

MANUVIKASA



ANNUAL REPORT 2018-19

Details of the organization

Legal Name of the organization	: MANUVIKASA
Year of organization creation	: 2002
Year of organization registration	: 2003
Type of registration	: Trust
Registration details	: 171/03-04
Date	: 16.04.2003
Jurisdiction of the organization	: All India
Section 12(A)	: F. No. 118/612/CIT-HBL/2005-06
Permanent Account No (Pan)	: AABTM4625L
Section 80G	: F. No. 118/612/AABTM4625L/CIT-HBL 2009-10
Credibility Alliance membership No	: 000964KA11
Guide star India membership No	: 983
FCRA registration number	: 094600075
Neeti Ayog VO/NGO unique ID	: KA/2009/0009800
Details of Auditors	: CA. Manjunath S. Shetty M/s. UDAYA SHETTY & CO. Chartered Accountants Branch: II Floor, Dr. Shivaswami Building Devikere, SIRSI , Sirsi (N.K.) 581 401

- Any donation to MANUVIKASA is Tax exempted under 80G of Income Tax Act
- You can make donation to MANUVIKASA through Give India. Please visit www.giveindia.org
- [Please visit our website www.manuvikasaindia.org](http://www.manuvikasaindia.org)
- [Our online support : Lets Endorse](#)

From the Director Desk.....



I am very glad to present our Annual Report for 2018-19 before our well wishers, friends, donors, community members, staff members, government agencies and public. This year we had different experience, challenges, targets and achievements.

Water scarcity is a burning problem in the world and in Indian states and MANUVIKASA focused more on conservation of water and provide accessible of water to the community. We were able to develop 2600 farm ponds and 20 large lakes. We have expanded our activities from Uttara Kannada District to Sorab Taluq of Shivamogga District and Hangal Taluq of Haveri District in Large lake rejuvenation project.

We have successfully completed HDB Financial Services Limited supported CSR project and developed 311 farm ponds, 25 large water harvesting structures and 2030 water harvesting pits in community forest land. After successful completion of the First Project we got sanctioned second project for developing 100 farm ponds, rejuvenating 20 large lakes, 35 large water harvesting structures and 3000 water harvesting pits in community forest land. We acknowledge their support to initiate water conservation activities in farm land as well as community forest land.

We continued work on rejuvenation of 10 large lakes in Banavasi region where ground water has been critically exploited. We acknowledge the support of Coca Cola Foundation for their support to take up lake rejuvenation programme for last two years.

In 2012-13 we started scaling up the livelihood development programmes to women through Self Help Groups (SHGs) and Joint Liability Groups (JLGs) with the support from Deshpande Foundation. We also received support from NABARD to promote 1000 JLGs and link these JLGs to Nationalized and Regional Rural Banks. But, this year, this women livelihood development programme got a boost with the support from EdelGive Foundation. We conducted skills training and Entrepreneurship development training for women members and intended to double the income of 5000 women members within next two years.

My heartfelt thanks to EdelGive Foundation, NABARD and Deshpande Foundation for their support in Livelihood Development programmes for poor women folk.

In the year 2017, we had promoted two subsidiary organizations and made restless effort to sustain these organizations within a year. Pragatimitra Souhardha Sahakari Niyamita one of our Subsidiary organizations is a Cooperative with enrolment of 2508 share members. We supported income generating activities of Self Help Groups and early stage rural entrepreneurs through this Cooperative.

Pragatimitra Farmers Producer Company was another subsidiary organization promoted last year to support farming community. We supported our tank beneficiaries especially small and marginal farmers, land less agriculture labourers and skilled labourers through this FPO. We established areca processing centres, developed service providing model farmers, value addition of paddy, support mechanization in agriculture and linking skilled labour support the farmers through this FPO. I acknowledge the support of Deshpande Foundation, NABARD and S3IDF for grant, financial support and preparation of business plan and adoption of technology to sustain the FPO.

I am happy to inform you that, we have been continuing Betta Land conservation and bio-diversity conservation programme through development of water harvesting structures and plant enrichment. We are promoting smoke less energy efficient stoves with the help of Earthwatch Institute India, Gurgaon. I acknowledge the support of TRDC for assisting us in Betta Land development effort.

I acknowledge the support of Give India who are our long term funding supporter and they provided us with a set of guideline for maintaining credibility and transparency in administration and management of our organization. We have helped 509 poor and orphan children in this reporting period through distribution of school kits, note books and scholarships.

This year we have started a unique programme "Internet Saathi" for women by disseminating internet and smart phone usage. This programme is a joint effort of MANUVIKASA, Voice Foundation, Google and TATA Trusts. We are going to cover 179200 women in Uattara Kannada and Udupi Districts by involving 256 volunteers. We are also implementing Eshakti, a NABARD initiated and supported project and digitizing accounts of 3000 SHGs.

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

I take this opportunity to acknowledge my Staff, community leaders and Volunteers who have made this noble task a successful.

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

Uttara Kannada district of Karnataka is a unique place which embeds vast natural resources and rich bio-diversity of Flora and Fauna. MANUVIKASA, an organization originating from Siddapura Taluk of Uttara Kannada has emphasized on the issues which are specific to the area of operation.

Our team is getting ready to replicate the successful approaches in expanded areas and sustain the upcoming subsidiary Organizations.

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

Ganapati Bhat
Managing Trustee

Testimony



Being a technical graduate, I started my career at Bangalore. I had a very strong intuition from within to go back to my native and contribute my aid towards the betterment of Farming and Associated Communities.

