	52.7	12894	13
6	Doddakere	Hanuman-koppa	164	26.03.00	Hiruru	Hangal	Haveri	14.70554667	75.10007167	35	76	15944	16
7	Haletumudakere	Kalveyelapur	84	07.20.00	Balambeeda	Hangal	Haveri	14.77971833	75.19556167	25	75.2	8009	08
8	Siddapanakatte-kere	Hosur	40	03.07.00	Hosur	Shigav	Haveri	14.990425	75.135476	41	108.3	5878	06
9	Adderikere	Kalagonda	89	08.30.00	Abaluru	Hirekerur	Haveri	14.48947167	75.42699333	28	86	9386	09
10	Aralikattikere	Chikkabatur	122	04.33.00	Chikkabatur	Byadagi	Haveri	14.63431823	75.30352451	28	51.2	13131	13
11	Chikkanakatekere	Hootnalli	89	15.27.00	Araleswar	Hangal	Haveri	14.76633833	75.1824667	25	60	15418	15
12	Vaddarakattikere	Malapura	19	44.02.00	Kelavarakoppa	Hangal	Haveri	14.64569	75.255646	30	65	16254	16
13	Balligattikere	Bachanaki	70	06.34.00	Bachanaki	Mundgod	Uttara Kannada	15.00516833	75.057825	35	50	10533	10
14	Hegganakere	Hirehon-nalli	227	08.04.00	Hirehon-nalli	Kalaghatagi	Dharwad	15.23052667	75.00246167	32	60	6198	6
15	Sacholanavadinakere	Kadenandihalli	161	15.08.00	Sunnadakoppa	Shikaripur	Shivmogga	14.4206333	75.37559333	30	50	12073	12
								Total		476	1131.2	190017	187.57

ECO SYSTEMS SERVICES OF LAKES





Transforming Challenges into Opportunities – The Journey of Mr. Madhukeswar Keriya Gouda

"Every drop stored in a farm pond is a seed of hope for tomorrow's harvest."



Mr. Madhukeswar Keriya Gouda, a resident of Hallikoppa village under the Halagadde Panchayat in Sirsi Taluk of Uttara Kannada district, lives with his family of six. With an educational background up to PUC and a landholding of 4 acres, Madhukeswar has always aspired to make his agricultural land more productive.

In recent years, he planted Areca nut in 2 acres, hoping for a good yield. However, he soon faced a severe water shortage, especially during the summer months. The young plants began to wither, and the risk of crop failure loomed large.

"I had the dream, but without water, it felt like my efforts were slipping away," he recalls. "It was during this crisis that MANUVIKASA, a local development organization, intervened. With their support, I was able to construct a farm pond at an affordable cost. This pond became a crucial lifeline for my plantation, allowing me to store and manage water more effectively throughout the year." Shares Madhukeshwar.

"Earlier, I used to depend only on rain, but now with the farm pond, I feel secure. Even during dry days, my plants

are green," says Madhukeswar with satisfaction.

To maximize the use of stored water, he also installed a 1 HP water pump, which has made irrigation easier and more efficient. With the immediate needs of his Areca nut crop now being met, Madhukeswar is already thinking ahead.

"My goal is to expand. I want to grow black pepper, sugarcane, and banana. With water now available, I feel confident to diversify," he shares.

"With this farm pond, not only have I saved my crops, but my income has also improved. I'm getting a better yield, and now I can sell good-quality Areca nuts in the market. Earlier I was worried about losses, but now I'm able to manage my family's needs more comfortably," shares Madhukeswar with a sense of relief.

Mr. Madhukeswar's story is an example to how timely support, combined with determination, can turn adversity into success. His journey reflects the broader potential of sustainable water management practices in transforming rural livelihoods and ensuring agricultural resilience.





Case study 1

Bringing Life Back to the Land: The Story of Ningayyanakatte kere Lake

"A lake so vibrant in colour that it looks like a fine art painting." — Stefanie Payne



Once upon a time in the serene village of Kirwadi, nestled in the dry plains of Hangal Taluk in Haveri District, a small lake called Ningayyanakatte kere held the hopes of hundreds of farmers. For decades, it served as a lifeline—feeding the fields, replenishing borewells, and bringing cool breezes across the farms. But over time, like many other traditional water bodies, the lake was forgotten.

The once-thriving lake had turned into a patch of dry, cracked earth. It had silted up, choked with weeds and debris. The water that once danced in it under the sun was now gone, and so too was the confidence of the farmers who relied on it.

“We used to say, if the lake is full, our lives are full. But for years, it was just mud. No water, no use,” recalled Manjappa Tippnanavar, a local farmer.

With each passing year, the borewells dug around the lake struggled to yield water. Farming became more uncertain. Youth began migrating to cities, and conversations in the village were filled with worry, especially during the summers.

That’s when MANUVIKASA, non-profit organization, collaborating with HDBFS from the last six years to boot the farmers confidence and revival of the natural resources, stepped in. Driven by a mission to restore degraded water bodies and support sustainable agriculture, the team from MANUVIKASA surveyed the lake and found what the villagers had long suspected beneath the layers of silt was the potential to bring water back.

“When they showed us the data, we were surprised. We had forgotten what this lake could hold. But the numbers showed that if desilted, it could store over 18 million liters of water,” said Kumaraswamy Hiremath, a respected elder in the village.

“A series of community meetings were held. Farmers, women, youth, and Panchayat members gathered under neem trees, discussing the plan, the logistics, and more importantly, the need for ownership. The villagers agreed to take part—not just as beneficiaries, but as custodians of the lake” Shares Mr. Jagadisha a staff of MANUVIKASA

Once work began, the change was visible. excavators carved through years of silt, revealing the original depth and shape of the lake. A total of 18,222 cubic meters of silt was removed, and instead of being discarded, it was treated as gold. 6,412 tractor loads of fertile silt were transported to the farms of 39 farmers.

One of them was Mr. Maltesh Ningappa Honnannavar, who owns 3 acres of land. He spent INR 25,000 to transport 150 loads of silt to his fields where he grows

paddy, maize, and arecanut. “It was worth every rupee. My land is softer, it holds moisture longer, and my crops are better. I am hoping that I used to run the borewell all the time,” he said,

Nearby, Mrs. Shaila Muniyannanavar was busy with levelling the vegetables garden in her backyard. She had also used the silt from the lake to improve her small kitchen garden.

“I never imagined, I will sell vegetables in the market. Now I will. I grow belita, chillies, tomatoes and other vegetables. I will contribute enough for my home and for income too,” she said, smiling proudly.

Young farmers like Prakash Koppad had begun to believe in farming again. “I had plans to leave for the city. But when I saw the lake fill again, and the land coming alive, I stayed. This is home, and now it feels like home again,” he said.

In future, the lake now holds water through the year. Borewells are recharging faster. Crops are thriving. But more importantly, something else had changed—the mindset of the people.

The villagers came together and formed a Village Lake Development Committee, a community group that meets regularly to ensure that the lake is maintained, respected, and protected. “This lake is ours now—not just for use, but for care. We let it die once, but not again,” said Kumaraswamy with quiet determination.

From being a barren expanse of cracked earth to becoming a reservoir of life, Ningayyanakattekere Lake is more than just a restored water body—it is the heart of Kirwadi village once again. And this time, the people know that the lake won’t survive on hope alone, but on community action, care, and commitment





Building Resilient Livelihoods: MANUVIKASA's Partnership with Azim Premji Foundation

Impact Partner



Azim Premji Foundation (APF) has been supporting MANUVIKASA since 2019 and supporting 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.

The Azim Premji Foundation's work in Livelihoods focuses on enabling increased and sustainable income for vulnerable and marginalized communities across rural India. By supporting traditional livelihoods through value addition, strengthening community-based

collectives, and creating awareness about government entitlements like MGNREGA and the National Food Security Act, APF helps improve household resilience. Interventions are carried out at three levels—household, cluster, and regional—guided by the principles of safety, dignity, and prosperity. These include improving access to entitlements, enhancing market linkages, supporting small livestock development, and building water harvesting structures. The Foundation began its Livelihoods work in India's central tribal belt and continues to support the most disadvantaged sections to build secure and dignified futures.

What is Betta Land?

Betta land is dominated by moist deciduous and evergreen forest types. Betta land (Leafy Forest) legally belongs to the forest department 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 36 ponds, 02 Water harvesting structures. and rejuvenated 06 lakes.

Key deliverable	Year-1 2019-20	Year-2 2020-21	Year-3 2021-22	Year-4 2022-23	Year -5 2023-24	Year 6 2024-25	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	00	00	10	10	02	45
Construction of farm ponds	49	47	36	68	54	36	290
Providing sustainable agriculture and financial inclusion training to women members	50	64	68	72	46	00	300
Rejuvenation of lakes	13	18	15	17	26	06	95
Conducting lake convention	00	00	02	00	00	01	03

Key achievements of the second project supported by APF:

- Number of lakes developed: 06
- Number of villages covered:33
- Number of Taluks & Districts covered: 04 Districts and 10 Taluks namely
Uttara Kannada: Sirsi, Siddapur, Yellapur and Mundgod, Haliyal
Shivamogga: Sorab
Haveri: Hangal, Byadagi, Hirekeruru
Dharwad: Kalaghatagi,
- No of farmers benefited through farm ponds :36
- No of farmers benefitted through lakes: 224
- No of acres benefited: 78.2 acres through ponds.
- No of acres benefited through lakes: 559.2 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 230.9 million litres of water





Sl NO	Lake Name	Village	SY Number	Acres	Panchayath	Taluk	District	Latitude	Longitude	Total Beneficiaries	Total benefited Acres	Cubic Meter	Additional Water Storage achieved in million water
1	Hosakeri Kere	Karagina-koppa	176	07.38.00	Salagaon	Mund-goda	Uttara Kannada	14.95376667	75.04166	37	129	8226	8.2
2	Bendigatti	Inamyel-lapura	8	11.30.00	Kallapura	Hanagal	Haveri	14.69838667	75.17817500	50	139.1	10350	10.3
3	Lagapada Agada bilukere	Channalli Tanda	89	05.33.00	Channalli	Hirekerur	Haveri	14.43268333	75.392365	22	53.2	11956	11.9
4	Balligattikere	Astakatti	60	07.39.00	Beeravalli	Ka-lagha-tagi	Dharwad	15.09763167	75.04936333	43	79.1	8085	8
5	Devatikattikere	Hireanaji	89	03.20.00	Hireanaji	Byadagi	Haveri	14.61049667	75.33437833	34	64	15027	15
6	Telavad-dukere	Dammalli	91	06.11.00	Betekerur	Hirekerur	Haveri	14.491095	75.356633	38	94.2	10560	10
									Total	224	559.2	64204	63.4







A Pond of Possibilities: Nagaraj's Journey to Water Security

Where rain fails, a farm pond
prevails—securing crops,
dreams, and livelihoods.

“For farming, water is everything. But here, we don’t have any dependable water source,” says Mr. Nagaraj Gopalkrishnan Bhat, a young 27-year-old farmer from Kosaguli village, Yellapur Taluk, Uttara Kannada District.

A diploma graduate, Nagaraj owns 1.2 acres of land where he primarily grew areca and banana, along with a small patch of traditional paddy cultivation. But water scarcity was always a major challenge.

“We spent ₹80,000 to drill a borewell over 250 feet deep, hoping it would solve our water problems,” recalls Nagaraj. “But sadly, it yielded no water. All our savings were gone, we even pledged our land, and still couldn’t grow crops. Even when we tried, the soil just dried up without water or rain. We were barely surviving it was very hard,” he shares with visible distress.

During this period of uncertainty, Nagaraj’s uncle suggested an alternative solution constructing a farm pond to harvest rainwater. This advice connected Nagaraj with MANUVIKASA, a local organization committed to promoting sustainable agriculture practices.

“After a detailed discussion with the team from MANUVIKASA, I decided to go for a farm pond. Honestly, I had nothing to lose but everything to gain,” Nagaraj explains.

Mr. M.G. Hegde, a staff member from MANUVIKASA,

recounts, “When we visited Nagaraj’s land, we saw how his crops were suffering. There was an urgent need for water conservation support. We helped him construct a farm pond measuring 30 feet by 30 feet, with a depth of 15 feet, with the support from Azim Prem Ji Foundation (APF)”

The transformational results.

“With the help of the farm pond, I planted 450 areca seedlings across 1 acre and continued banana cultivation on the rest of the land,” Nagaraj says. He also installed a pump set and drip irrigation system, ensuring efficient water use from the pond.

“The farm pond has completely changed the situation on my farm. Before, we depended only on rain, but now I have water even during the summer. I don’t worry about my crops drying up anymore,” he says with relief. The areca plants are expected to start yielding in three years, producing an estimated 4 quintals of areca nuts annually.

“Instead of wasting lakhs of rupees on borewells with no guarantee of water, it’s far better to invest in a farm pond at a much lower cost,” Nagaraj advises. “With just one farm pond, I could secure water for my crops, avoid crop failure, and start expanding my farm again.”



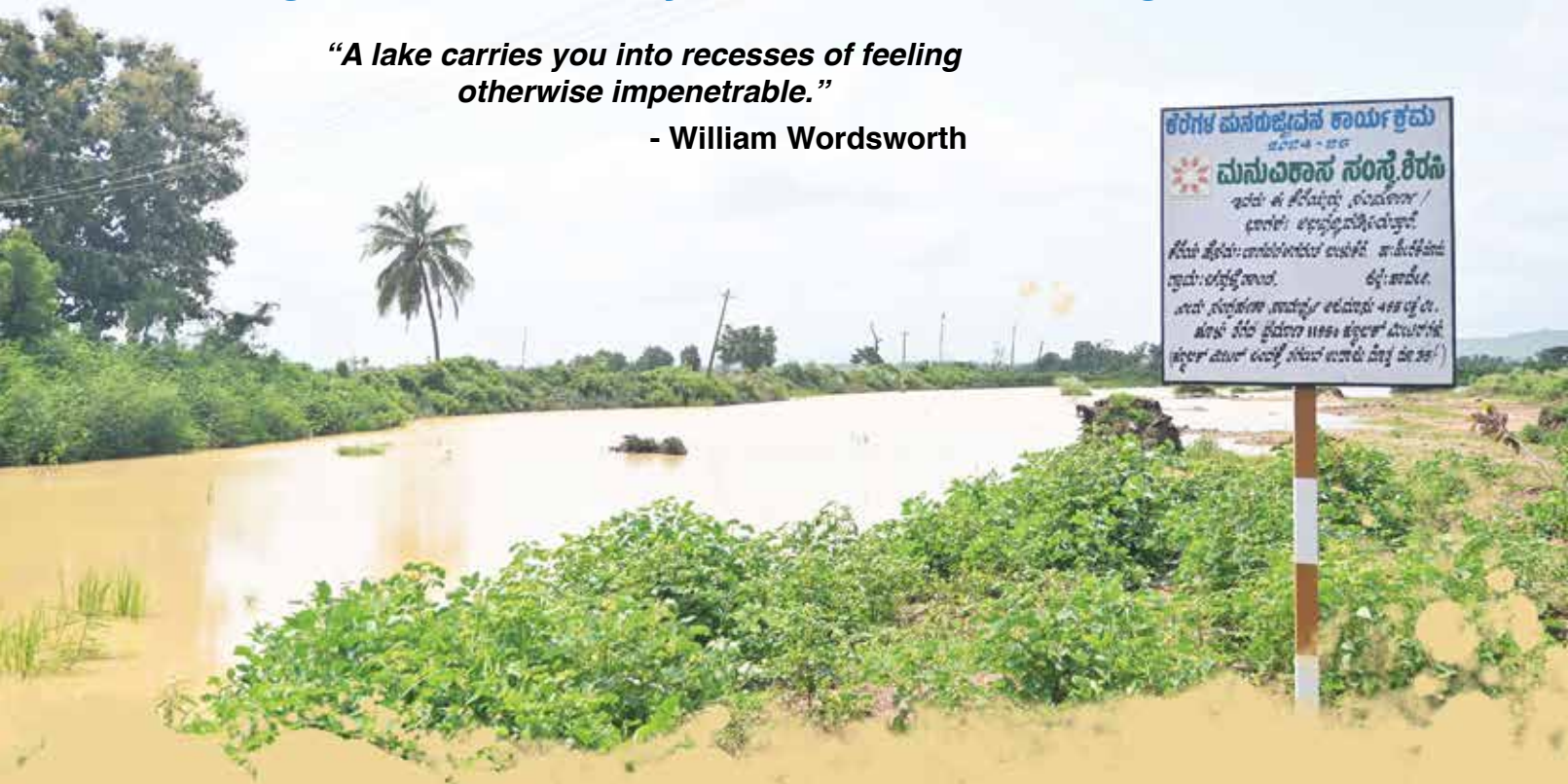
Encouraged by the initial success, Nagaraj has started planning for the future with greater confidence. He is exploring ways to expand his cultivation by adding intercroops like pepper and vegetables to make better use of the available water and land. The improved irrigation has also reduced his labor and input costs, allowing him to manage the farm more efficiently. His story has become a source of inspiration for neighboring farmers who are now curious about farm ponds as a practical solution to water scarcity.