After returning, I got associated with Manuvikasa as one of its Volunteers. This association helped me to explore the situations at the grassroots and all my Experience and Entrepreneurial ideas were bestowed in formulating sustainable solutions corresponding to Women Empowerment and Agrarian Community Development.

Shri. Ganapati Bhat, Managing Trustee Manuvikasa has extended all his support by promoting and nurturing new ideas/concepts and he has mentored me to lead 2 new for- profit institutions Pragatimitra Souharda Sahakari Niyamita and Pragatimitra North Kanara Farmers Producer Co. Ltd.

Now, Pragatimitra Souharda is associated with about 2600 members, mostly Women who hail from semi-urban and rural areas and the institution is assisting them by providing various savings and loan schemes to attain livelihood development. The institution is able to generate profit from the Second Financial Year after its inception in 2016.

Pragatimitra North Kanara Farmers Producer Co. Ltd. is associated with about 850 Farmer members mostly from Small and Marginal Agrarian Community. The Company with its collective processing and door step service models to arecanut farmers is able to observe more than 75% member participation. It is also recognized as one of the top five performing Farmer Producer Organization in Karnataka State.

I hereby take this opportunity to thank Manuvikasa, its functionaries and all the supporting institutions who have supported the incubation of Pragatimitra Souharda Sahakari Niyamita and Pragatimitra North Kanara Farmers Producer Co. Ltd.

Vivek Hegde
Director
Pragatimitra FPO

About MANUVIKASA

Introducing ourselves

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

Vision

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

Mission

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

MANUVIKASA Focused SDG Goals



Objectives of the Organization

The Main objectives:

- To undertake the preservation of the natural resources mainly land, water, vegetation to sustain life on this planet by maintaining ecosystem and to prevent exploitation of these resources by some section of the society and ensuring equitable distribution to the basic need of all, especially the poor.
- Care and service for the educational, economic, environmental, cultural needs, welfare and well being of all persons residing in India irrespective of Caste, Creed, Race, Sex, language or religion and more specifically downtrodden, economically backward rural folk living below the poverty line in particular without prejudice.

Other Objectives:

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

AREA OF OPERATION:



MANUVIKASA is working in two districts of Karnataka State viz., Uttara Kannada and Haveri.

Uttara Kannada is a special district among all districts of Karnataka. The district consists of coastal land, hilly land and eastern plain or maidan area. With 81% of its geographical area categorized as forest lands the district has the least density of population in the state. The district can be divided into four eco zones i.e., the coastal are, hilly area, crest line of Western Ghats and the eastern plain. Soil of types, flora and fauna varied from one place to other exhibiting a great level of diversity. The public is dependent on agriculture, fishery and collection of forest products. Now many species of wild plants are under endangered situation. Due to the strict implementation of forest laws, the people who collect forest products for their livelihood are facing difficulty in collecting forest products.

The organization is also working in semi -arid rural zones of Haveri district. It is in the tropical region. The tanks in the district are silted up and hence source of water for drinking and agriculture purpose was very less. Prime source of income here is agriculture only, which was also bitterly beaten. In such situation, when food and drinking water availability was totally absent, education became second priority for the people. This was a challenge for the work of MANUVIKASA. Main crops here are Jowar & Ragi, which demand less water. Even these crops were suffered due to lack of water. There are very poor water sources in the district due to lack of channels & rivers, which are potentials of increasing ground water level. Due to this condition, people migrate to various other places in search of food security and drinking water. Even in this 21st century social evils such as child marriage, child labour, child trafficking etc., social evils have found their own place in the life style of people in Haveri district.

This year we have also started covering part of Shivamogga District which is adjacent to Uttara Kannada District.

BENEFICIARIES:

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

COREVALUES

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

Policy on planning, Implementation and review Project planning, implementation, monitoring and evaluation

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

Performance measures

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

Future plan to develop the organization

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

Special Thanks to



Determining the priorities while selecting the activities

Mission	Align with goal Cost Benefit Scalable and replicable Sustain ability in terms of community and organization Revenue generation modifiable and flexibility	Goal
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Water conservation and environmental conservation

Indian agriculture economy is dependent on small and marginal farmers. Water and soil are the highly depended natural resources by the human beings and these resources are depleting due to unsustainable use. After innovation of bore wells and tube wells and execution of putting them for irrigation in agriculture and urban usage, surface water storage structures were neglected. We are working in eastern side of Western Ghats and eastern table land covering Uttara Kannada, Haveri and Shivamogga Districts of Karnataka state. We observed that uncertain rain and deficient rain-fall adversely affected on farming community and are facing acute water shortage.

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

Year	Up to 2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	Total
Total Number of small Tanks and Farm Ponds	85	415	430	467	332	506	422	2657
Number of beneficiaries	300	800	1200	543	432	665	482	4422

After tank development more than 60% of the farmers are growing second crop. We have observed expansion of the agriculture land and most of the waste or fallow land converted into agriculture land. Growing of horticulture crop, vegetables and water intensive crop has increased. Open and tube wells in the surrounding are being recharged.

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

We have developed 2657 tanks and harvesting about 2125,60,00,000 litres water every year

We have been getting grants from Deshpande Foundation for developing small tanks and springs for last six years and they also provided us with two excavators. Last two years HDB Financial Services Limited has sanctioned a project for excavation of farm ponds, spring rejuvenation, construction of small water harvesting pits and rejuvenating large wet lands. We have collected community contribution for farm pond construction.(50% cost of the construction)



Farm ponds and spring rejuvenation



We have successfully completed water conservation project supported by HDB Financial Services Limited and developed 311 farm ponds, 25 large water harvesting structures and 2030 water harvesting pits in community forest land.

HDB Financial Services Limited has sanctioned second project for Development of 100 tanks or farm ponds, Construction of 35 large water harvesting structures, Development of 3000 small water harvesting pits and Rejuvenation of existing 20 medium lakes with area of 02 to 05 acres.

MANUVIAKSA has rejuvenated 07 large lakes and another 03 lakes are under construction with the support of Coca Cola Foundation

Beneficiaries benefited

Sl No	Name of the village	Gram Panchayath	Area in Acres	No of Beneficiaries benefitted	Actual excavati on in cubic meters	Additional storage of water in litres after excavation in million litres Actual	Work in progress or Completed
1	Hadalagi Madaralli	Gudnapur	22.0	150	12000	12	Under progress
2	Hadalagi Hosakatti Tank	Gudnapur	6.0	50	19488	19.48	Completed
3	Hadalagi Mallanikatti Tank	Gudnapur	5.42	40	18720	18.70	Completed
4	Gudnapur Bangareswar Tank	Gudnapur	164.0	300	34335	34	Under progress
5	Narur	Bashi	15.3	80	20758	20	Completed
6	Kapageri Tank	Banavasi	8.5	50	16200	16	Completed
7	Tigani-01	Bashi	9.5	0	0	0	Under progress
8	Tigani-02	Bashi	7.25	100	21369	21	Completed
9	Kantraji	Gudnapur	20.4	75	17875	17	Completed
10	Hosur	Gudavi	15.0	95	26617	26	Completed
				940	187362	184.18	



Large lakes developed with Coca-Cola Foundation



ಈ ಕೆರೆಯನ್ನು ಮನುವಿಕಾಸ ಸಂಸ್ಥೆ, ಕರ್ಜಾಗಿ, ಸಿದ್ಧಾಪುರ
ಇವರು ಕೋಕಾ ಕೋಲಾ ಫೌಂಡೇಶನ್ ಅನುದಾನದಡಿಯಲ್ಲಿ
ಮತ್ತು ಸ್ಥಳೀಯ ರೈತರ ಸಹಭಾಗಿತ್ವದಲ್ಲಿ 2018-19ನೇ
ಸಾಲಿನಲ್ಲಿ ಪುನರುಜ್ಜೀವನಗೊಳಿಸಿರುತ್ತಾರೆ.
ಕೆರೆಯ ಹೆಸರು: ಶ್ರೀ ಬಂಗಾಶೇಖರ ಕೆರೆ, ಗುಡ್ಡಾಪುರ.

This lake is rejuvenated by MANUVIKASA, Karjagi,
Siddapur with the grant support of Coca Cola Foundation,
and participation local farmes in the year 2018-19.
Name of the Lake : Shree Bangareshivara Lake,
Gudnapur.





Large Lakes rejuvenation

We have rejuvenated 11 lakes with the support from HDB Financial Services Limited and another 09 lakes are under process.

Details of Big lakes development

SI NO	Name Of Village	Tank Name	SY. Number	Area in Acre	Gram Panchayath	Tank Dimension In Cubic Meter	Total Source of Extra Water in Litre	Latitude	Longitude
1	Santolli-1	Holagatti	140	2	Dasanakoppa	4603	4603000	14.64757654	75.04385623
2	Santolli-2	Badagikatte	50	3.01	Dasanakaoppa	6188	6188000	14.65371935	75.03936404
3	Andagi-1	Aladakatti	160	3.05	Andagi	4110	4110000	14.60894418	75.01521308
4	Kalkaradi	Kalkaradi	68	2.08	Andagi	3817	3817000	14.59985532	75.00672868
5	Andagi-2	Bendegatti	85	3.05	Andagi	5184	5184000	14.63000595	4.97096197
6	Marigundi	Choudi Kere	5	2	Korlakatta	2476	2476000	14.59576519	74.97753424
7	Kandraji	Bendegatti	13	2.12	Bankanala	4157	4157000	14.63023853	74.97042893
8	Shrangeri	Shrangeri	27	2.31	Sammasagi	4759	4759000	14.72242918	75.05739761
9	Marigundi	Chikkere	202	7.10	Korlakatta	10057	10057000	14.60659591	74.98121638
10	Mattihalli	Mattihalli	22	3.08	Bankanala	3500	3500000	14.66510432	74.97887271
11	Koppa	Hirekere	22	16.10	Indur	6500	6500000	15.00441833	75.02438167
						55351	55351000		

Each lake is helping more than 30 farmers , 100 community members and 90 acres of agriculture land.

Visible impact after lake rejuvenation

- Farmers used tank silt on their farm land as manure and we witnessed the crop improvement in this season.
- Rain water recharge area is extended to large extent and aquifers are opened and nearby open wells and farm ponds were rejuvenated. We have developed more than 50 farm ponds in and around the project area through HDB Financial Services supported project. Farmers are adopting irrigation systems for growing different crops throughout the year.
- Water table has improved in the project area and drinking water situation has also improved. This year project area has received good rainfall and all the developed lakes are full.
- We adopted soak pits to improve ground water situation in the area which has helped to improve drinking water situation in the village.
- Increased dead storage quantity of the water in the lakes has helped livestock population to satisfy their drinking water need and moisture in the soil has increased and grass availability has increased.
- We are developing large water harvesting structures and small water harvesting pits on Betta Land (Community Leafy Forests).