He concludes with gratitude, "I am very thankful to MANUVIKASA and the Azim Premji Foundation for supporting me. I will definitely encourage other farmers in my village to build farm ponds and secure their livelihoods like I did."

Reviving Roots: From Dry Lands to Flourishing Fields

“A lake carries you into recesses of feeling otherwise impenetrable.”

- William Wordsworth



“This lake had a lot of silt and was overgrown with thorny plants. It looked like a forest to us. It couldn’t hold even a drop of water. But now, the lake is completely changed due to MANUVIKASA’s efforts.” Recollects Rajappa Lamani, Farmer, Channalli Tanda

Channalli Tanda is a small settlement located in Hirekerur Taluk of Haveri District, Karnataka, comprising 134 households and a population of around 785 people. The village is predominantly inhabited by the Lambani/Banjara community, known for their unique cultural heritage and traditional dances. Agriculture, daily wage labour, and animal husbandry form the backbone of their livelihood.

Despite their rich cultural roots, Channalli Tanda faced serious water scarcity challenges. Due to dependency on borewells, which often failed even after drilling beyond 500 meters, farmers could barely manage one crop a year. With limited irrigation facilities, the harsh summers forced many youths to migrate temporarily for road construction work to sustain their families.

Bilukere Lake, situated in Survey No. 89 of Channalli Tanda village, had 5.30 acres but had completely lost its purpose over time. The lake was heavily silted, overgrown with thorny bushes, and unable to hold any water. With every passing summer, the situation worsened crops failed, livestock suffered, and even drinking water became scarce. Year after year, the community grew increasingly anxious about their future, with little hope for change. However, during a lake convention program organized by MANUVIKASA at Tilvalli in Haveri district, the people of Channalli Tanda actively participated and submitted an appeal requesting the rejuvenation of their long-neglected lake.



“When we visited Channalli Tanda for the lake survey and community meetings, the condition of the lake was disheartening. Many villagers were not even aware of the lake’s existence in its neglected state,” shares Mr. Basavaraj S.G, staff member from MANUVIKASA. “We held several discussions with community members, Gram Panchayat representatives, and local leaders about the need to rejuvenate the lake. After completing all the necessary formalities with the local authorities, the day finally arrived when the lake rejuvenation work began with the financial support from Azim Prem Ji Foundation.”

“In the initial days, it was a real uphill battle for us,” recalls Mr. Ashwath Naik, Project Director (Tank), MANUVIKASA. “There were multiple challenges on the ground. At first, some community members were hesitant to take the silt to their fields, unsure of its benefits. On top of that, we faced frequent tractor shortages, which slowed down the transportation of excavated silt. Unpredictable weather, with sudden rains, further disrupted the excavation and silt-lifting process.”

He adds, “Coordinating with farmers, arranging logistics, and managing the work around these interruptions made it difficult to stay on schedule. But through continuous engagement with the community, explaining the long-term benefits, and mobilizing

additional resources, we pushed through. Eventually, we managed to complete the rejuvenation within the timeframe, despite all the hurdles. Today, when we see the lake holding water and the farmlands improving, it feels like all the efforts were truly worthwhile.”

The intervention transformed Bilukere Lake. A massive 5,689 tractor loads of silt (11,956 cubic meters) were excavated and distributed to farmers, covering 22 farmers and 53.2 acres of agricultural land.

“I have three acres of land, and water was always my biggest concern. Even with two borewells, I barely got four inches of water — just enough for a single crop,” recalls Ramesh N. “After the lake rejuvenation, I personally transported 400 tractor loads of fertile silt to my farm. It cost me ₹15,000, but it’s been a game-changer. The soil is richer, retains moisture better, and my crops look much healthier.”

The rejuvenation had an immediate positive impact on local livelihoods. Farmers noticed better soil fertility and improved water retention in their fields, reducing their dependency on chemical fertilizers and lowering farming costs.

“The silt has reduced my fertilizer expenses this year, and my orange marigold and maize crops are flourishing,” says Suresh G with satisfaction. “For the first time, I’ve even started cultivating areca. I’m



hopeful it will thrive because the land feels alive again.”

“This lake has helped all the village households by providing water for animals to drink and for washing clothes. It’s also supporting the recharge of more than 150 borewells within a 2 km radius,” shares Gururaj B. “For 10 days, I worked continuously transporting 500 loads of silt to neighboring fields and earned ₹30,000 through this activity itself. The lake has not only revived our farms but also provided us temporary employment opportunities.”

The Bilukere Lake Rejuvenation Project stands as an example to how natural resources can be revived with collective efforts. The combined focus on water conservation, soil health improvement, and community participation is bringing hope back to Channalli Tanda. Today, families are seeing a future where agriculture is sustainable and seasonal migration is no longer their only option.

“We had no hope before. But now, seeing this lake full again, we feel confident. Slowly our borewells are recharging, our soil is alive, and our fields are green. Life feels a little easier now,” concludes Someshappa, reflecting the hope of an entire community.



Water for Life and Livelihoods: Achievements under the EdelGive Foundation

EdelGive Foundation is a leading philanthropic organization in India committed to empowering women and strengthening community livelihoods. The Foundation works to enhance the agency, voice, and leadership of women by supporting grassroots organizations that promote gender equality, financial independence, and social inclusion. Through strategic grant making and capacity-building initiatives, EdelGive enables women to access education, skill development, and entrepreneurship opportunities. Additionally, the Foundation supports community-based livelihood development by promoting sustainable agriculture, micro-enterprises, and collective models that ensure long-term economic resilience for marginalized communities.

With the support of the EdelGive foundation, we have rejuvenated 16 lakes.

During this reporting period, we have rejuvenated 05 lakes.

Key achievements of the second project supported by Edelgive Foundation

- Number of lakes developed: 05
- Number of villages covered: 05
- Number of Taluks & Districts covered: 02 Districts and 04 Taluks namely:

Uttara Kannada: Mundgod

Haveri: Hangal, Hirekerur, Shiggav

- No of farmers benefited: 170 through lakes.
- No of acres benefited through lakes: 563 acres.
- We have excavated 46808 cubic meters of silt and 46.80 million liters of water storage capacity has been enhanced in the lakes.
- No of farm ponds developed – 29
- No of villages covered through farm ponds – 24
- No of acers benefitted through farm ponds – 68.3



Sl NO	Lake Name	Village	SY Number	Acres	Panchayath	Taluk	District	Latitude	Longitude	No of acers bene-fitted	No of farm-ers bene-fitted	No of Cubic meter silt ex-cavated	Additional water har-vested in MIL Liters
1	Kalkattekere	Kondoiji	7	02.39.00	Shayadaguppi	Hangal	Haveri	14.688899	75.165056	79	28	6889	6.8
2	Doddakere	Matapur	171	05.13.00	Kunnur	Shiggav	Haveri	15.03691	75.0922667	101	29	9755	9.7
3	Doddakere	Kiravatti	83	29.33.00	Andagi	Sirsi	Uttara Kannada	14.64441667	75.02377	104.2	31	10455	10.4
4	Bharamagat-tikere	Halechanalli	46	06.05.00	Channalli	Hirekerur	Haveri	14.412746	75.391324	14.2	48	9709	9.7
5	Doddakere	Kalveyellapur	56	26.04.00	Balambeeda	Hangal	Haveri	14.77569667	75.193275	129	34	10000	10
									Total	563	171	46808	46.6







A Lake of Hope: Empowering Communities through Water Conservation

"A lake so vibrant in color that it looks like a fine art painting." — Stefanie Payne



"Because of the unavailability of drinking water in our village, my cow shed was empty. Earlier, it was full of cattle, so we left animal husbandry and became dependent on packet milk," shared Mr. Mohan K. Dodmane, a village farmer with disappointment. He adds, "But now the situation has changed. We are planning to start over again, and I am very happy with the work done by MANUVIKASA."

The beginning

Dodda Kere, a 29-acre lake located in Kirvatti village, Sirsi Taluk of Uttara kannada District under the jurisdiction of Andagi Grama Panchayat, had long been a lifeline for the surrounding agricultural community. Over the years, due to neglect, encroachments, and sedimentation, the lake fell into disrepair. Its water holding capacity drastically reduced, and the surrounding farmland began suffering from insufficient irrigation, especially during critical growing seasons. The farmers and residents of Kirvatti had started facing severe water stress, affecting their productivity and livelihoods. Women, especially, were burdened with additional responsibilities like fetching water from far distances, which impacted their health and income-generating capacities.

"The lack of clean water affected our children the most. They had to skip school to help fetch water, and their education suffered," noted Kumar. "We worried about their future, knowing they were missing out on opportunities for a better life." Recollects Mr. Mohan D. Channayya a farmer of the village.

Community Mobilisation and Planning

Recognising the urgency of reviving the lake, with the support from EdelGive Foundation a series of community meetings were conducted in collaboration with local organisations and the Anagi Grama Panchayat. During these meetings, the villagers discussed the ecological and economic benefits of lake rejuvenation. Terms and conditions for lake use and post-restoration maintenance were agreed upon through a participatory process. The Grama Panchayat gave its consent, formally allowing the rejuvenation works to begin.

"This lake was once the heart of our village. We all sat together and decided we must bring it back to life not just for us, but for our children," said Mr. Narayana Gowda, a farmer who participated in all planning meetings.

Implementation and Excavation

Under the rejuvenation project, the lake underwent desilting and deepening. A total of 10,455 cubic meters of silt was excavated and reused by farmers to enrich their farmlands. The rejuvenated lake now has a water storage capacity of 10.45 million litres annually, significantly improving local water availability for both irrigation and livestock.

"Earlier, our borewells were dry by January. Now, even in summer, we have water in the nearby open wells thanks to the lake recharge," said Ms. Lalitha, a woman farmer from the village.

The project was notable not just for its scale, but for the level of community engagement. A total of 29 families directly took ownership of the process, offering voluntary labour and logistical support. Many women from Self-Help Groups (SHGs) assisted in supervising the excavation and ensuring proper silt disposal.

"I had never imagined that I would play a role in reviving a lake. We used to fetch water walking 2 km. Now, water is available nearby, and our kitchen garden is thriving," shared Ms. Yamuna G. Naik, a member of a local women's SHG.

Impact on Agriculture and Livelihoods

Post-rejuvenation, the benefits were almost immediate and tangible. About 101 acres of agricultural land started receiving improved irrigation support. Farmers could plan multiple cropping cycles instead of a single rain-fed one. Crops such as Areca nut, paddy, maize, and vegetables began to flourish.

"My Areca nut yield has increased by 30% this year. Earlier, I had to hire water tankers. Now, the lake is our source. We are no longer dependent on external help," said Mr. Dinesh kuppna Naik, a progressive farmer.

Additionally, the rejuvenated lake has also improved groundwater levels in the surrounding area, leading to higher well recharge rates and improved drinking water availability. Many villagers reported reduced expenditure on water procurement.

Environmental and Social Benefits

The rejuvenated lake has begun attracting birds and wildlife, slowly reviving the ecological balance of the region. The water body has become a central point of pride and unity for the Kirvatti community. The shared responsibility over the lake's upkeep has led to improved social cohesion.

"Earlier, we used to quarrel over water. Now, we sit together, plan our water use, and even celebrate festivals near the lake. It has united our community like never before," said Mr. Parashuram, a senior community member.





Role of Women

Women played a crucial role not only in advocacy and mobilisation but also in project monitoring and sustainability. Several training sessions were held to educate them about water conservation, lake health, and maintenance.

“This is the first time we were asked to sit in planning meetings. We felt respected. And when the work was completed, we felt proud – as if it was our own achievement,” said Ms. Rekha, another SHG member.

Women also initiated a kitchen garden campaign using the silt from the lake, promoting household-level nutrition security and generating additional income.

Sustainability and Way Forward

The community has formed a Lake Management Committee that includes representatives from farmers, women’s groups, and Panchayat members. They have developed a simple but effective usage and maintenance plan. Rules have been set for water sharing, no encroachment, and periodic cleaning.

“We will never let this lake go dry again. It’s a promise we have made to ourselves and our children and thank you for Edelgive foundation and MANUVIKASA for their unconditional support” said Mr. Ashook C. Dodmane, a young farmer and committee member.



Harvesting Hope: MANUVIKASA and Ashraya Hastha Trust's Lake Rejuvenation Effort

Since 2022, MANUVIKASA, in partnership with Ashraya Hastha Trust, Bengaluru, has been working to support the farming communities of Hangal and Byadagi blocks in Haveri District, Karnataka through effective water harvesting initiatives—particularly the rejuvenation of community lakes.

Ashraya Hastha Trust is a charitable foundation based in Bengaluru that has, for over two decades, supported innovative ideas and impactful organizations to build a more equitable world. Their efforts span across healthcare, education, environmental conservation, livelihood promotion, animal welfare, and strengthening philanthropy to uplift historically marginalized communities.

Under this partnership, MANUVIKASA launched a Lake Rejuvenation Program, which entered its

second phase during the current reporting period. In this phase, two major lakes were successfully revitalized:

Goudagattikere in Benakanahalli village, Haveri Taluk, Haveri District

Doddakere in Hallibailu village, Hangal Taluk, Haveri district

These rejuvenated lakes now directly benefit 156 farmers and bring 394 acres of farmland under irrigation. Importantly, the initiative has enhanced the region's water security by enabling the additional harvesting of 46.06 million liters of water annually.

This impactful collaboration demonstrates how community-driven water management efforts can improve agricultural productivity and rural livelihoods.





Sl NO	Lake Name	Village	SY Number	Acres	Panchayath	Taluk	District	Latitude	Longitude	No of acers benefitted	No of farm-ers benefitted	No of Cubic meter silt excavated	Additional water har-vested in MIL Litters
1	Goudagattikere	Benakana-halli	44	07.14.00	Kabbur	Haveri	Haveri	14.71164	75.350507	190	81	27547	27.54
2	Doddakere	Hallibail	11	10.05.00	Kirwadi	Hangal	Haveri	14.59032	75.194416	204	75	19066	19.06
									Total	394	156	46553	46.6



Reviving Resources, Rebuilding Lives:

A Collaborative Path to Rural Livelihoods with CMS foundation

CMS Foundation is a philanthropic initiative of CMS Info Systems, dedicated to driving positive and sustainable change in underserved communities across India. The Foundation focuses on empowering rural populations through interventions in natural resource management, education, skill development, and livelihood enhancement. A key area of its work includes the rejuvenation of lakes and water bodies to improve water availability for agriculture and daily use, thereby strengthening the livelihoods of small and marginal farmers. CMS Foundation also actively supports women's empowerment, community-based enterprises, and eco-restoration efforts that build long-term resilience

and self-reliance among vulnerable populations.

CMS Info Systems Private Limited has supported MANUVIKASA since October 2019 and sanctioned 05 grants and all projects are successfully completed. In the first grant, we have rejuvenated 08 lakes and in the second grant, we have rejuvenated 10 lakes. In the third grant, we rejuvenated 8 Lakes totally. In the fourth project we gave the sustainable agricultural practices to the 160 women members covering Uttara kannada, Haveri and Dharwad districts of Karnataka. We also distributed honeybee box, Organic manure and indigenous seeds to the 160 women members.

Overall accomplishments

Year	2019-20	2020-21	2021-22	2022-23	2023-24	Total
Rejuvenation of lakes	8	10	8	0	0	26
Sustainable agriculture	0	0	0	160	103	263
Catering Training	0	0	0	0	82	82
Tailoring Training	0	0	0	0	75	75

In the fifth project, our goal is to improve the Livelihood of the 260 rural vulnerable women in Uttara Kannada District through improving sustainable farming, access to natural resources and skill building by 2024.

The area of the project is the Sirsi block of Uttara Kannada District covering Biluru, Kuppagadde, Santolli, Maragundi, Kapageri and Yadayurabailu villages.

Sustainable Agriculture Training for the women members

SI No	Date	Place	Participants
1	06/04/2024	Hotel Madhuvana, Sirsi	53



We have conducted Sustainable agriculture training for women on April 6, 2024, at Hotel Madhuvana in Sirsi, Uttara Kannada District. Enthusiastic participation was observed from villages including Santolli, Bilur, Kuppagadde, Bellikeri, Maatanalli Hoskoppa, and Yadayubailu, with a total of 54 women actively engaging in the exchange of ideas and clarification of doubts. Dr. Abdul Kareem, a senior scientist from KVK, Dharwad, Mr. Basavaraja Naduvanamani, a progressive farmer from Mundgod and recipient of the National Agriculture Award, along with Mr. Madhukeshwar Hegde, a National Awardee for Progressive Honeybee Cultivation, and Mr. Ganapati Bhat, the Managing Trustee of MANUVIKASA, served as keynote speakers. The training sessions were predominantly interactive and informative, fostering a rich learning environment for all participants.

As part of the sustainable agriculture training, a one-day exposure visit was organized for women farmers members on 13th April 2024 at Nirnhalli and Targood villages of Sirsi Taluk of Uttara Kannada District. A total 103 participants were actively participated.

Distribution of Agriculture support inputs

As part of the project, MANUVIKASA Distributed 100 kilograms of Organic manure, A bag of indigenous vegetable seeds and tubers and a honeybee box with a colony for all 103 participants and 8 varieties of NTFP plants samplings. The initiative aims to improve women's livelihoods through sustainable agriculture. Women farmers already started honeybee cultivation and used the organic manure for their farmland

Exposure visits for women farmer members

Skill Trainings

Catering training

Sl. No	Place	Date	Participants
1	Biluru	16 April to 21 April 2024	21
2	Kotekoppa	6 May to 11 May 2024	21
3	Maragundi	15 May to 22 May 2024	20
4	Tigani	31 May to 6 June 2024	20
		Total	82

Tailoring training

Sl. No	Place	Date	Participants
1	Yadayurabailu	26 April to 26 June 2024	25
2	Santolli	12 May to 12 July 2024	25
3	Kuppagadde	22 May to 22 July 2024	25
		Total	75









Jyothi's Fortitude: A Journey to Financial Independence

Ms. Jyothi Charantimath, a 23-year-old from Kuppagadde village in Sirsi Taluk, Uttara Kannada District, comes from a farming family. After completing her BA, she wanted to contribute financially to her family. With her parents working hard on their 30 guntas of land, Jyothi always searched for ways to support them. During her college days, she had a basic understanding of stitching, but her dream of turning it into something more seemed distant.

When she heard that MANUVIKASA, in collaboration with the CMS Foundation, was organizing a 60-day tailoring training program in her village, she felt a new sense of hope. "In my village, options are limited. Either I had to go to Sirsi for work or work in the fields for landlords, but I didn't want to do labor work. Traveling to Sirsi daily was also difficult. The tailoring training came at the perfect time; it was a new hope for me," shares Jyothi.

"The training was extremely well-organized and covered everything from basic stitching to advanced techniques. It taught me not just how to stitch, but also how to handle the machine properly and create designs that made my work stand out," Jyothi shares. The hands-on training, with practical exposure to different types of fabrics and stitching techniques, gave her the confidence to start her own business. She adds, "Before this training, I only knew the basics. Now, I can confidently take orders, complete them on time, and even experiment with designs. It has truly transformed my skills and my future." This foundation has helped Jyothi lay the groundwork for her thriving tailoring venture, giving her the knowledge and confidence to grow and expand her business.

After completing the training, Jyothi's confidence in the tailoring business grew. "The first thing I stitched was my own dress, and it came out perfectly. That's when I knew I could really do this." Soon, she started her own small business, stitching 15 blouses at ₹200 each, 4 chudidars at ₹250 each, 4 umbrella frocks at ₹300 each, 2 uniforms at ₹250 each, 2 normal frocks at ₹200 each, and even a gown for ₹2600. After covering her expenses, she was able to save up to ₹3000 per month, depending on the orders she received.

Jyothi didn't stop there. "To improve my skills further, I joined the advanced tailoring class organized by MANUVIKASA in Sirsi, where I learned about intricate embroidery work and advanced designing techniques." With each step, Jyothi is turning her passion into a flourishing business and inspiring others with her determination.





From Doubt to Determination: Rekha Uday Naik's Journey to Climate-Resilient Livelihood through Sustainable Agriculture

Mrs. Rekha Uday Naik, a 42-year-old housewife from Mattihaalli village in Sirsi Taluk, Uttara Kannada District, has transformed her life through sustainable agriculture. With her education limited to the 10th standard and a modest 5 acres of land, Rekha had always nurtured a dream to achieve something meaningful for her family. Her husband, a farmer, supported her ambitions, even as she grappled with self-doubt.

Initial Hesitation

Rekha's journey into sustainable agriculture began when her daughter-in-law expressed a desire to pursue training in this field. Initially, Rekha was dismissive, reflecting her own lack of confidence in sustainable practices. "When my daughter-in-law wanted to go for training, I neglected it," she shared. "I didn't believe in it at first." Despite her initial scepticism, Rekha chose not to discourage her daughter-in-law, fearing it would dampen her enthusiasm.

A Shift in Perspective

After the training, her daughter-in-law began implementing organic and sustainable farming techniques. Initially sceptical, Rekha watched from the sidelines. "I had no hope, but I didn't stop her. I didn't want to disappoint her," she admitted. To her surprise, as the days passed, the vegetables thrived, demonstrating the potential of sustainable practices. "Day by day, I was amazed at how well the vegetables were growing. Now, I am so proud of her work," Rekha's mother-in-law reflected.

Embracing Sustainable Agriculture

Motivated by her daughter-in-law's success, Rekha gradually found her footing in sustainable agriculture. "At first, I had no confidence in sustainable farming, but I didn't

lose hope. I worked hard to achieve my goals," she explained. Today, she cultivates a variety of crops, including double beans, green chilies, and bitter gourd. By growing her own vegetables, she not only ensures the quality and freshness of the food her family consumes but also achieves a notable monthly savings. These savings, while indirect, can accumulate over time and contribute to the family's overall financial health.

Her success is tangible. "I sell 40 kg of green chilies at Rs. 40 per kg, 50 kg of double beans at Rs. 45 per kg, and 10 kg of bitter gourd at Rs. 50 per kg," she detailed. Previously, her daily income was around Rs. 3,000, but thanks to her newfound farming methods, she now earns Rs. 8,000 monthly.

Gratitude and Future Aspirations

Rekha's journey is not just a story of personal success; it reflects the transformative impact of support from organizations like MANUVIKASA and CMS Foundation. "I am very grateful to MANUVIKASA and CMS Foundation for their unconditional support," she expressed with heartfelt appreciation. Their guidance and resources provided her with the tools needed to thrive in sustainable agriculture.

Rekha Uday Naik's story is a testament to resilience, hard work, and the power of community support. She has not only improved her family's financial situation but also gained confidence and a sense of purpose. "I am very happy with my work now," she concludes, embodying the spirit of determination that inspires others in her community. Her journey illustrates that with the right support and a willingness to embrace change, dreams can indeed become reality.



The Sweet Taste of Success: Shankamma's Journey to Empowerment Through Homemade Treats

Mrs. Shankamma Manjappa Kabber from Tigani village, Sirsi Taluk, Uttara Kannada District, is a 51-year-old woman who studied up to the 5th standard. Living with her husband and three children, her family depended on working for landlords in the village. However, Shankamma always dreamed of contributing financially to her family. Physical labor outside wasn't an option for her, but when MANUVIKASA organized a catering training program in her village, with financial support from the CMS Foundation, her journey took a new turn.

Shankamma actively participated in the five-day inclusive training, learning essential skills such as cooking, food presentation, hygiene maintenance, and service. This experience gave her the confidence to pursue her own venture. After completing the training, she decided to start a homemade food business, with her family offering their full support.

Her first venture was making Holige (also known as Obbattu, a traditional South Indian sweet). She recalls, "I got my first order for 100 Holiges for a birthday party. Over two days, I prepared and delivered them. I charged 10 rupees per piece, and after covering all my expenses, I was able to save 400 rupees. When I called the customer to ask about the taste, I was so happy to hear that everyone loved it. That moment filled me with joy."

Motivated by her success, Shankamma expanded into selling rice papads, charging 200 rupees per kilogram. "One kilogram of papad contains 60-65 pieces, and after all my expenses, I can save 50 rupees per kilogram," she shares. She explains that the price varies depending on the type of papad customer's order.

Before this intervention, her monthly income was around 3,000 rupees. "Now, I earn 7,000 to 8,000 rupees a month," she happily adds. With the festival season approaching, she's receiving more orders from both local and city customers. "When I make sweets or other homemade food products, I share them on my WhatsApp group and post them on my status. It reaches a larger audience. I haven't done any formal marketing yet; everything has been through word of mouth."

Shankamma concludes with deep gratitude, saying, "I am very thankful to MANUVIKASA and the CMS Foundation for their unconditional support. This has changed my life."





A Journey into Honey Cultivation

Mrs. Sangeeta Ganesh Naik, a resident of Maragundi village in Sirsi Taluk of Uttara Kannada District, is an inspiring example of how skill training and proper guidance can empower individuals to embrace sustainable livelihoods. Having studied up to SSLC, she took the Sustainable Agriculture Training provided by MANUVIKASA in collaboration with the CMS Foundation. This training equipped her with the knowledge and skills to diversify her agricultural practices and adopt sustainable methods.

As part of the training, Mrs. Sangeeta received organic manure, NTFP seeds, fruit plant saplings, and a honeybee box. With a keen interest in honey cultivation, she also participated in a specialized honey extraction and maintenance training program. Armed with this newfound knowledge, Mrs. Sangeeta began her journey into apiculture with determination and a focus on quality.

Building a Honey Cultivation Enterprise

Mrs. Sangeeta's commitment to her honeybee box is evident in her meticulous care for the bees and their environment. She regularly cleans and monitors the box to ensure the health of the colony and observes whether there is honey ready for harvest. Her diligence has paid off, as she is able to extract approximately 1 kilogram of honey each season.

Speaking about the challenges of beekeeping, Mrs. Sangeeta shared, "There is no word like savings when it comes to honey cultivation. It's all about taking care. We must protect the honeybee colony from ants and other threats to ensure their survival and productivity."

During the rainy season, when food resources for bees are scarce, she takes proactive measures to provide

supplementary nutrition for the colony, ensuring their health and activity year-round.

Marketing and Income Generation

Mrs. Sangeeta has established a small but consistent customer base. Most of her customers visit her home to purchase honey directly, valuing the purity and natural quality of her product. She sells honey at a price of ₹400 per kilogram, generating a modest but steady income.

Through her honey sales, Mrs. Sangeeta has developed a vision for expanding her enterprise. She is eager to purchase another honeybee box using the savings from her honey sales. "I aim to expand my honey production. My dream is to buy another honeybee box with the income I've earned from selling honey," she explained.

Lessons in Sustainability

Mrs. Sangeeta's experience demonstrates the importance of sustainable practices in agriculture and allied activities. By combining her training in sustainable agriculture with a focus on honey production, she has created a livelihood that supports both her family and the environment.

Her journey also highlights the challenges and dedication required in honey cultivation. "In the rainy season, there's a shortage of food for the bees. During that time, we need to support them with additional food," she emphasized. This care and attention to detail are what set her honey apart, ensuring high-quality production.

Her advice to others is simple yet profound: "With dedication and proper care, honey cultivation can become a rewarding and sustainable livelihood."



A Journey towards Empowerment: MANUVIKASA's Collaboration with EdelGive Foundation

Impact Partner



Project-Naari-Shakti Greenway

The partnership between MANUVIKASA and EdelGive Foundation has been a transformative journey toward empowering rural women and building climate-resilient communities across Karnataka. What began in 2018 as a focused effort in skill-building and financial inclusion in Uttara Kannada District has grown into a statewide movement for women's livelihood development and sustainability.

Between 2018 and 2021, with the steadfast support of EdelGive Foundation, we reached 6,000 women across every block of Uttara Kannada District. These women, many of whom had never stepped out of their homes for work or training, were brought together into Self-Help Groups (SHGs), Joint Liability Groups (JLGs), and Federations. They received vocational training, entrepreneurship guidance, and access to banking and credit facilities — laying the foundation for economic independence and community leadership.

Buoyed by this success, we expanded our vision through the WEDA project, extending our work to the Sorab and Sagar Blocks of Shivamogga District, Kalaghatagi Block in Dharwad, and Hanagal Block in Haveri. Over the next few years, ending in March 2024, we were able to reach 18,000 additional families. The focus remained the same — to federate unorganized women, enhance skills, promote entrepreneurship, and ensure financial inclusion but the reach and depth of the program had grown tremendously.

Project- Naari-Shakti Greenway

This evolution of impact has now taken a new form in the 2024–2027 phase, where the vision is broader, bolder, and more climate-conscious.

In our current initiative, we aim to improve the climate-

resilient livelihoods of 20,520 rural women by 2027. Our strategy integrates skill development, financial inclusion, entrepreneurship, and employment generation through schemes like MGNREGA, while actively promoting climate adaptation through lake rejuvenation, water harvesting, and climate-smart agricultural practices.

The project is being implemented across 24 blocks in Uttara Kannada, Dharwad, and Haveri Districts — from the hills of Sirsi and Siddapur to the farmlands of Hangal and Byadagi. In these regions, we are introducing sustainable and water-efficient techniques such as SRI Paddy cultivation, establishing vegetable gardens, and promoting seed banking. These activities are not only helping women secure food and income but are also helping their families cope with changing climate conditions.

Another key feature of this phase is the creation of Continuous Training Centres (CTCs) for rural youth. These centres will serve as hubs for upskilling, digital literacy, and job readiness offering new opportunities and hope for the next generation.

To ensure long-term sustainability and grassroots ownership, we have introduced a Community Resource Persons (CRP) mechanism. These local leaders, drawn from the community itself, are trained to support mobilization efforts, help communities claim their rights and entitlements, and ensure accurate documentation and transparency at every level.

Through each stage of this journey, the collaboration between MANUVIKASA and EdelGive Foundation has remained rooted in a shared belief that when rural women are empowered with skills, resources, and voice, they become unstoppable agents of change for

Achievements 2024-25

- We have promoted 367 SHGs with 4024 members.
- A total of 1403 members from 213 SHGs have received a loan INR 7,04,34,772 from banks and other institutions.
- A total of 607 members from 121 SHGs have received a loan INR 2,87,45,500 from Sanghamitra Rural Financial Services.
- A total of 67 members from 13 SHGs have received a loan INR 34,10,000 from Pragatimitra Souhardha Co-operative.
- A total of 968 women's income improved after loan linkage.
- We have conducted 41 SHG Federation Meetings in various blocks of Uttara Kannada, Dharwad, and Haveri districts, covering 2002 members from 368 SHGs.