So far we have developed 10000 rain water harvesting pits and 200 large water harvesting structures on community forest land or Betta Land



Lakes developed with the support of HDBFS



Lakes developed with the support of HDBFS

Lakes developed with the support of HDBFS



MANUVIKASA PROJECT
An initiative of

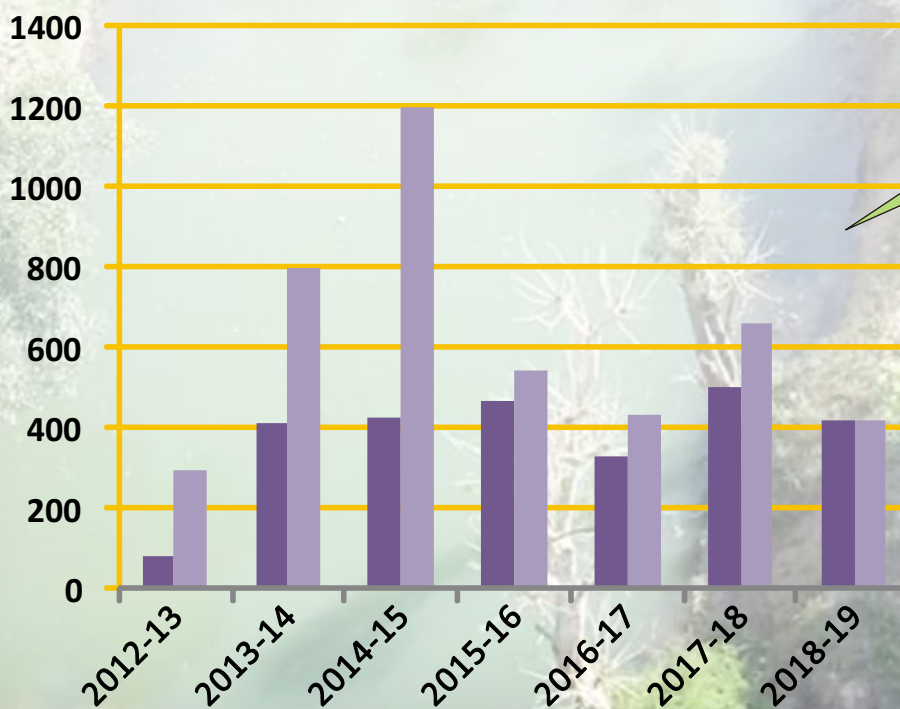
MANUVIKASA
KARNATAKA, KARNATAKA
LAKE NAME: CHIKKERE, TALUK: SIRSI
VILLAGE: MARAGUNDI, DIST: U.K
WATER STORAGE CAPACITY: 120 LAKH LITRES
YEAR: 2018-19 SUPPORTED BY

ಕೆರೆಗಳ ಪುನರುಜ್ಜೀವನ ಕಾರ್ಯಕ್ರಮ
ಜಿಲ್ಲೆ: ಉತ್ತರ ಕನ್ನಡ, ಕರ್ನಾಟಕ ರಾಜ್ಯ
ನೇತೃತ್ವ ಕೆರೆಯ ಹೆಸರು: ಚಿಕ್ಕರೆ, ತಾಲ್ಲೂಕು: ಸಿರಸಿ,
ಗ್ರಾಮದ ಹೆಸರು: ಮರಗುಂಡಿ, ಜಿಲ್ಲೆ: ಉತ್ತರ ಕನ್ನಡ
ನೀರು ಸಂಗ್ರಹಣಾ ಸಾಮರ್ಥ್ಯ: 120 ಲಕ್ಷ ಲೀಟರ್
ವರ್ಷ: 2018-19 ನೆರವು




At a larger level our water conservation effort directly connects to revival of three major rivers in the region, they are Varada, Aghanashini and Bedti along with their several tributaries

	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
No of farm ponds	85	415	430	467	332	506	422
No of Farmers	300	800	1200	543	432	665	482



Year wise
tank
development

■ No of farm ponds
■ No of Farmers

Antu Marathi is a 35 year old farmer living in Kumbri village of Sirsi Taluq. He is having one acre land and growing paddy. He is doing agriculture work only in monsoon and remaining time he uses to go for agriculture labour work. His two children are studying in 9th and 5th standard and his wife is doing domestic work and some time goes to agriculture labour work. This village is very remote and they need to walk around 4 Kms to go for agriculture labour work. They get work only for few months in a year. Antu is from Kunabi community and traditional occupation of this community was collection of forest produces like gum, leaves, fruits and honey. But recently forest department is not allowing them to enter inside the forest.

MANUVIKASA has developed a farm pond in his land with the support of HDBFS charging him Rs. 5000 for a pond with 30 feet in width 30 feet in length and 10 feet deep. He got good spring and was able to save the monsoon crop even if rainfall failed. He was also able to grow second paddy crop with this pond water and his paddy production doubled. His annual agriculture income was Rs. 15000 before and now has increased to Rs. 30000.



Parashu Gowda a young farmer from Bailagadde village of Bisalakoppa Gram Panchayath in Sirsi Taluq having 3.5 acre of land. His two brothers and father are also working with him in agriculture land. He is growing paddy in 2.5 acres and areca in 0.5 acres and maintains 12 members family.

This family is having no surplus income and trying to get more yields with limited land holding. Parashu was facing lot of water problem due to uncertain rain and depended on monsoon. MANUVIKASA has helped him through developing farm pond. Now he is getting spring water from farm pond and uncertain rain is not giving trouble for planting and growing paddy. He is also irrigating his areca plantation from this farm pond in summer. Now he planted few pepper seedlings in areca farm.