Tailoring Training					
Village	Taluk	District	Opening date	Closing date	Total participants
Yadoga	Haliyal	Uttara Kannada	17-06-2024	29-08-2024	32
Shirwada	Karwar	Uttara Kannada	20-07-2024	09-11-2024	29
Dori	Alnavar	Dharwad	31-08-2024	15-11-2024	31
Ankola	Ankola	Uttara Kannada	26-09-2024	28-11-2024	25
Mundgod	Mundgod	Uttara Kannada	11-09-2024	16-12-2024	27
Honnar	Honnar	Uttara Kannada	25-12-2024	07-04-2025	33
Yallapur	Yallapur	Uttara Kannada	25-01-2025	21-04-2025	30
Murkvada	Haliyal	Uttara Kannada	13-03-2025	30-05-2025	35
					242

Catering Training						
Sl no	Village	Taluk	District	Opening date	Closing date	Total participants
1	Kalaghatagi	Kalaghatagi	Dharwad	24-06-2024	30-06-2024	25
2	Yadalli	Sirsi	Uttara Kannada	19-09-2024	25-09-2024	30
3	Konanakeri	Shiggaon	Haveri	16-10-2024	25-10-2024	25
4	Chalavadigalli	Sirsi	Uttara Kannada	28-02-2025	10-03-2025	24
5	Bandehalla	Honnar	Uttara Kannada	11-03-2025	07-04-2025	25
						129

- We have conducted a one-day Sustainable Agriculture Training in various blocks of Uttara Kannada, Haveri and Dharwad Districts for 686 women members in 15 batches.
- We have conducted 6 batches of one-day Dairy Development Training in various blocks of Uttara Kannada, Haveri and Dharwad Districts, covering 297 women members.
- We conducted Kitchen Garden training in various blocks of the Uttara Kannada district, covering 150 women members. We distributed organic manure and seeds to the beneficiaries.

Advance Tailoring Training		
S L No	Taluk	Participants covered
1	Sirsi	22
2	Kalghatgi	18
		40

Accounts and Office Maintenance Training		
S L No	Taluk	Participants covered
1	Haliyal	Female- 31
		Male- 2
2	Yellapur	Female- 14
		Male- 13
		60

Shop Keeping and Retail marketing training		
S L No	Taluk	Participants covered
1	Haliyal	Female-24
		Male-6
2	Kumta	Female-22
		Male-8
		60

Video Editing Training		
S L No	Taluk	Participants covered
1	Sirsi	Female-8
		Male-5
2	Sirsi	Female-3
		Male-3
		19

Photography and Videography training		
S L No	Taluk	Participants covered
1	Haliyal	Female-25
		25

SRI Paddy Training						
SI no	Date	Place	Taluk	District	Total participants	Total SHG members participants
1	23-06-2024	Bankikodla	Kumta	Uttara Kannada	34	15
2	29-06-2024	Bankanala	Sirsi	Uttara Kannada	46	7
3	13-07-2024	Joida	Joida	Uttara Kannada	43	0
4	08-07-2024	Jagalbet	Joida	Uttara Kannada	38	0
					161	22

Seed Bank Training						
SI no	Date	Place	Taluk	District	Total participants	Total SHG members participants
1	13-07-2024	Sevadal hall, Sirsi	Sirsi	Uttara Kannada	59	56
2	25-09-2024	Bala Bhavan	Siddapur	Uttara Kannada	60	21
					119	77

- We have conducted 10 SHG Concept Trainings for 418 women members from 78 SHGs.
- A total of 1726 laborers were provided jobs under MGNREGA, out of which 922 were women. A total of 32184 man-days of work have been completed. A total amount of INR.9460187 has been disbursed to the laborers.
- We have developed 5 Big lakes. 167 farmers benefited through this.
- We developed 30 Farm Ponds. 35 hectares of land benefited through this.
- A total of 4000 water retention units were developed in the community forest.
- A total of 647 members benefited through various government schemes like Job cards, E-Shram cards, Insurance schemes, Pension schemes etc.
- We provided 4830 chicks to 311 SHG Members in various blocks of Uttara Kannada, Dharwad, and Haveri districts.
- We have provided 104 honey boxes for SHG members in various blocks of Uttara Kannada and Dharwad district.

Involvement of Community resource persons (CRPs)

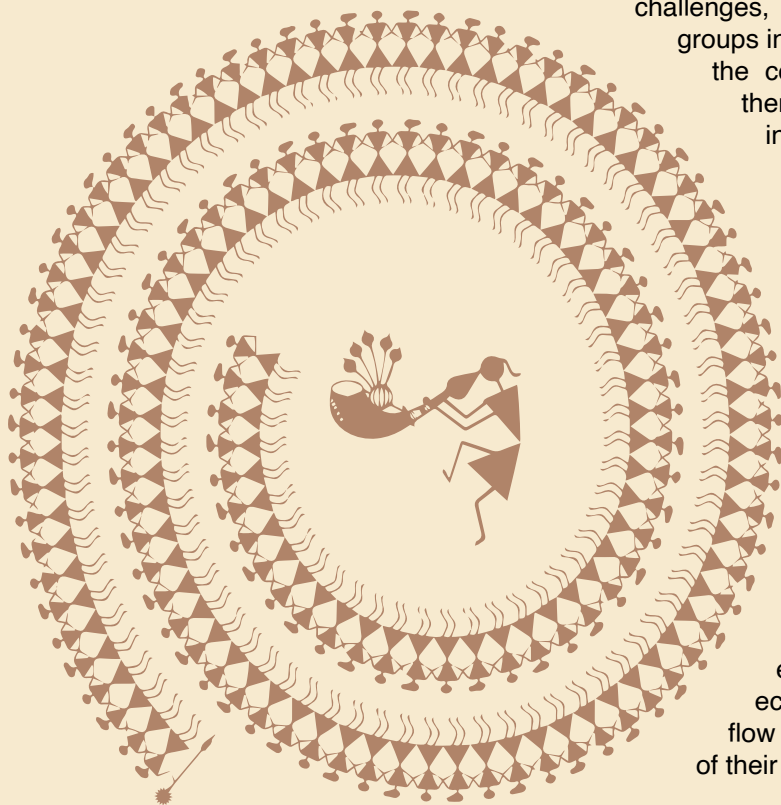
At MANUVIKASA, we strongly believe that sustainable development can only be achieved when communities themselves are at the center of the process. To make this possible, we involve Community Resource Persons (CRPs) in our livelihood and community development projects. This approach not only reduces project costs but also ensures effective, long-lasting results.

A CRP is a local knowledge bearer, deeply rooted in the community, with well-established networks and social contacts. Their understanding of local culture, traditions, and socio-economic dynamics allows for seamless communication and collaboration with community members. By acting as a bridge between MANUVIKASA and the people, CRPs help build trust, foster strong relationships, and ensure that interventions are both relevant and impactful.

CRPs play a critical role in identifying the specific needs, challenges, and aspirations of women and marginalized groups in rural areas. They also recognize and build upon the community's existing skills, helping to enhance them through targeted training programs. This includes introducing improved agricultural practices, facilitating access to marketing opportunities, and supporting diverse income-generating activities.

Moreover, their intimate knowledge of local customs and social structures enables CRPs to navigate challenges and mediate effectively between stakeholders. This grassroots involvement strengthens the ownership of projects within the community and ensures that the interventions are sustainable beyond the project period.

Through this model, MANUVIKASA not only empowers local communities but also nurtures a cadre of grassroots leaders who carry forward the vision of social change. By engaging CRPs, we are creating a sustainable ecosystem where knowledge, skills, and resources flow both ways—enabling communities to take charge of their own development journeys.



Testimonials

"Over the past one year, I have been working as a Community Resource Person with MANUVIKASA, I got the various trainings from the organization, serving 10 villages and supporting 25 Self-Help Groups. This journey has been a true eye-opener for me, helping me to broaden my knowledge and understanding of the social sector. It has given me the opportunity not only to learn but also to contribute meaningfully to the growth and empowerment of my community. I feel immense joy and pride in being able to serve my people, and I am deeply grateful to MANUVIKASA for their constant support, guidance, and encouragement in this journey of community development."

- Mrs. Deepti Guruprashanth Naik,
Bavikeri Village, Ankola Taluk, Uttara Kannada



"For the last one year, I have been closely working with grassroots communities as a Community Resource Person. Earlier, I was simply sitting at home with no opportunities beyond my household responsibilities. But MANUVIKASA gave me the platform to transform my dreams into reality. Today, the community recognizes me as a social worker, and this gives me immense pride and confidence. Through this journey, I have gained knowledge, leadership skills, and respect, which motivates me to serve people with even more dedication. I am truly grateful to MANUVIKASA for empowering me and supporting me at every step."

- Mrs. Sashikala S Chavan,
Shiggavi taluk, Haveri District

"Before joining MANUVIKASA as a Community Resource Person, I never imagined that I could play such an important role in supporting farmers and women's groups in my area. Initially, I was hesitant and lacked confidence, but the training sessions and continuous guidance from the organization helped me build my knowledge about sustainable agriculture, livelihood development, and government schemes. Today, I assist farmers in adopting organic practices, connect them to subsidies, and guide SHG women to access credit facilities. Seeing them improve their income and livelihood gives me a sense of fulfilment and purpose. I thank MANUVIKASA for trusting me and giving me this responsibility."

- Mrs. Rohini S Mesta,
Honnavara, Uttara Kannada









Voices of Strength: Women's Conventions for Change and Empowerment

In the reporting period we organized two women convention. The first women's convention was held on December 2, 2024, at Shree Raghavendra Kalyana mantapa, Sirsi followed by the second convention on December 29, 2024, at Sri Shringeri Sharada Math in Siddapura. Both events saw participation from over 1773 members.

Women who are actively self-employed were honoured at these conventions. They shared their experiences and stories, inspiring more women to pursue self-employment.

Sl no	Date	Place	Participants
1	02-12-2024	Sirsi	1039
2	05-03-2025	Siddapur	734

Key discussion points during the convention included:

- Gender equality
- Laws related to women
- Opportunities for income generation and entrepreneurial skills
- Strengthening women's cooperatives and federations

The conventions provided a platform for women to freely express their thoughts, suggestions, and feelings about various issues they face. Their demands, which included potable water, changes in bus schedules, improved transportation facilities, marketing opportunities, value addition, milk collection centers, working women's hostels, and other amenities, were compiled and conveyed to government authorities. The events featured elected legislative assembly members, issue experts, local medical practitioners, lawyers, women entrepreneurs, artists, public representatives, and government officials as guests and speakers.





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



SHG Case studies

Successful SHG in Catering Service: The Story of Ulavi Channabasaveshwara SHG

Gundolli is a small village, located in Haliyal Taluk of Uttara Kannada District, a unique story of collective strength and entrepreneurship is unfolding. The Ulavi Channabasaveshwara Self Help Group (SHG), formed in 2022 with the support of MANUVIKASA, has not only broken the norm of individual income-generating activities within SHGs but also shown how determination and proper support can transform rural women into confident entrepreneurs.

Usually, SHG members prefer taking loans individually for small-scale activities like tailoring, petty shops, or animal husbandry. However, in rare but inspiring cases, SHG members come together to start a collective enterprise. Ulavi Channabasaveshwara SHG is one such example where 14 like-minded women united with a common goal to start a catering business. This journey was neither accidental nor easy it was driven by their vision, courage to take risks, and consistent support from MANUVIKASA.

The genesis of this SHG dates back to 2022, during a 60-day tailoring training program organized by MANUVIKASA in Gundolli village. The training, attended by over 30 women from nearby villages, sparked a new sense of unity among the women of Gundolli. Motivated by the idea of financial independence and mutual support, they decided to form their own SHG. With guidance from MANUVIKASA, the Ulavi Channabasaveshwara SHG came into being, and its members began saving Rs. 100 per month.

While the SHG initially focused on savings and mutual support, the real turning point came when MANUVIKASA introduced a specialized catering training program. Selected SHGs were invited to participate, and seven enthusiastic women from Ulavi Channabasaveshwara SHG eagerly joined. The six-day intensive training covered everything from food preparation techniques to hygiene, portion planning, marketing, and customer service. They were trained in preparing a variety of food recipes, selecting and cleaning vegetables, measuring ingredients precisely, and ensuring cleanliness and

quality in every step.

“We were very excited to attend the training. The training was conducted from 29-11-2022 to 06-12-2022. For many of us, it was the first time learning something new outside our home kitchen,” said Mangala, one of the participants. “We learned that cooking for an enterprise is different from cooking for our family. There are standards and expectations. That was eye-opening.”

Soon after the training, the women decided to put their knowledge into action. As their first venture, they began preparing and selling popular local snacks like chakli, chooda, and shankarapole. Without access to large markets or advertising budgets, they turned to what they had—local networks and social media. They created WhatsApp groups, informed local Gram Panchayat officials, and spread the word through civil society groups.





The response was overwhelming. “We were surprised when all the snacks we made were sold within a few days,” said Radha, another SHG member. “People said the taste reminded them of their mother’s or grandmother’s cooking. That gave us so much encouragement.”

Encouraged by this early success, the group started accepting food orders for events, training programs, and community functions. The catering unit began providing meals—especially roti-based meals to training participants of Gram Panchayat events and MANUVIKASA’s own programs. The women worked together—some focused on chopping vegetables, others on making rotis, and some on packing and delivering the food.

It became a truly collective effort, with every member contributing to the enterprise.

“There is a good response to our catering food items. We are getting around 50% profit and so far, we earned a net income of Rs. 20,000,” said Pushpa, a core member of the SHG. “This is the first time in our lives we have earned this much through a group business. It makes us feel proud.”

The catering business is now slowly expanding. While their current menu mostly includes roti meals, the group is flexible and willing to take up any catering order based on public demand. They have catered to community meals, small family functions, and training lunches. Their focus remains on delivering hygienic, delicious, and affordable meals.

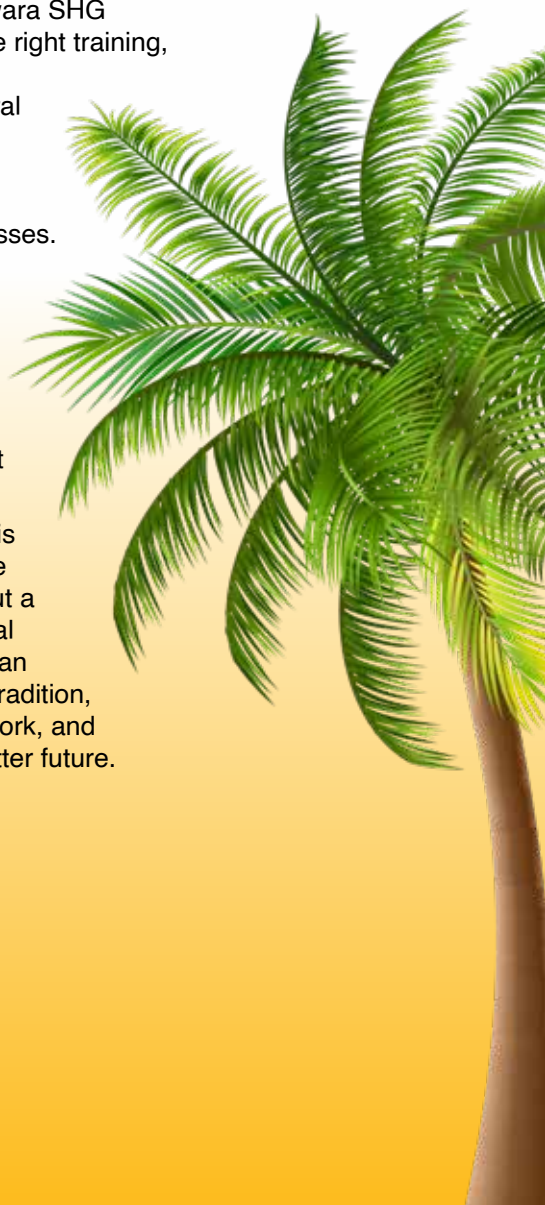
However, they are not stopping here. With growing demand and increased orders, the SHG is now planning to invest in a roti-making machine, ideally one powered by solar energy to reduce manual effort and operational costs. “Manually making hundreds of rotis is tiring and time-consuming,” said Sunanda, one of the more experienced cooks in the group. “A roti machine will help us deliver faster and take up larger orders. Solar power will also save us money and be good for the environment.”

The success of Ulavi Channabasaveshwara SHG is not just in the profits they have earned, but in the confidence and social recognition they have gained. Women who were once confined to household duties are now managing business responsibilities, interacting with customers, negotiating prices, and exploring expansion opportunities.

“Our husbands and families were skeptical in the beginning,” added Mangala with a smile. “But now they proudly tell others that their wives are running a business. That change in mindset is our biggest success.”

The journey of Ulavi Channabasaveshwara SHG proves that with the right training, guidance, and collective effort, rural women can rise above traditional roles and create sustainable businesses. MANUVIKASA’s support played a crucial role in providing both the skill-building and the initial push needed to get started.

Today, this SHG is not just an example for other women but a symbol of what rural entrepreneurship can look like rooted in tradition, powered by teamwork, and aimed toward a better future.





A Life Reimagined: Jainavva's Story of sheep farming

"I always had a dream to help my family economically," says Mrs. Jainavva Dhulappa Lamani, a resident of Agadi village in Hunagunda Grama Panchayat, Mundgod Taluk of Uttara Kannada District. Like many rural women, her life was shaped by hardship and limited opportunity. With no land, no formal education, and three children to care for, Jainavva struggled to support her family on her husband's meager daily wage income. Each day was a battle against rising expenses, uncertainty, and the pressure of managing a household with little means. But deep within, she held on to the hope of building a better future not just for herself, but for her children.

Challenging, uncertain, and defined by the limitations of poverty, Jainavva's family had no land to call their own. Her husband worked as a daily wage laborer, and their meager income had to support not just the two of them but also their three school-going children.

"I always had a dream to help my family economically," Jainavva recalls, "but my limited education didn't allow me to go out and take up a job. I had to be at home to

look after my children and support their education too."

As time went by, the burden of sustaining the household on a single income became heavier. There were no opportunities in sight, and Jainavva felt trapped in her circumstances. But change came unexpectedly—when MANUVIKASA entered their village to promote the formation of Self Help Groups (SHGs). Curious and inspired by the discussions around women's empowerment, savings, and self-reliance, she decided to join the Shree Navodaya Raita MANUVIKASA SHG.

"I was very impressed with the Sangha concept," she says with a smile. "After joining, I started thinking—why not start something from home itself? I didn't know exactly what to do, but the thought of starting a business began growing in my mind."

Through regular SHG meetings and encouragement from other members, Jainavva's confidence began to grow. She began to think more seriously about becoming an entrepreneur. She spoke to people, consulted local experts, and carefully observed which businesses could

be sustainable in her village. Eventually, after many discussions, she decided to start something unique for her area: sheep farming.

"I took an internal loan of ₹1,50,000 from our SHG. I didn't want to waste it. I thought hard and decided to buy sheep from nearby districts. We bought 12 sheep—mostly from Koppal, Hospet, and Gadag—for ₹5,000 each. They were around 2 to 2.5 months old."

She and her husband, who had some prior experience with livestock, worked together to raise the animals. They made arrangements for food, shelter, and healthcare. The plan was to raise them for 8 to 9 months and then sell them when they were fully grown.

"This business is very promising," Jainavva explains. "If we take care of the sheep properly, each one can fetch ₹25,000 to ₹30,000. After covering food and medical expenses, we save around ₹9,000 to ₹10,000 per sheep."

Jainavva also faced her share of challenges. The monsoon season brought the risk of diseases among the sheep, but she was prepared.

"We took precautions and mostly bought local breeds because they're more suited to our region's climate. They're naturally resistant to many diseases."

Eventually, she and her husband sold all 12 sheep for around ₹25,000 each, making a substantial profit.

They reinvested part of the earnings to build a sheep shed beside their house, which cost about ₹1 lakh.

"The shed has made a huge difference," she says. "We can now manage the sheep better, especially during the rains. My husband is also very involved—his knowledge in sheep farming is helping us a lot."

Apart from raising and selling sheep, the couple also began selling sheep dung locally, which added a small but steady source of income. Jainavva purchases sheep fodder from the local market to keep costs low and logistics simple.

With a strong foundation in place and growing confidence, Jainavva is already planning for the next phase.

"Our next goal is to buy 10 more sheep and expand the shed. I'm thinking of taking a loan from the bank this time to take the business to the next level."

Jainavva's journey is not just about financial success. It is a story of empowerment, determination, and transformation. From a woman with no income and limited education to a successful small-scale entrepreneur, she is a shining example of how grassroots support and community-based institutions like SHGs can change lives.

"I never thought I could become a businesswoman," she reflects. "But with support, belief, and a little courage, I made it happen—for myself, and for my family."





“This is my dream coming true” – Usha Rajashekhar Madival’s Journey from Homemaker to Rural Entrepreneur

Mrs. Usha Rajashekhar Madival, a 30-year-old woman from Arendur village in Kavanchur Panchayat, Siddapur Taluk of Uttara Kannada district, is a shining example of how rural women can transform their lives through self-employment and community support. Her journey from being a homemaker to becoming a confident micro-entrepreneur is a testament to the power of grassroots empowerment.

"I come from a farming family in Sahasralli village of Sirsi Taluk," Usha recalls. "We were three sisters and two brothers. Watching my parents toil in the fields taught me the value of hard work early on." After studying up to SSLC, Usha married Rajashekhar Madival at the age of 20 and moved to Arendur. Her husband, also a farmer, cultivates coconut, areca, banana, paddy, corn, and pineapple on their 3-acre land.

"Even with all the household work and raising my three young children—two daughters in 4th and 2nd standard and a son in anganwadi—I never gave up on my dream of becoming self-reliant," Usha says. "Our income was limited, and expenses kept rising. I always wanted to support my family financially without having to leave home."

With this in mind, she took her first steps toward self-employment by starting dairy farming and beekeeping. "Those small beginnings gave me a sense of purpose and satisfaction," she says.

Her life took a meaningful turn in 2015 when MANUVIKASA began Self-Help Group (SHG) activities in Arendur. "I was inspired by the way the SHG brought women together," she shares. Usha joined the **Shree Bhagyalakshmi MANUVIKASA Mahila Swa Sahaya Sangha** and began saving regularly while actively participating in group activities.

"Through the SHG, I learned so much—how to manage money, how to speak up, and how to dream bigger," Usha reflects. "I started believing in myself."

The real breakthrough came in August 2024 when MANUVIKASA, with support from EdelGive Foundation under the **Nari Shakti Green Way project**, distributed chicks to promote backyard poultry farming. "When I received 15 chicks, I was overjoyed," Usha smiles. "I built a small shed and started taking care of them like my own children."

Seeing the potential, Usha made a bold move. "I decided



to invest in 120 more Sonali chicks with my own savings," she says. It was a risk, but she was determined to grow.

Of course, the journey wasn't easy. "I have to guard my chicks constantly from dogs, cats, mongoose, and even wild forest animals," Usha explains. "Sometimes the weather becomes harsh, and we lose some hens—but I don't give up."

She uses locally available food like rice, millet, toor dal, and wheat to feed the birds. Her efforts have started yielding results. "I sell hens for anywhere between ₹600 to ₹1000 depending on the season, and eggs for ₹10 each. I earn ₹15,000 to ₹20,000 a month now," she says with pride.

"This is not just income," Usha emphasizes. "This is my dream coming true—to stand on my own feet, to support my family, and to stay at home with my children while doing it."



With the additional income, Usha has been able to contribute to her family's daily needs and her children's education. More importantly, she's found a sense of self-worth and independence. "The knowledge and support I got from MANUVIKASA gave me the courage to believe in my dream," she says.

Looking ahead, Usha is determined to expand her business. "I want to scale up, add more chicks, and build a better shed to protect them," she says. "I want to make this a sustainable, long-term business."

Today, Usha is more than just a poultry farmer—she is a symbol of what rural women can achieve with the right opportunity and support. "If I can do it, so can other women," she says. "All we need is a chance—and someone to believe in us."



**Empowering Women
through Collective
Livelihood: The Story
of Amrutheshwera
and Uma Maheshwari
SHGs, Arehalla Village**

**Coming together
is a beginning
keeping together is
progress, working
together is success.**

– Henery Ford

Arehalla is a small village located in the middle of forest covered village of Sirsi Taluk, Uttara Kannada District. Like many rural villages, women here have always juggled multiple responsibilities—household work, childcare, and income-generating activities to support their families. In 2023, with the support of local facilitators of MANUVIKASA, two Self-Help Groups (SHGs) were formed: Amrutheshwara SHG with 11 members and Uma Maheshwari SHG with 14 members. The women save ₹50 and ₹100 per month,

landlord's vehicle to take them to work. The women often faced challenges managing both their domestic responsibilities and wage work. Arriving late or leaving early would lead to complaints from landlords, adding to their stress.

“Earlier, it was too difficult to manage both home and work. We had to leave early in the morning and would come back late, often too tired to do anything else,” shares Mrs. Sharada V Naik, a member of Amarateshwara SHG.

When the MANUVIKASA team visited the SHG meetings and listened to their stories, they decided to intervene. Several discussions were held with the landlords to find a way to ease the burden on women without affecting their livelihood. After multiple rounds of negotiations, a simple yet impactful solution was devised—the landlord agreed to shift the raw arecanut to one of the SHG member's houses, allowing women to work from their own locality.

“Now, it has become very easy. The landlord brings the raw materials with proper counting to our house, and all our neighbours gather by 9:00 AM to start work. This way, we manage our homes well and also earn a steady income. We get ₹13 per kilogram of peeled arecanut, and on average, each of us peels around 20-25 kilograms per day,” smiles Sharada V Naik, sharing her satisfaction with this new arrangement.

This simple change not only brought convenience but also improved the economic condition of the women. On average, the SHG members get six months of continuous work, collectively peeling up to 12,000 kilograms of arecanut each season.

“We get nearly half a year of employment right in front of our homes. Earlier, we could hardly manage 10-15 kgs per day, but now, without travel and stress, we comfortably peel 15-20 kgs daily. This income helps us with household expenses, school fees, and health costs,” shares Mrs. Prema R Naik, another SHG member.

In the initial days of this arrangement, the women faced challenges in maintaining proper records of the arecanut peeled and calculating payments. Misunderstandings would arise over the exact amounts each woman earned.

“At first, we struggled with record-keeping. There were disputes regarding kilograms and payments, but we found a simple solution in our SHG meetings. Now, we maintain a proper register book where every member's daily peeling work is recorded. It has brought complete transparency and peace of mind,” recalls Mrs. Ganga S Naik from Uma Maheshwari SHG.



respectively, and these SHGs have become strong platforms for savings, credit, and solidarity among women.

In the early days, the SHG members continued their primary livelihood Areca nut peeling work in landlords' homes. Every morning, they would wake up as early as 4:00 AM to complete their household chores, prepare meals, get their children ready, and then wait for the



Once peeling work is completed, the landlord is called to collect the finished goods. The women collectively calculate the total quantity and earnings, ensuring there is no scope for misunderstandings.

“After finishing our work, we call the landlord, and everything is counted in front of everyone. Payments are calculated fairly and distributed among the members according to their contribution. This transparent system has strengthened our unity,” happily explains Mrs. Renuka T Naik, a proud member of the SHG.

Beyond providing livelihood security, the women have turned their workplace into a hub of knowledge-sharing and mutual support.

“People say women can’t collaborate or work in unity, but we have proved it wrong. We not only earn money but also discuss various government schemes, health tips, and SHG activities during our breaks. It’s not just work—it’s a space where we grow together,” says Mrs. Yashodha T Naik, with a bright smile.

However, this journey was not without hurdles. Some women initially experienced back pain, dust allergies, and fatigue due to continuous sitting and repetitive work. But they addressed these issues through local remedies and by adopting healthier sitting postures, using masks, and taking small breaks during work.

“In the beginning, many of us had health issues like back pain and dust allergies. But we discussed this in our meetings, and slowly, we adopted simple remedies—using wooden benches, taking stretching breaks, and using local herbs. Now, we can work comfortably,” narrates Mrs. Renuka T Naik.

“Earlier, our lives revolved around household chores and employer restrictions, but now we have dignity, freedom, and economic independence right at our doorstep,” says Mrs. Yashodha T Naik, summing up the success of their collective journey.

The story of Amrutheshwera and Uma Maheshwari SHGs is a testimony to the power of collective action, women’s resilience, and local solutions. With the support of MANUVIKASA, the women of Arehalla have not only improved their livelihoods but have also created a vibrant community of empowered women who support each other in every step of life.



From Aspiration to Achievement: Swati's Journey Towards financial Independence

Ms. Swati Shivaji More, a 22-year-old woman from Yadoga village in Haliyal block of Uttara Kannada district, is a remarkable example of how focused skill development programs can open doors of opportunity for rural youth. Coming from a small farming family with just 3 acres of agricultural land, Swati is the eldest of three siblings her brother is pursuing a diploma, and her younger sister is in the 9th standard.

Swati always aspired to become independent and build a career for herself. Her interest in commerce led her to complete her PUC and graduate with a B.com degree. However, after graduation, the reality was disheartening.

"After finishing my graduation, I thought I'd be able to find a good job, but I quickly realized that just having a degree wasn't enough," Swati shares. "I didn't have access to computer education or skill-based training because the courses were just too expensive. I didn't even know how interviews worked or how to present myself professionally."

Feeling stuck and frustrated, Swati remained at home until a friend introduced her to a life-changing opportunity.

"One day, a friend of mine told me about an Accounts and Office Maintenance training by MANUVIKASA. It was meant to help rural youth like me learn useful skills to get a job," she recalls.

The training program, organized by MANUVIKASA in partnership with EdelGive Foundation under the Nari Shakti Green Way Initiative, aimed to equip young women with practical and professional skills. Motivated by hope and curiosity, Swati applied, attended the interview, and was delighted to be selected.

"When I saw the course curriculum, I was really happy because it had everything I had always wanted to learn—basic computer skills, Tally, accounting, office maintenance, workplace manners, communication, interview skills, HR sessions, and even mock interviews. I felt like it was made just for me."

Despite occasional transportation challenges from her village, Swati remained committed to completing the two-month intensive training.

"Sometimes we had issues with the bus and couldn't reach on time. But once we arrived, they would explain everything to us clearly and kindly. Because of that, it really helped us learn well."

Swati excelled during the course, actively participating in all activities, especially mock interviews and communication sessions, which significantly improved her self-confidence and presentation skills.

“I always believed I could do something meaningful with my life—but I just didn't know how or where to start. This training gave me the direction I was looking for.”

— Swati Shivaji More



Armed with new skills and confidence, Swati soon landed a job as an accountant at the private finance Office, earning ₹6,000 per month.

"After finishing the training, I applied for a job and got selected! Now I can manage my own expenses and even help my family. My parents are happy and proud to see me working and standing on my own feet. All this happened because of the training I got from MANUVIKASA under the Nari Shakti Initiative."

Swati now contributes to her household income, manages her personal finances, and feels empowered to face the future with confidence. Her transformation has inspired her family and community, proving that when young rural women are given the right tools and guidance, they can thrive.

Swati's story is one of many emerging from the Nari Shakti Green Way Initiative, a collaborative effort by MANUVIKASA and EdelGive Foundation to uplift rural women through skill development, financial independence and employment opportunities. Her journey stands as a testament to how inclusive and accessible training programs can help rural youth become agents of change in their own lives and beyond.

HDFC Parivartan

HDFC Bank's Parivartan initiative has positively impacted the lives of 2,000 households, focusing on the Siddi tribes and fisherwomen communities.

Impact Partner



Since January 2022, we have been collaborating with HDFC Bank's Parivartan initiative. Our efforts are focused on supporting 1,000 Siddi tribal households in Yellapur Block, Uttara Kannada District, and 1,000 fisherman community households in Kundapur and Baindoor Block, Udupi District.