Just a small farm pond has improved confidence of Parashu to grow paddy without fear and grow and expand horticulture crops.

Vijayendra Naik is a young farmer cum agriculture labour living in Muddinansara Village and taking care of his old age parents. His village is 20 Km away from Sirsi and need to walk 3 km to reach his village. His village having more than 30 households and except electricity no other facilities are reached to this village. His village is border to Yellapur Taluq and surrounded by forest. MANUVIKASA has developed a farm pond in his farm with the support of HDBFS and supported him for irrigating his areca plantation and dairy activities. After pond construction he started growing banana and pepper. He installed electric pump to irrigate the land. He expanded the area of horticulture land. He is having very small land holding less than one acre for agriculture. Before tank construction he used to go for agriculture work of big farmers around 300 plus days in a year. Now he use to go for agriculture labour work outside around 200 days and remaining time he engage himself in his own land. His agriculture income increased from Rs. 15000 to Rs. 40000 after tank construction. Now his areca crop production is increased and getting additional income from Banana and pepper.



People use water faster than the planet can replenish it.

Glimpses of women convention



Women Empowerment

“You educate a man; you educate a man. You educate a woman; you educate a generation.” - [Brigham Young](#)

Women are normally recognized under non-organized group. They are not having any right to decide or implement any kind of work in so called male dominated world. But the fact is ,that women form 50% of the total population and they have equal rights to participate in each and every programme.

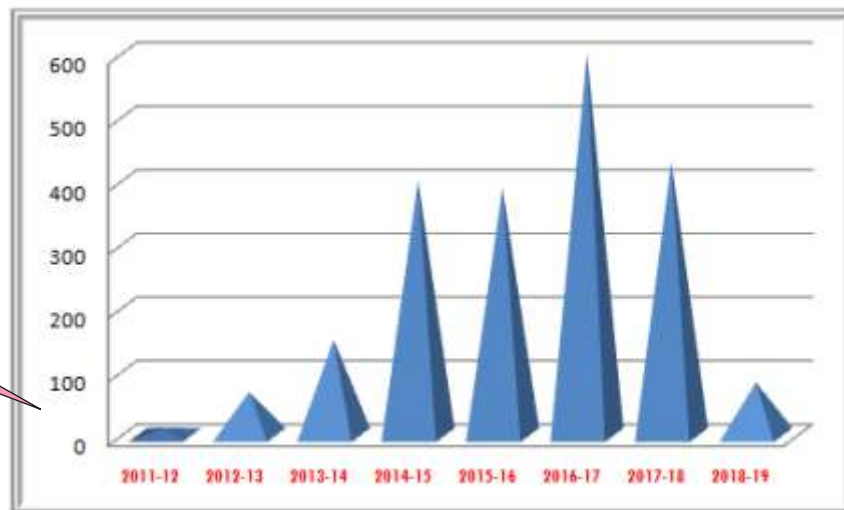
The evidence is clear: “equality for women means progress for all”. MANUVIKASA is forming Self Help Groups for women members in rural and small towns to empower poor women in economic, social, spiritual and political field.

So far the organization has formed 2131 SHGs through which women members are becoming empowered. In these groups, members save a definite amount of money each month and after six months they use this capital for lending purpose. These SHGs have got Rs.28.23 Crores loan from financial institutions. Most of them have invested this loan into income generation activities and loan recovery has also been very good.

SHG created year wise

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

Year wise SHG formation details

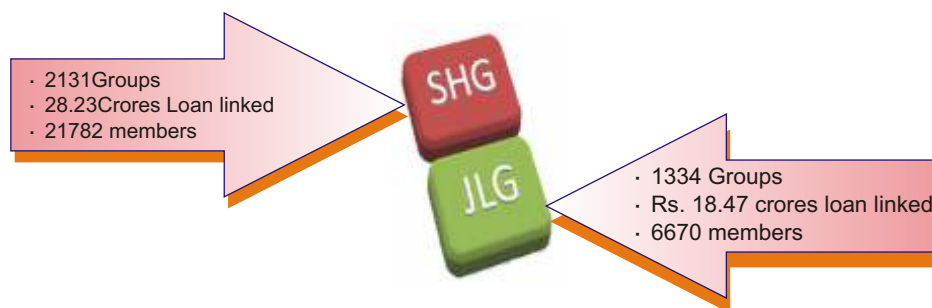


Income generating activities of women
through financial inclusion



MANUVIKASA is working with KVG Bank as a service provider organization to meet the credit needs of the SHGs and JLGs and to implement financial inclusion programme. KVG (Karnatak Vikasa Grameena) Bank is a well known regional rural bank in parts of North Karnataka region and focusing on rural financial prosperity. MANUVIKASA has linked more than 150 groups with KVG Bank credit in the District and more than 200 groups have opened their accounts.

Statistics of MANUVIKASA financial inclusion programme



MANUVIKASA has promoted 1334 JLGs so far and linked Rs. 18.47 Crores for income generating activities.