The Siddi tribes, primarily residing in the forest-covered areas of Haliyal, Yellapur, and Mundgod Taluks, are of African origin. They were brought to India as slaves during the British period, serving as bodyguards and gunmen. The livelihood of the Siddi community depends on small land holdings and the collection of forest produce. However, with the decline in non-timber forest products (NTFP) due to unsustainable harvesting, most Siddi families now work as agricultural laborers in areca nut gardens, providing them only with seasonal employment.

Siddis are distinguished by their unique physical features, such as skin colour, hair, and lips, which differ from the local population. This has led to their facing untouchability, religious exploitation, and various social problems. Their participation in local governance is minimal, and they often lack access to essential civic amenities, including drinking water facilities, roads, and schools.



Fisher Community

Primary producers in the fishing community, such as small boat owners and women selling fish, mostly live below the poverty line, with some families barely above it. In contrast, large boat owners, stockists, and commission agents, who handle bulk transactions, reap the majority of the profits. The infrastructure available to fisherfolk is significantly less developed compared to that for agriculture, poultry, and animal husbandry. Government investment in bulk handling units, drying units, and transportation facilities is minimal, especially when compared to the support provided in Goa and Kerala for small and medium producers.

The livelihood situation for women in the fishing community is particularly dire. They often carry heavy baskets of fish on their heads, walking through streets and villages without regard for their health and safety. Some women sell fish in roadside free trade areas, making minimal profits during the morning hours, and sometimes incurring losses by selling fish at prices lower than what they paid, just to clear their stock. Given the perishable nature of fish, profit margins for those selling raw and fresh fish are very slim.

Numerous studies and analyses indicate that fisherfolk need cold storage and drying units to extend the shelf life of fish and reduce wastage. Mobilizing and uniting small and medium producers under a single organization is crucial for enhancing their livelihoods through sustainable harvesting, effective post-harvest management, and value addition to fish and fish products.

Fisherfolk face two primary challenges: a lack of fish availability and insufficient infrastructure to extend shelf life and create value-added opportunities. Local fishing communities struggle with grading and sorting skills, as well as preparing widely acceptable food products. There is a pressing need to upgrade the skills of fisherfolk, particularly women, in value addition and marketing of value-added products.

It is crucial to focus on increasing the fish population and promoting in-situ fish cultivation to meet market demands and boost the income of the fishing community. This project aims to reduce the number of primary producers, thereby reducing competition, and to increase the number of participants in post-harvest management and value addition. The goal of collectivization is to enhance common infrastructures, covering everything 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.





Key highlights of the project

Kundapura

- Conducted 03 level 2 meetings in Kundapur block and covered 133 SHG members from 33 SHGs in Kundapur block of Udupi district.
- We provided different business assistance materials to 13 SHG members from 12 SHG's.
- Conducted 01 BOD training at Maravante village in Kundapur block and covered 70 BOD members.
- A new FPO stall has been started at Uppunda. The stall is supplying rations and providing space to sell the products prepared by the SHG members.



Yallapura

- Conducted 01 level 1 meeting and covered 30 SHG members from 06 SHGs at Manchikeri, in Yellapur block of Uttara Kannada district.
- Distributed 22 honeybee boxes to the 22 families
- Provided Horticulture and Root based farming materials to the 25 families
- Promoted 'Siddisiri Mahila Raita Utpadakara Mattu Maratagarara Sangha®' an FPO at Yellapur block for the Siddi community.
- A new FPO stall has been started at Manchikeri. The stall is supplying rations, Honey, NTFPs, Pulverizing services, and providing space to sell the products prepared by the SHG members.



Empowering Women, Enabling Change: A Journey of Livelihood and Leadership with SMILE Foundation



**Nature buildcon
private limited**

In the year 2024-25, with the valuable support of the Smile Foundation, MANUVIKASA successfully implemented a range of capacity-building and livelihood enhancement programs targeting rural women and marginalized communities. The interventions were designed to promote skill development, financial literacy, sustainable livelihoods, and access to government entitlements. A total of 2,234 participants benefited from diverse training programs focusing on advanced tailoring, catering, digital literacy, sustainable agriculture, government schemes, and grassroots leadership development.

Project objective is to

- ✦ Focus on empowering women of marginalized groups, ensuring equitable access to resources.
- ✦ Improve the income of vulnerable community members through financial inclusion activities.
- ✦ Capacity-building support for entrepreneurship development to enhance alternative livelihood.
- ✦ Promote the use of digital payment systems and mobile banking to enhance accessibility and convenience in financial transactions.
- ✦ Encouragement of Community Resource Person (CRPs) concept to provide ongoing support and training to SHGs, enhancing their skills in management, finance, employment creation and entrepreneurship.

S. No	Type of Activity	No. of Participants
1	Advanced Tailoring Training	77
2	Catering Training	56
3	Digital Literacy Training	539
4	Sustainable Agriculture & Kitchen Garden Training	226
5	Leveraging MGNREGA & Government Schemes, Loan Linkages & Microcredit Facility	1,336
Total		2,234



Key Program Highlights:

1. Advanced Tailoring & Fashion Designing (77 Women):

MANUVIKASA empowered 77 rural women through three batches of 60-day advanced tailoring programs in Sirsi, Siddapur, and Karwar. Training included modern stitching, embroidery, fashion design, and niche market products like bridal wear. Post-training, 50% of women established home-based tailoring businesses while others secured employment in boutiques, enabling sustainable livelihoods.

2. Catering Training (56 Women):

Two practical-based catering training batches were conducted in Karwar and Hirekerur, covering culinary skills, hygiene, hospitality, and small business management. Women now cater to village events, support family incomes, and engage in entrepreneurial activities.





3. Digital Literacy Training (539 Women):

The Digital Literacy Training provided to 539 women from Self-Help Groups has been a transformative experience, equipping them with essential skills to navigate the digital world with confidence. Before the program, many participants had limited exposure to smartphones, computers, and online platforms. Through practical, hands-on sessions, they learned to operate digital devices, use the internet for communication, and access important services. This foundation has opened doors to a world of information and opportunities that were previously out of reach, enabling them to engage more actively in both personal and community matters.

One of the most significant impacts has been on the women's ability to manage their financial transactions digitally. They are now comfortable using online banking, UPI payments, and mobile wallets, reducing their dependence on middlemen and ensuring greater transparency in their SHG financial dealings. This shift has not only made transactions faster and safer but has also given them a sense of independence and control over their money. For many, it was their first time experiencing the convenience of managing savings, loans, and group accounts directly from their mobile devices.

The training has also empowered participants to access government schemes, health information, and educational content online. Women who once relied on others for such updates can now independently search for relevant resources, apply for benefits, and even help fellow community members with digital applications. This has strengthened their leadership role within the SHG and the wider community. In addition, several participants have started using social media and messaging apps more effectively to promote group products, connect with customers, and explore new market opportunities, thereby enhancing their income-generating activities.

Beyond technical skills, the program has built a strong sense of confidence and self-worth among the women. They now see themselves as capable of learning and adapting in an increasingly digital society. This shift in mindset is fostering greater participation in decision-making within their families and groups. The training has not only bridged the digital divide but has also laid the foundation for continued growth, innovation, and resilience in their lives. For many, it marks the beginning of a journey toward economic empowerment and social inclusion through the power of technology.



4. Sustainable Agriculture & Kitchen Garden (223 Women):

A total of 223 SHG women across five villages learned about organic farming, soil conservation, seed preservation, and kitchen gardening. Live demos, organic inputs, and seed distribution fostered food security and promoted chemical-free farming practices.



5. Linking to MGNREGA, Government Schemes & Microcredit (1,336 Women):

Through awareness camps and facilitation support, 1,336 women accessed MGNREGA employment, social security schemes (PMJJY, PMSBY), and microloans. Women utilized these linkages to start dairies, petty shops, and agricultural activities, enhancing income stability.

6. Community Resource Person (CRP) Development (3 CRPs):

A one-day leadership and capacity-building session equipped the CRPs with knowledge on SHG management, loan processes, recordkeeping, and community mobilization. The training focused on developing grassroots leadership for sustainable development initiatives.



“We Became Smart with Scanner!”

- Shree Marikamba SHG, Madhuravalli

Shree Marikamba Self-Help Group (SHG) from Madhuravalli village has successfully completed one year of collective savings and self-empowerment. Every month, each member contributes ₹100 to the group's savings fund. However, managing these contributions wasn't always easy.

In the initial stages, the group handled all transactions in cash. This created several issues — the process lacked transparency, and it was difficult to track who had paid and when. Moreover, they faced logistical hurdles in depositing the money in the bank.

“Before this, we handled everything through cash transactions, and there was no transparency. It was hard to track who paid and when.”

With no vehicle available and the bank located far from the village, members often had to take leave from work or wait long hours for transport. Depositing money became a burdensome task, eating into their time, energy, and daily income.

The ripple effect

The real change began when the SHG attended a Digital Literacy Training organized by MANUVIKASA. For the first time, they were introduced to digital tools like mobile apps, scanners, UPI, and safe online payment systems.

“We saw how people use digital methods to save time, and we thought — why can't we do the same for our SHG?”

The training not only introduced the women to technology but also built their confidence to adopt it. They realized that modern tools could simplify their group operations and increase accountability.

Encouraged by the training and equipped with new skills, the group decided to create a UPI scanner linked to their SHG bank account. Now, instead of handling cash, each member simply transfers ₹100 directly from her mobile phone to the SHG account.

This shift has completely transformed the way they manage their funds. Transactions are now safe, instant,

and transparent. Members no longer need to travel or skip work to visit the bank. Records are automatically maintained, and everyone is aware of the group's financial standing.

The move to digital also strengthened intergenerational collaboration. Younger members who were more comfortable with smartphones stepped in to help older women learn and adapt.

“The young girls help us with mobile apps, and we learn from them. It has brought us closer as a group.”



Challenges

Though they've made remarkable progress, the group still faces occasional challenges, such as network issues or limited digital literacy among some older members. However, their willingness to support one another ensures steady growth.

Their journey has inspired a new level of confidence and ambition. What started as a savings group is now becoming a model of rural digital empowerment. The SHG members hope to help other groups follow the same path, using technology to simplify their lives.

“We may live in a small village, but today we are using smart technology just like people in big cities!” Shree Marikamba SHG's story is a powerful example of how digital literacy and community support can transform rural women's lives.

‘A Woman, A Vision, A Canteen’

A story of Mrs. Hema Paramesh Tadasi, Majali, Karwar

“I am Hema Paramesh Tadasi from Majali, Karwar. I studied up to the 8th standard. My husband works as a coolie, and we have two daughters—one studying in 9th standard and the other in 6th. With only one source of income, our family faced many financial hardships. Meeting daily expenses and ensuring a good education for our children was becoming increasingly difficult”.

Journey

“When I came to know about the catering training program, I saw a ray of hope. I felt this was something I could learn and use to improve our situation. I enrolled in the training with full interest. The skills and knowledge I gained gave me the confidence to start my own venture. Soon after, I opened a small food outlet in Majali, which I named ‘Parashu Canteen’.”

“At the canteen, I prepare and serve tiffin, tea, snacks, and meals to customers. I now earn around ₹5,000 to ₹6,000 per month. Though the income may not be large, it makes a meaningful difference to our family’s financial stability. I take pride in the fact that I am now able to contribute alongside my husband”.

Challenges

“Running a small canteen comes with its share of difficulties. One of the main challenges is inconsistent customer flow. Some days I get good business, while on other days, sales are quite low. Despite this, I remain optimistic and committed. I have learned not to lose hope, no matter the situation.”

Future Plan

“I am determined to continue running Parashu Canteen for as long as I can. This venture has given me a sense of independence and confidence. I plan to improve the canteen gradually, attract more regular customers, and increase my income. My ultimate goal is to ensure that my children receive a good education and that we can lead a more secure life”.

“I am deeply thankful to MANUVIKASA for making this training possible. This opportunity has helped me stand on my own feet and bring dignity and stability to my family’s life”.





From Margins to Mainstream: A Livelihood Initiative for the Siddhi Community



MANUVIKASA, in collaboration with NABARD Bangalore, has implemented various developmental activities for 150 selected families in the Dongri Gram Panchayat area of Ankola Taluk in Uttara Kannada district. These activities include the formation of self-help groups, promotion of alternative livelihoods, leadership development, and more.

To enable economic development for the women of the Siddhi community, the organization has distributed chicks and poultry cages, established vermicompost units, distributed beehive boxes, organic fertilizers and vegetable seeds, solar lamps for household use, and smokeless stoves as alternative sources of livelihood. To ensure effective implementation of the planned project, necessary training sessions and field visits were also organized for the beneficiaries.

Beneficiaries who received the training have already started engaging in income-generating alternative livelihood activities such as organic vegetable cultivation, honey production, vermicompost preparation, and poultry business. Through the formation of self-help groups, they have also developed qualities like managing bank transactions, cultivating a savings mindset, and leadership skills. The organization intends to expand this project to other taluks of the district in the coming days.

Activities undertake under the project

Sl No	Name of activities	No of units
1	Promotion of Self-Help Groups	15
2	Leadership Training and awareness of SHGs	3
3	Poultry/Honeybee rearing training	2
4	Promotion of organic farming and awareness training	1
5	Health and Hygiene camps	2
6	Monthly meetings of SHGs	15
7	Exposure visits	2
8	Honey rearing-Providing boxes	90 family
9	Backyard poultry with shelter	30 family
10	Vermicompost pits with worms	25 Pits
11	Kitchen garden promotion-seeds and fertilizer distribution	70 families
12	Domestic solar systems	25 families



Lighting the Path to Livelihood: The Transformation of a Siddi women

“All fingers not in the same length. But, when they bend all stands equal. Life became easy when we bend and adjust all situation”.

Mrs. Sumitra Subba Siddi, a 52-year-old housewife and daily wage laborer from the marginalized Siddi tribal community, resides in Adrolli village of Ankola Taluk, Uttara Kannada District. With limited formal education having studied only up to Class 5 and no agricultural land, Sumitra spent most of her life working hard to make ends meet for her family, which includes her husband, two sons, and one daughter. Her husband is also doing daily labour work.

Life began to change when MANUVIKASA, with support from NABARD, launched a focused intervention for Siddi households under the Dongri Gram Panchayat. Through the non-Wadi TDF project, Sumitra received 10 chicks, a cage for backyard poultry, and indigenous vegetable seeds for kitchen gardening. This was part of a broader initiative to uplift 150 Siddi families through SHG formation, enhance leadership qualities, sustainable livelihoods such as beekeeping, poultry rearing, vermicompost production, and improved access to health, hygiene, and solar lighting facilities.

Initially unsure of her abilities, Sumitra gained confidence through SHG (Self-Help Group) meetings and exposure visits organized by MANUVIKASA. Today, she successfully runs a small poultry unit, selling up to 20 chicks per batch. Each chick weighs approximately 1.5 kg and is sold at ₹1,000 to ₹1,500, generating steady income and enhancing her confidence.

Alongside poultry, she started cultivating vegetables using the seeds provided. Seasonal vegetable sales now bring in around ₹20,000. This not only supplements her income but also contributes to better nutrition at home. “Earlier, we had to spend a lot of money to buy vegetables, and most of the time, we bought low-quality produce. Now we eat fresh vegetables from our own garden. Our expenses have reduced, and our health has improved too,” shares Sumitra. “I have even started preserving vegetable seeds for the next season so I can

continue this without depending on others,” she adds.

Sumitra is also looking ahead with a clear vision. Encouraged by her success, she plans to set up another poultry cage and expand the number of chicks she raises, thus growing her business and increasing her family’s financial stability. “Before, we worked hard all day but still had nothing. Now, with this poultry unit, we earn from our home. My children are proud of me,” she



says with a smile. “I never thought our tribal women could run businesses. Now we feel seen, supported, and capable,” she proudly states.

Through the support of MANUVIKASA and NABARD, Sumitra’s journey stands as an inspiring example of how targeted interventions and a little support can transform the lives of tribal women empowering them with dignity, income, and a brighter future.

Sweet Success in Every Drop: The Journey of Mrs. Saroja Jagadish Siddi

“Develop an attitude of gratitude, and give thanks for everything that happens to you, knowing that every step forward is a step toward achieving something bigger and better than your current situation...”