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

This Year MANUVIKASA has commenced a project with Edel Give Foundaiton to **Improve economic condition of the marginal farmers and land less labourers of Malnad region of the Western Ghats covering Uttara Kannada District through financial inclusion and entrepreneurship development.**

Women members from land less families, small farming families, rag pickers and fishing community are recognized under un-organized sector and these vulnerable sections of the Society are facing enormous problems including food and nutritional security, lack of education, infrastructures, credit facilities and technology. Most of the vulnerable sections in the villages are deprived of formal banking system and are in the strong clutches of money lenders, who charge exorbitant rate of interest. Nationalized banks and other commercial banks are unable to meet the credit needs of the poor. Few micro finance institutions are also working only in urban and semi -urban areas and have not penetrated into remote villages. We are organizing un-organized section of the Society under a Self Help Group (SHG) or

Joint Liability Group (JLG) and federating under producer's organization. We, MANUVIKASA are implementing a project with EdelGive Foundation with aim of "Improving livelihood of the 3500 rural poor women through financial inclusion, skill development, entrepreneurship development and federating them under common platform in Uttara Kannada District of Karnataka by 2020". MANUVIKASA is working in Uttara Kannada district of Karnataka state which is situated in Western Ghats region. Our major focus has been on improving livelihood of the community through self help concept, financial inclusion and sustainable use of natural resources. Project supported by EdelGive Foundation is a major programme of the organization and is in line with the overall goal of the organization. MANUVIKASA intended to sustain the programme by involving number of stake holders including partner organization and financial institutions and develop community based institutions.

Impact of EdelGive Foundation support this year.

- Conducted project orientation training for 25 staff members
- We conducted 139 Self Help Group (SHG) Federation meetings and involved 1228 SHGs and JLG groups and created awareness about the project
- We conducted 51 orientation trainings to the SHG group and JLG group members in 06 Blocks.
- We covered more than 130 villages through federation meetings and SHG meetings.
- Earlier we had restricted financial inclusion programmes only to loan linkages to the SHGs, but now we are creating awareness about savings, bank transactions, no cash transactions, and insurance and pension schemes.
- We are inviting Block level officials to the SHG federation meetings and they are explaining different welfare schemes of the Government Departments and we are trying to link these schemes to the women members living in remote locations.
- We have linked 67 SHGs and 47 JLGs with direct bank loans with affordable interest rates (around 12%).
- Our Pragatimitra Souhardha Sahakari transaction has improved and we have provided credit facilities of 40.15 lakhs to 14 SHG groups.
- We have collected 39.80 Lakhs through FD, Pigmy and RD
- Conducted Dairy development training for 171 members
- Computer literacy training was conducted for 212 members
- Total 1250 members benefited from direct bank credit through this project.
- Our Fisher women groups are getting loan on zero interest because of our intervention
- Provided Entrepreneurship Development training to 453 members in 10 batches

Life decorates

Neela Divakar Shedageri, a 45 year old lady is resident of Ankola living with 06 family members. Her two sons are pursuing college education. She is a member of Jai Karnataka SHG promoted by MANUVIKASA in 2014 and saving money and getting loan for decoration business. Her husband is a programme decorator taking decoration items on rental basis. Maximum of his earnings was going for paying rent of the materials. Ms. Neela joined hands with his business. Now this couple started Balaji Decorators firm in Ankola. They have invested around 1 Lakh rupees from own earnings and taken loan from money lenders and purchased decoration materials. After having membership in SHG, Ms. Neela is getting loan from SHG with affordable interest rates. She had contacted banks for getting personal loan to purchase decoration items and unable to get loan. In June 2018, she got Rs. 45000 loan from Jai Karnataka SHG and improved few permanent decoration items for marriages and birthday parties. They earn Rs. 1.5 Lakhs per year and net profit will be Rs. 01 lakh.



Small loan exploited avenues

Noorjahan Mohammadgouse Jakati, a 27 year old lady is living with her husband and two kids in Indiranagar of Mundgod city. When she married to Mohammad Gouse, Ms. Noorjahan felt insecure because of unemployment and intended to earn money to improve living standard. Her family members did not allow her to do any job outside the house. This SSLC passed lady eager to start a shop and discussed with her husband. Her husband, an auto driver was unable to invest money to start petty shop.

In 2016, she joined Daval Malik Self Help Group and started savings and got loan of Rs. 10000 to establish petty shop. In February 2019, Daval Malik SHG got Rs. 1.70 lakhs loan from Karnataka Vikasa Grameena Bank and Ms. Noorjahan got Rs. 30000 loan from group. Mr. Mohammadgouse, Noorjahan's husband is taking care of his parents and his earning is not enough to maintain the family expenses. Now she improved her petty shop to grocery and cold drinks shop and having Rs. 5000 turnover per day and getting Rs. 500 net profit per day. She is dreaming to provide good education to her kids.

Empower a Woman to Empower Next Generation

MANUVIKASA this year started skill development trainings to the rural women and young ladies

Centre	Training subject	No of women covered
Kumta and Baad	Computer training	51
Kirawatti	Computer training	16
Dandeli	Computer training	15
Hunagund	Computer training	29
Yellapur	Computer training	37
Ramanagar	Computer training	40
Karwar	Computer training	24
Sirsi 1	Beautician training	18
Sirsi 2	Beautician training	20
Mundgod	Beautician training	16
Ankola	Beautician training	40
Ramanagar	Driving Training	20
	Total	326





Skill training to the women

E Shakti or Digitisation of SHGs is an initiative of Micro Credit and Innovations Department of NABARD. Keeping in view the Government of India's mission for creating digital India, NABARD launched a project for digitisation of all Self Help Groups (SHGs) in the country. The project is being implemented in 100 districts across the country.

NABARD has identified MANUVIKASA in Uttara Kannada District to implement E-Shakti programme and we have taken up 3000 SHGs for digitizing under E-Shakti programme in the first phase. We have identified and appointed 90 volunteers for collection of basic data of the SHGs and monthly data updating through android app.

The project aims at digitisation of all the SHG accounts to bring SHG members under the fold of Financial Inclusion thereby helping them access wider range of financial services together with increasing the bankers' comfort in credit appraisal and linkage.

The need of digitisation of records of SHGs has been felt for quite some time due to patchy and delay in maintenance of books of accounts. Transparent and proper maintenance of records of SHGs will facilitate in nurturing and strengthening of SHGs. It is also felt that digital empowerment will help in bringing SHGs on a common web based e-platform by making book keeping easy for low literacy clients. This will help in promoting national agenda of Financial Inclusion and pave the way of credibility of SHG data which can later be used by Credit Bureaus to reduce the issues related to multiple financing by banks.

Process:

Information of all the SHGs and their members are uploaded onto the website. The transactions are updated through 'apps' on android Mobile/Tablet. Data authenticity is ensured through SMS alerts to members and sample audits. MIS reports on groups are generated and progress is being tracked on a real time basis. Overall, the whole ecosystem was designed to address the complex issue related to patchy financial records of SHGs.

Internet Saathi – A mass literacy programme for rural women on internet usage and smart phone usage for livelihood development

Internet Saathi programme is a digital literacy programme for rural women. This programme is trying to minimize gender inequality in usage of internet and smart phones in rural areas. Four in Ten women are using smart phones and access to internet in villages. This programme is also intended to improve livelihood of the women through internet. MANUVIKASA is implementing Internet Saathi programme in Uttara Kannada and Udupi District with the support of Voice Foundation and this programme is funded by TATA Trust and Google. MANUVIKASA has trained 256 women volunteers on internet usages and smart phone usages and provided them honorarium to reach 700 surrounding women to teach internet. Total 1,79,000 women reached through digital literacy in this programme. Now women members understanding to search unknown subjects through You Tube and Google search. Women engaged tailoring are now searching new designs through internet and attracting customers and earning more money. Most of the women entrepreneurs are taking advantage of internet for improve their business.

SHG information through mobile phones in E-Shakti





Internet Saathi, a digital literacy programme to women folk

Education Support Programmes

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

MANUVIKASA when entered village for organizing self help groups, it came to know about semi orphan and orphan children. These children who have lost both of their parents or lost one of them are facing problem to get learning materials and basic necessities to continue their education. MANUVIKASA designed a programme to provide these children with necessary materials like blanket, bed sheet, towels, casual dresses, toilet soaps, washing soaps, comb, hair oil, notebooks, pens, pencils, dictionary and grammar books etc. In this reporting year MANUVIKASA has helped 23 orphan and semi orphan children and 26 poor children. We have distributed about 2300 note books to the 460 children.



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

so far MANUVIKASA has helped more than 2500 children by providing scholarship , learning materials and basic necessity materials. MANUVIKASA will provide feed back report to the donors after utilizing the donation amount. Indian and foreign individuals who donate MANUVIKASA receive feed back report through Give India.

If you want real peace in the world , start with children

Give India Kit distribution



Model feedback report

Child Brief Description

DONATIONS RECEIVED THROUGH GIVE INDIA ARE USED ONLY FOR POOR BENEFICIARIES

Dear Pavitra Madam,

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

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

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

Santosh Pakkirappa Harijan is an eleven year old boy studying in 5th standard at Higher Primary School, Nandikatta of Mundgod taluq, Uttar Kannada district. He has belonging to a very poor family. His mother has expired and he lives with his grandmother. He has a brother named Mahantesh studying in 2nd standard. His father Pakkirappa is working as a labourer to look after the family livelihood. But as they live in a small village he doesn't have employment yearlong. As the monthly income is not enough to fulfill their family's livelihood requirements & Santosh is facing many problems to continue his education. In this situation he can't expect any educational and basic materials from his family.

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

Santosh is good in his studies. He had scored an average of B+ grade during the last academic year. His favourite subject is Kannada. He is interested in Sports and likes to play cricket. His aim is to secure a good job so that he could look after his family needs.

Beneficiary Details

Full Name : Santosh Pakkirappa Harijan
Father / Husband / Guardian Name : Pakkirappa Harijan
Age : 11 yrs
Grade(If Applicable) : B+
Utilization Period : 01.10.2018

Home Address & School Address

House / Building / Centre : Nandikatta Street
Name & Number : Mundgod-Kalaghatagi road
Prominent Landmark : Harijan Oni
Local Area /Sector/Para/Basti / Tola / :
Dhani / Vas / Bigha/Nagar : Nandikatta
Village / Town / City : Mundgod
PO Name, Taluka / Mandal / :
Tehsil Block, District : Post: Nandikatta Taluk: Mundgod
District : Uttara Kannada
State and Pin-code : Karnataka -581411



Brief Description

DONATIONS RECEIVED THROUGH GIVE INDIA ARE USED ONLY FOR POOR BENEFICIARIES

Dear Dayanand Sir,

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

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

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

Madhusudhan Devaru Bhat is a fifteen year old boy studying in 10th standard at Sri Gajanana Secondary School, Hegdekatta of Sirsi Taluk. His father has died four years back. His mother Savita is a cook in a school. She can earn about Rs. 800 in a month. Madhusudhan has a brother named Suryanarayana studying in PUC 2nd year. With her small income it is difficult for Savita to provide educational and basic things to Madhusudhan because her income is not enough to feed her children. Providing basic needs is a dream to her.