**Village: Kattupal, Post: Halavalli,
Taluk: Ankola, District: Uttara Kannada**

Mrs. Saroja Jagadish Siddi, a 45-year-old tribal woman from the Siddi community, lives in Kattupal village of Halavalli, Ankola Taluk. A daily wage laborer (kuli) by background, she lives with her husband and three daughters. The family's income was irregular and often insufficient to meet their daily needs.

Saroja is a member of the Shree Lakshmi Self-Help Group, which was formed with the support of MANUVIKASA and NABARD under the Non-Wadi TDF project. This initiative focuses on empowering women from the Siddi tribal community through livelihood promotion, income diversification, and capacity-building efforts.

Recognizing Saroja's interest and potential, MANUVIKASA trained her in beekeeping and supported her with essential equipment, including a honeybee box and extractor. Despite initial hesitation, Saroja embraced the opportunity with commitment and care.

Within a short time, she was able to harvest and sell honey worth ₹15,000, marking her first step towards financial independence. Pure honey cost 1000-1200 rupees Per kilogram. The success not only brought in income but also boosted her self-esteem. “We never thought honey could change our lives. But today, with this small box, I can earn and support my daughters' needs,” says Saroja proudly.

Besides income, Saroja's engagement in the SHG has exposed her to regular group savings, peer learning, and awareness sessions on health, hygiene, and nutrition. This has had a holistic impact on her family and outlook.

Inspired by her progress, Saroja now plans to expand her honey production by adding more bee boxes and exploring local market linkages. She is also eager to inspire and guide other SHG members to take up beekeeping as a sustainable livelihood. “My dream is to set up five bee boxes and sell honey regularly. This can give my daughters a better future,” she shares with determination.

Mrs. Saroja's story reflects how even the smallest interventions when backed with trust, training, and tools can help women from vulnerable communities transform their lives. Her journey stands as a live example to the resilience and potential of Siddi women in rural Karnataka.





Turning Earth into Earnings: Vanitha's Vermicompost Journey

"It's not necessary to learn all valuable lesson in life from the books. Some lessons must be learnt from life experiences and relationships as well"

Village: Malagam, Post: Halavalli, Taluk: Ankola, District: Uttara Kannada



Mrs. Vanitha G. Siddi, a 50-year-old woman from the Siddi tribal community, lives in Malagam village of Halavalli, Ankola Taluk. She is a member of the Eshwari Self-Help Group (SHG) and lives with her husband, two sons, and one daughter. Like many families in her community, they had limited access to steady income and often depended on seasonal labor work.

In 2024, MANUVIKASA with the support of NABARD initiated the Non-Wadi TDF project to support the Siddi households by introducing sustainable livelihood options such as vermicomposting, poultry rearing, beekeeping, and vegetable cultivation. As part of this initiative, Mrs. Vanitha was introduced to vermicomposting and trained in its setup and management.

With the training and materials provided, she constructed a compost pit at her home. Over time, she successfully harvested around 300 kilograms of vermicompost across three cycles. The compost, which she sells at ₹800 per 2.5 kg, has become a valuable source of income for her family. "We never imagined that waste from our backyard could bring

money. Now people from nearby areas come to buy compost from me," shares Vanitha with pride.

Apart from income, the compost has also improved the quality of soil in her home garden. She now uses a portion of it for growing vegetables, which supports her family's nutrition and reduces the need to buy vegetables from the market.

Motivated by her initial success, Mrs. Vanitha is now planning to construct another compost pit to increase production. She believes that vermicomposting is not just good for the environment, but also a dignified and sustainable livelihood option for women like her. "I am planning to set up another pit soon. If I can double the production, I can earn even more and support my children's future," she says with determination.

The journey of Mrs. Vanitha G. Siddi is a remarkable example of how simple, eco-friendly practices can open doors to economic empowerment for tribal women. Through consistent support, training, and follow-up by MANUVIKASA and NABARD, she has turned an overlooked resource into a growing livelihood.

Nourishing Futures: Combating Adolescent Malnutrition in Mundagod



MANUVIKASA has undertaken a significant initiative to address the critical issue of malnutrition among adolescent children. 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 systematically address this concern, 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 checkup camp was organized. The camp aimed 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 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 calculated to ensure a comprehensive understanding their nutritional status.

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

We distributed the nutritional kits directly to the children's doorsteps and sometimes in a specified location. Simultaneously, upgrades were made to the equipment used for measurements, including introducing a digital weighing scale and an improved height measurement kit.



The Rise of Farmer Producer organizations (FPOs): A New Institutional Model

MANUVIKASA has been actively promoting Farmers Producer Organizations (FPOs) to support small and marginal farmers, as well as fisherwomen. The Indian economy is heavily reliant on the agricultural sector, with over 70% of rural households depending on it. Despite agriculture employing nearly 60% of the population and contributing 17% to the GDP, its economic significance is profound. Most farmers in India are small and marginal, often engaging in agriculture and allied activities like animal husbandry and fishery to sustain their livelihoods. However, these farmers face challenges in adopting modern technology and automation. Issues such as inadequate input supply, production processing, and marketing hinder their progress, while intermediaries and commission agents reap more profits than the primary producers. Additionally, small and scattered landholdings compel these farmers to rely on traditional farming methods, making it difficult for them to embrace automation.



Existing agriculture cooperatives and primary cooperatives are insufficient to address the challenges faced by small and marginal farmers. These cooperatives are often dominated by large farmers and consist of a vast number of members. Most existing farmers' cooperatives and groups primarily focus on lending, with only a few engaged in the marketing of agricultural produce.

Recently, Farmers Producer Companies (FPCs) have emerged as new institutional setup to organize small and marginal farmers into smaller groups, typically involving 1,000 to 1,500 farmers. FPCs are increasingly involved in providing input supply, labor support, legal assistance, processing, value addition, and marketing of agricultural products. These activities aim to help farmers secure better market prices for their produce.



Broadly following are the main features of the FPO

- ✓ A Farmers 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 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 06 Farmer's Producer Companies or organizations (FPO/FPC) covering six Blocks of Uttara Kannada District and two Blocks of Udupi.

SI No	Name of the FPO	No of share members	Areas Covered
1	Pragatimitra North Kanara Farmer Producer Company	1056	A total of 75 villages are covered in Sirsi, Siddapur and Yellapur Blocks of Uttara Kannada District
2	Gokarna Vegetable growers farmers producer organization	664	Total of 10 villages in Kumta Block of Uttara Kannada District
3	Karwar Fisher sellers and producers organization	908	Total of 10 villages in the Karwar and Ankola Blocks of Uttara Kannada District
4	Kasarkod Fisher sellers and producers organization	426	Total of 10 villages in the Honnavar Block of Uttara Kannada District
5	Siddisiri Mahila Raita Utpadakara Mattu Maaratagara Sangha	225	Total 20 villages in Yallapura block of Uttara Kannda District
6	Matsyasiri Mahila Meenu Utpadakara Mattu Matsyodyama Sangha	447	Total 15 Villages of Kundapur and Byndoor Blocks of Udupi 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 and resource mobilization and auctions.



FPOs for vegetable growers and fisherwomen

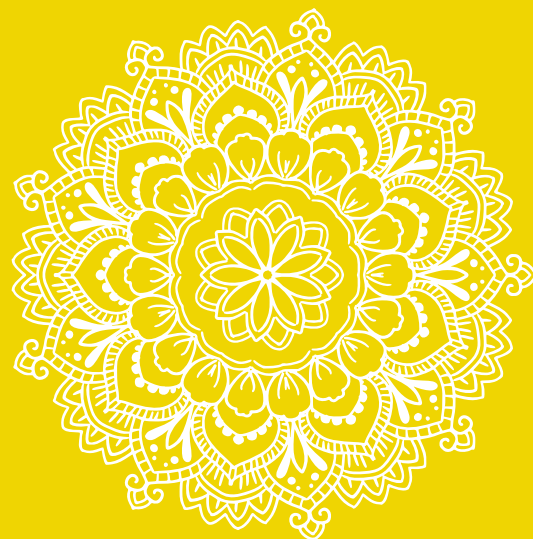
Gokarna is known for its temples and beaches. This is a famous tourist spot in coastal Karnataka. But the situation of the farmers in the vicinity is burdensome. They mostly belong to the Halakki Vakkaliga community and are very backward and own fragmented peace of lands. They face seawater infiltration 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 selling households carrying in headloads. We have promoted Gokarna Vegetable Growers FPO and this FPO has 664 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 for farm machinery like mini tractors, weeders, irrigation pumps, dumpers etc. Members of the company are getting machines with affordable rent and agriculture will become easy for them. The FPO has started marketing vegetables and value-added products.

The FPO promoted at Karwar is exclusively for fisher women. Fisherwomen are highly 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 a producer organization and mobilized them under a common platform. FPO members are trained in catering and food products and a few other livelihood skills. They have started catering and grocery business along with fish selling. Around 50% of the members in the FPO have purchased small, motorized boats and started catching fish. Increased confidence and collectivization helped them to start small enterprises together with financial inclusion support.





Siddisiri FPO: Empowering Siddi Women through Sustainable Livelihoods

MANUVIKASA has successfully promoted a new Farmer Producer Organization (FPO) named "Siddisiri Mahila Raita Utpadakara Mattu Maratagarara Sangha®" in the Yellapur block, with a special focus on enhancing the livelihoods of Siddi women. This FPO boasts a membership of over 250 shareholders, all led by a dedicated board composed entirely of Siddi women. The board actively guides the FPO with timely and strategic suggestions. The primary aim of this FPO is to create a market for Non-Timber Forest Products (NTFPs), home-made products, and agricultural goods produced by its members. In addition, the FPO operates a shop that provides essential groceries, agricultural supplies, and other daily necessities to the community at competitive prices, offering subsidized rates to its shareholders.

The shop not only meets the daily needs of the community, including groceries and stationery, but also serves as a purchasing center for agricultural products, honey, NTFPs, and home-made food items produced by Self-Help Group (SHG) members, particularly those from the Siddi community.

Moreover, the FPO is equipped with two pulverizing machines one for processing food grains into powder and another for grinding NTFPs, such as soapnut and shikakai, into powders. These facilities are intended to support the value addition of products made by the members, thereby enhancing their marketability and income potential. The establishment of Siddisiri Mahila Raita Utpadakara Mattu Maratagarara Sangha® marks a significant step towards economic empowerment and self-sufficiency for the Siddi women in the region, providing them with opportunities to develop sustainable livelihoods and strengthen their community.



Pragatimitra Souhardha Sahakaari Sangha



Pragatimitra Souhardha Sahakari Sangha Niyamita is a federal co-operative registered under “Karnataka Souhardha Sahakari Act 1997” in the year 2016 with an objective to facilitate the financial inclusion of community members who are away from Formal Banking, Assist livelihood development activities, Promote agri-business entrepreneurship and to create a better platform for local reliable investments with lucrative returns.

Pragatimitra Souhardha has successfully completed 8 Financial years from its inception, in the due course we have enrolled about 3400 individuals as share members, have raised about 1.96 crore deposits from local stake holders, with a working capital of Rs.2.46 crore we have extended loan facility to Groups and individuals to a tune of Rs. 1.93crore during the last financial year.

In order to match the member requirement, we have developed various customized deposit and loan products. These products are aimed to provide reasonably best return to the “Investor” and need based impact oriented assistance to the “Borrower”. Promotion of consistent small and micro savings with a long-term goal and timely assistance to need based purposes which would escalate the livelihood standards of the stakeholders of the institution is the essence behind all our initiatives.

The YOY growth in Share Capital is about 14.26%, Share Membership growth is 7.6%, Growth in deposits is 16%, SAPA(Savings Accounts and Pigmy Accounts) is 18.5%, Growth in lending is 25% and the institution has recorded a Net Profit of Rs. 4,36,000/- in FY 2024-25. The Reserves and Surplus have raised to a tune of Rs.22.32 Lakhs.

Pragatimitra aims to:

- ✓ Promote the concept of “Savings Box” to 1000 individuals.
- ✓ Setup a branch in coastal belt of North Kanara.
- ✓ Setup a vertical for spiritual tourism (Low Budget & with EMI).
- ✓ Extend the facility of Agriculture commodity pledge finance.
- ✓ Achieve 5 crore working capital target within the end of FY 2025-26. Also we aspire to cross working capital target of Rs. 10 crore within the completion of FY 2026-27.

We the management and the executive team of Pragatimitra express our gratitude and regards to Manuvikasa for its promotional and landholding support in the up-liftment of the neglected portions of the community and in developing a co-operative institution.



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 8 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 10000 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 weighment and immediate cash settlement. We also participate in Commodity auctions/tenders which is co-ordinated by APMC. About 800 quintals of Arecanut and about 250 quintals of black pepper is procured from about 250 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 benefitted from this service.

9. **Nursery:** Every year about 10000 saplings of Arecanutis raised by the company and is distributed to individual farmers.

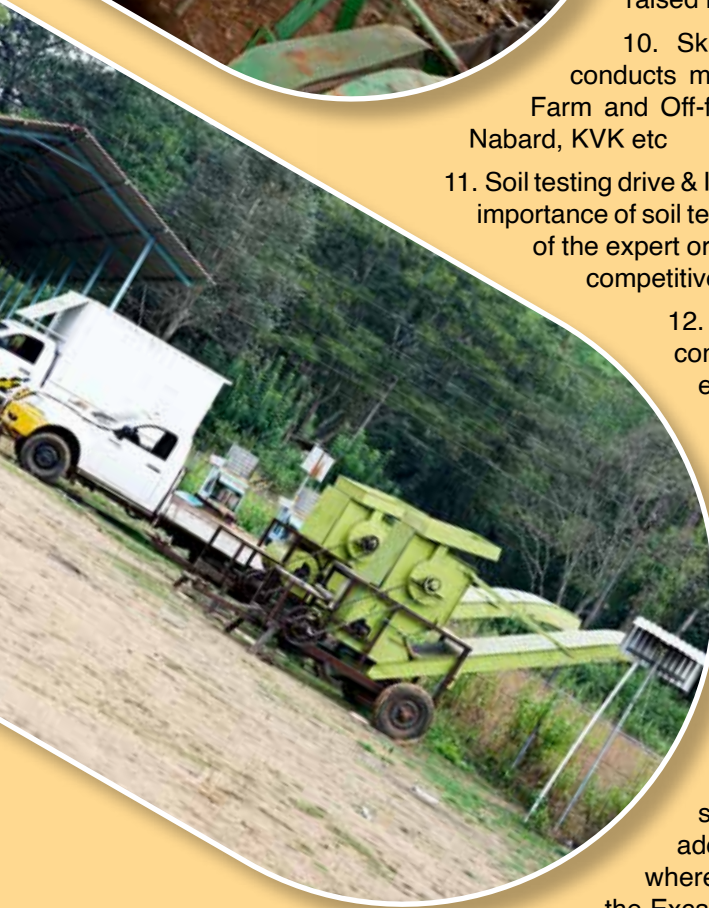
10. **Skill Development and Extension Services:** The company conducts many Skill Development Training Programs and other on-Farm and Off-farm trainings in collaboration with various institutions like Nabard, KVK etc

11. **Soil testing drive & Input Supply:** The Company is continuously disseminating the importance of soil testing amongst 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 an 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 benefitted 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 Mini Tractors 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: Pragatimitra FPCL is promoting a AHFPCL 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.2.57 crores, EBITDA has grown by 27%, Turnover has shown the growth of 91%, Nett Profit has shown a growth of about 42%, 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.

Pragatimitra North Kanara Farmers Producer Company Ltd.
ಪ್ರಗತಿಮಿತ್ರ ನಾರ್ಥ ಕನರಾ ಫಾರ್ಮರ್ಸ್ ಪ್ರೊಡ್ಯೂಸರ್ ಕಂಪನಿ ಲಿ.

#50/5, Balegadde, Hulekal Main Road, Sirsi - 581336
 Contact: 8296486715, 9482617740, 8762771063, 08384-223196 Email: pragatimitrafpcl@gmail.com
 CIN : U01100KA2016PTC095081 GSTIN : 29AAICP857J120

ರೈತರಿಗೆ ನೀಡಲಾಗುವ ಸೇವೆಗಳು

ಹಸಿ ಅಡಿಕೆ ಸಂಸ್ಕರಣೆ	ಅಡಿಕೆ ಪಾಕಿಂಗ್ ಸೇವೆ	ಹಸಿ ಅಡಿಕೆ/ಸಿಬ್ಬೆ ಜಾಲ/ಜಬರು/ಕಾಲುಮೆಣಸು ಬಾಳೆ ಖರೀದಿ
ಜಾಲ ಸುಲಯುವ ಯಂತ್ರದ ಸೇವೆ	ಮಿನಿ ಹಿಟಾಚಿ ಸೇವೆ	ಅಡಿಕೆ ಪಾಕಿ ಖರೀದಿ/ಮೆಲ್ಕುವರ್ಗನೆ
ತೋಗರು ಖರೀದಿ	ತೆಂಗಿನಕಾಯಿ ಖರೀದಿ	ಕೃಷಿ ಜಮೀನುಗಳಿಗೆ ವಾಹನ ಸೌಲಭ್ಯ
		ಫ್ಯಾಕ್ಟರಿ ಸೇವೆ

Rising Above the Floods: A Collective Effort to Support the Forgotten

Impact Partners

amazon



Last year, during the monsoon season, most of the blocks of Uttara Kannada and Udupi districts were severely impacted by torrential rains, leading to widespread flooding and destruction. Thousands of families lost their homes, agricultural land, and essential belongings. In response to this humanitarian crisis, MANUVIKASA, in collaboration with the Azim Premji Foundation, Ashraya Hashta Trust, and Donate Kart, launched immediate relief efforts by distributing over 2,000 essential shelter kits to flood-affected families.

These relief kits were distributed in the worst-hit areas of Honnavar, Yellapur, Kumta, and Sirsi blocks of Uttara Kannada district, as well as Byndoor block in Udupi district. Particularly vulnerable were the villages situated along the banks of the Aghanashini and Sharavati rivers which faced recurring crop damage and shelter destruction due to the floods.

The affected families mainly belonged to marginalized and underprivileged communities, including tribal populations and traditional fishing families living in remote, hilly, forested, and riverbank areas. The identification of beneficiaries and the distribution process were conducted with the active support of Gram Panchayats, ASHA workers, Anganwadi staff, local Farmer Producer Company members, the Rotary Club Kumta, and other community-based organizations. Their collective efforts ensured that the aid reached the most vulnerable households swiftly and efficiently.

During our field visits, we also observed significant deficiencies in rural infrastructure—such as roads, healthcare, and education facilities—highlighting the urgent need for long-term rehabilitation and development interventions. MANUVIKASA is committed to continuing its support and seeks the partnership of like-minded organizations to build resilience and restore livelihoods in these flood-prone areas.

Powering Education with Nutrition - Strengthening Nutrition and School Participation

Impact Partner



With the financial support of the Azim Premji Foundation, eggs and bananas are being provided as Supplementary Nutritious Food (SNF) along with the mid-day meal in all government and aided schools across Karnataka. To evaluate the implementation of this program in schools, our organization, MANUVIKASA, is visiting schools in the districts of Uttara Kannada, Haveri, Dharwad, and Gadag. We are conducting discussions with teachers, School Development Monitoring Committees (SDMCs), parents, and students, and preparing detailed reports.

Along with the reports, we are also raising awareness among children and the community about the nutritional benefits of egg consumption for children. Additionally, we are encouraging the community to actively participate in school-related activities. Many of the schools we visited are now providing eggs to all the children and became a 100% egg consumption school and parents are maintaining continuous engagement with the schools.





MANUVIKASA (R)

AT: KARIAGL PO: BALUR, TO: SIDDAPUR, DIST: NORTH KANARA-581 340

KARNATAKA, INDIA

BALANCE SHEET

AS AT 31ST MARCH 2025

LIABILITIES	AMOUNT	ASSETS	AMOUNT
CAPITAL FUND		FIXED ASSETS	
Trust Fund	501	(As per Schedule-I)	13,88,667
General Fund		CURRENT ASSETS, LOANS, ADVANCES & RECEIVABLES	
Opening Balance	1,91,13,982	Office Rent Deposit	2,30,000
Add: Surplus during the year	14,48,257	Opening Balance	53,000
		Add: Additions	2,83,000
		Less: Refunds	2,13,000
		Telephone Deposit	1,000
CURRENT LIABILITIES			
Other Payables		Fixed Deposit(FD) in Bank of Baroda	
ESI Payable	7,885	Opening Balance	56,74,276
PF Payable	1,12,550	Add: Additions	1,06,49,750
Professional Tax Payable	2,000	Less: Matured during the year	2,03,24,026
TDS Payable	37,372	Fixed Deposit(FD) in Union Bank	
		Less: Matured during the year	93,33,748
			1,09,90,280
		Fixed Deposit(FD) in Union Bank	4,15,350
		Assistance to SHGs	83,092
		Incentives Receivable from Micro Finance	1,89,061
		Tax Deducted at Source	76,954
		Advances for expenses	25,149
		Receivable from Sangamitra	32,252
		CASH AND BANK BALANCE	
		Cash in hand	81
		Cash at Bank	
		Union Bank of India A/c No. 52010125900148	1,87,703
		Bank of Baroda Henur No.6450100003240	31,104
		Unity Small Finance Bank	
		A/c No. 302100100003503	1,286
		Bank of Baroda, Sirsi A/c No.04500100008348	3,68,327
		Bank of Baroda, Sirsi A/c No.6448020000034	9,89,658
		Bank of Baroda, Karsur No. 64590100001381	5,45,204
		Bank of Baroda, Sirsi A/c No.644802000001364	14,49,105
		HDFC Bank A/c No. 50100498504350	12,680
		HDFC Bank A/c No. 50200070111751	2,720
		Axis Bank Sirsi A/c No. 917010028957434	2,73,816
		Karnataka Vikas Grammeena Bank	
		A/c No. 89073787477	17,978
		Axis Bank A/c No.920010062743695	18,74,867
		Axis Bank A/c No. 92401006267678	4,62,323
		Karnataka Bank A/c No.707202500001201	24,882
		SBI, Sirsi A/c No. 30072009717	10,65,049
		SBI, New Delhi A/c No. 0000100400050560533	1,248
TOTAL	2,07,22,857	TOTAL	2,07,22,857

Place: SIRSI
Date: 15-09-2025

For and On Behalf of MANUVIKASA (R)

Managing Trustee

For UDAVA SHETTY & CO.
CHARTERED ACCOUNTANTS
FIRM: 005327/S

UDAVA SHETTY & CO.
CHARTERED ACCOUNTANTS
FIRM: 005327/S
ICA: MANJUNATH S. SHETTY
B.Com LL.B (BBA), JCA (ICAI)
PARTNER
M. NO. 2140005

MANUVIKASA (R)

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

CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDING ON 31ST MARCH 2025

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Programme Expenditure through Grants from HDB Financial Services Ltd		By Grants from HDB Financial Services	
Development of Farm Ponds	9,25,250	By Grants from NABARD	66,52,500
Development of Large Lakes	64,26,020	By Grants from HDFC Bank	11,15,275
Development of Medium Lakes	1,40,000	By Grants from CMS Info Systems Ltd	29,87,270
Salary and Honorarium	11,85,321	By Azim Premji Foundation	17,39,000
Office Administrative cost	41,960	By Grants from Edel Give Foundation	1,14,08,900
Formation of Lake Committees	15,927	By Grants from Nature Buildcon Private Limited through Smile Foundation	1,26,26,990
Travel Expenses	1,64,953	By Grants from Sagamitra Rural Finance Services	10,00,000
Lake Convention	59,814	By Grants from Online Giving Foundation Through Benevity Foundation	3,00,000
Lake Videography	1,24,868	By Grants from Aashraya Hashta Trust General Grant	4,43,026
To Programme Expenditure through Grants from CMS Info Systems Limited Administration and Staff Cost		By Grants from Aashraya Hashta Trust General Grant	40,00,000
Travel Expenses	1,75,946	By Donation	13,98,400
Programme Expenditure incurred for Providing Honey Box	23,278	By Contribution from SHGs	8,38,756
Organic Manure	3,30,550	By Grants from Tehnaz Darus Bahadurji Clover through Dasara Foundation	2,18,600
Providing Seeds of Vegetables	37,727	By Income from activities of the Trust Community Contribution	2,50,000
Providing Sustainable Agriculture Training	1,24,321	Income from activities	9,40,480
Providing Catering Training	91,038	By Other Income/Receipts Bank Interest	4,14,089
Providing Tailoring Training	86,808	Income Tax Refund Interest	8,49,249
To Programme Expenditure through Grants from Azim Premji Foundation			5,770
Rejuvenation of Lakes	1,58,594		
Flood Relief Program Expenses	38,81,989		
Construction of Harvesting Structures	26,77,983		
Construction of Farm Ponds	1,44,400		
Salary and Benefits	4,85,750		
Travel and Related Expenses	43,40,342		
Office Administrative Cost	4,91,557		
Audit Evaluation and Learning	4,21,071		
Sustainable Agriculture Training	1,00,182		
Promotion of Water User Groups	26,101		
Printing and Stationery	14,772		
Staff Capacity Building Training	6,964		
Lake Convention Expenses	22,438		
Bank Charges	85,343		
Staff Meeting Expenses	3,570		
	38,533		



To Programme Expenditure through Grants from Edel Give Foundation		
Rejuvenation of Lakes	18,90,601	
Communication Materials and Publications	2,63,038	
Human Resources Costs	41,27,843	
Monitoring and Evaluation Expenses	2,26,737	
Overhead Costs	3,79,424	
Programme and Administrative Costs	25,92,354	
Development of Continuous Training Center	8,57,708	
Training Related Costs	13,90,196	
Staff Capacity Building Training	14,738	
Professional Services	1,08,070	
Infrastructure and Equipments	9,32,450	
Women Empowerment Programme	4,00,620	
To Programme Expenditure through Grow Fund		
Building Fund Raising and Communication	2,55,250	
Capabilities		
Office Expenses	32,098	
Training, Research and Innovation Expenses	38,886	
Personnel Expenditure	9,08,078	
Travel Expenses	32,123	
To Programme Expenditure through Grants from HDFC Bank		
Administrative Cost-Office Rent	8,375	
Administrative Cost-Office Maintenance	48,400	
Administrative Cost-Office Stationery	3,023	
Administrative Cost-Traveling Expenses	62,000	
Human Resources Cost	4,16,000	
Skill Training and Livelihood Enhancement	24,48,870	
To Programme Expenditure through Grants from Ashraya Hasta Trust		
Flood Relief Program Expenses	13,09,337	
Human Resources Cost	4,00,000	
Promotion of Lake User Group	3,254	
Lake Handing Over Ceremony	99,415	
Rejuvenation of Lakes	31,16,748	
Plantation of Fruit Seedlings	66,878	
Travel Expenses	41,217	
Audit and Compliance Charges	15,000	
To Programme Expenditure through Grants from Sangamitra Rural Finance		
Providing Micro-nutrients and Food	36,718	
Supplements	44,800	
Development of Trench cum Bund	62,400	
Human Resources Cost		
To Programme Expenditure through Grants from Smile Foundation		
Advance Tailoring Training	77,237	
Staff Capacity Building Training	69,219	
Providing Catering Training	59,212	
Kitchen Garden/Sustainable Agricultural training Expenses	55,115	
Digital Literacy Training	79,032	
Human Resources Costs	2,72,182	
Printing and Stationery	39,558	



To Vattikutti Grant Expenses	1,38,987	
To Women Empowerment Programme Expenses	33,000	
To Benevity Foundation Programme Expenses	38,760.00	
To Programme Expenditure through NASARD grants		
Promotion of FFO	6,05,018	
Non-wadi Grant Expenses	1,95,225	
To Other Programme Expenses		
General Project Expenses	3,96,519	
To Administrative and General Expenses		
Advertisement and Publicity Charges	10,350	
Audit Fees	35,400	
Professional Fees	1,13,400	
Bank Charges	30,072	
Interest and Charges on Vehicle Loan	11,234	
Miscellaneous Expenses	16,902	
General Insurance	34,454	
Postage and Telephone	10,022	
Printing and Stationery	3,157	
Repairs and Maintenance	50,997	
Hospitality Expenses	1,167	
Travelling and Conveyance Expenses	32,427	
Employee Gratuity Expenses	2,08,357	
To Surplus i.e. Excess of Income over Expenditure Transferred to Balance Sheet	14,49,267	
TOTAL	4,91,92,203	4,91,92,203

Place: SRSI
Date: 15-09-2025

For and On Behalf of MANUVIKASA (R)

Managing Trustee



"Examined and Found Correct
Subject to Our Report of even date attached"



For UDAYA SHETTY & CO.
CHARTERED ACCOUNTANTS
FRN : 005327B
(CA) MANUNATH S. SHETTY
B.Com., LL.B.(BL), FCA, DISA (ICAI)
PARTNER
M. NO. 214005



MANUVIKASA staff details

SI No	Staff Name	SI No	Staff Name
1	Mr. Ganapati Bhat	18	Mr. Jagadish Irannanavar
2	Mr. Manjunath Hegde	19	Ms. Navaneetha
3	Ms. Shubha Pai	20	Mr. Wilson D'souza Siddi
4	Mr. Ashwath Naik	21	Mr. Mithun Naik
5	Mr. Basavaraj Radder	22	Mr. Parashuram Madar
6	Mr. Ganapati Yalivala	23	Mr. Mahesh Naik
7	Mr. Niranjan Kadam	24	Mr. Ganapati Gamada
8	Mr. Ganapati Hegde	25	Ms. Sujata Durgekar
9	Mr. Gurudas Prabhu	26	Ms. Bhavani Naik
10	Ms. Divya Gouda	27	Mr. Balachandra Gouda
11	Mr. Shrikant Hegde	28	Mr. Yogeesh D
12	Ms. Geeta Nilekani	29	Mr. Ramesh Pujar
13	Ms. Kusuma Kotegadde	30	Mr. Ravichandra Malakashetti
14	Mr. Nagaraj H Gouda	31	Mr. Shivarajkumar Nadakattin
15	Mr. Naveen Naik	32	Ms. Jayashree Shastri
16	Mr. Punit Naik	33	Mr. Vinayak Kalangi
17	Mr. Nagaraj Haslar	34	Mr. Vinod Kholambi

35	Mr. Basavaraj Guddadalli	40	Mr. Ranjan Ghanashyam
36	Mr. Ganapati Siddi	41	Mr. Nagaraj M Gouda
37	Ms. Prabhavati Naik	42	Mr. Surya Gundu
38	Ms. Apoorva Moger	43	Mr. Rajesh Tandel
39	Ms. Kavya Shet		

Statement of fund flow for the year ended March 2025

Source of Funds	(Amount in INR)
Other Income	3267943
Contribution to the earmarked funds	45924260
Addition to fixed assets	0
Promotional expenses	47187997
Administrative Expenses	555949



Credibility Information of the Organization

- We are registered as a non-profit organization under Indian Public Charitable Trust Act 1882. (No 171/03-04) dated 16.04.2003
- We are registered under 12 A of the Income Tax Act 1961 and with the DIT (Exemptions) under 80-G.
- All 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	31	00	01	00	00
Female	12	00	01	55	00

Staff salary paid details

Head of the Organization	INR 1,40,000 per month
Highest Paid staff:	INR 60,000
Lowest Paid staff	INR 21,000

Remuneration paid to the board members

Name of the board members	No of meetings attended	Amount paid during 2024-2025
Mr. Ganapati Bhat	04	17,37,000
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 travelling 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

Mr. 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.



MANUVIKASA

ADMINISTRATIVE OFFICE : "Shri Mata", Building Vijayanagar, Sirsi-581 401,
North Kanara, Karnataka, India. - 9845982552

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



manuvikasa@gmail.com



www.manuvikasa.org



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