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

Madhusudhan is good in his studies. He has scored A grade in the last academic year. English and Social Science are his favourite subjects. He has a hobby of collecting coins of different nations. In sports he likes playing volley ball. He is a hard working boy and wants to become an Assistant Commissioner of Police.



Beneficiary Details

Full Name	Madhusudhan Devaru Bhat
Father / Husband / Guardian Name	Devaru Bhat
Age	15 yrs
Grade	A

Utilization Period 26.06.2015

Home Address & School Address

House / Building / Centre	Hegdekatta
Street Name & Number	Hegdekatta
Prominent Landmark	Near School
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Hegdekatta
Village / Town / City	Hegdekatta
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Hegdekatta Taluk: Sirsi Dist: Uttara Kannada
State and Pin code	Karnataka 581403



Now Mr. Madhusudan is studying in B. Com 2nd year at Government First Grade College, Sirsi. He has scored 83% in 10th standard and 85% in 12th. He is studying computer and Tally. He wants to attend banking examinations and join banking sector in future.

Pragatimitra Souhardha Sahakari Niyamita

Pragatimitra Souharda Sahakari Niyamita a Federal Co-Operative established under the Promotional support of MANUVIKASA has successfully completed 3 financial years. The scope of this institution has stretched to the entire Uttara kannada district . Pragatimitra has its administrative office at Sirsi and a facilitation centre at Ramanagar. We have also decided to establish 3 facilitation centres in Sirsi, Siddapur and Yellapur. This institution has 13 directors on board who represent all sections of the society.

Pragatimitra introduced various deposit schemes with an average return of 9% per annum for long term deposits and an average return of 6% on short term deposit schemes. These schemes will cater both long term and short term prospects of the members. Pragatimitra extends need based financial assistance for various income generation and small scale entrepreneurship activities especially for rural women in the form of group and individual loans.

The financial data as on 31/03/2019 is as below:

SL.NO.	PARTICULARS	NUMBERS	AMOUNT
1	MEMBERSHIP	2603	2109700
2	MEMBER SAVING ACCOUNTS	118	222633
3	RECURRING DEPOSITS	190	432910
4	FIXED DEPOSITS	134	3099868
5	CASH CERTIFICATES	58	1661835
6	PIGMY ACCOUNTS	122	273279
7	LOANS SHG/JLG	31	2461296
8	PERSONAL LOAN	82	3195719
9	VEHICLE LOANS	07	358013
10	OVERDRAFT LOANS	05	949807

Pragatimitra has earned a surplus of Rs.342000/- and a dividend of 6% was declared to all its share members.

Interesting stories

Barrower Name : Huliya Channa Gouda
Resident of : Kabbe, Post: Unchalli, Taluk : Sirsi, Uttara Kannada
Occupation : Bussiness (Retail Grocery Shop)
Contact : 9482233957



Introduction:

Mr. Huliya Channa Gouda is a businessman aged about 45 years residing at Kabbe village. He has a retail outlet of Grocery at Gaddehalli Cross and he is into this business since 2012.

Mr. Huliya had a thought process to increase his stock and also his business in order to sustain his income to maintain a family of 4 members. Then he was in search of a credit exposure to fulfill his business purpose.

Association with Pragatimitra:

His wife introduced him to Pragatimitra Souharda where he placed his application for loan assistance. He loan was appraised and a loan of Rs.50000/- was sanctioned with a repayment schedule of 18 months to suit his repayment capacity.

Mr. Huliya says that he was surprised when he received the sanction communication from the lender because he had series of rejections from multiple lenders where they demanded such documentation which he could not provide. He also explains his inability to get certain proofs like business proof from authorities, license from local authorities and so on, when his business is at the adolescent stage.

He praises the lender for their simple procedures and also the management of the Pragatimitra for having awarded this credit facility for what he is!!!!.....

He endorses to repay the loan promptly and well in time.

Pragatimitra North Kanara Farmers Producer Company Limited.

It is a Farmer Collective established under the Company Act 2013 to achieve sustainable development in agricultural activities and thereby increase the farmers' income. Company has successfully completed 3 financial years since its inception in 2016.

Services offered:

1. Tender Arecanut Processing under the Common Processing Center Model
Here the farmer pools his harvested produce into the common facility center where the company will take care of de husking of arecanuts, boiling and drying (for 10 consecutive days) and the processed produce is returned to the producer or farmer.
2. De-husking of Dry Arecanut(Post Harvest Management)
This is a doorstep service for another variety of harvested Arecanut i.e Dry Arecanut. We are equipped with 3 Portable De-Husking machines with diesel engines, which will be sent to the farmers' doorstep along with skilled manpower for operation.
3. Production of Eco-friendly and Biodegradable Plates and cutleries from Areca Sheath (Value Addition)
This task is carried out by a group of women using hydraulic machinery. This entity has a capacity of procuring about 2.5 lakh areca sheaths from the farmers and has a capacity to produce 7 lakh units of plates and cutlery.
4. Doorstep Procurement of Areca Essence. (Value Addition)
Here the company collects the residue of tender areca boiling from the farmers at their doorstep. This service benefits about 100 farmers and the volume of areca essence aggregation is about 40 to 50000 litres per annum.
5. Organic and Inorganic Input supply with free consultation.
Free consultation on the soil health and crops under cultivation is provided to the interested farmers and required inputs are supplied to their doorstep. Also the company produces manure from the areca husk waste and this is sold to the farmers directly to their farm.
6. Contract Harvesting of Arecanut. (Limited service)
The company intervenes at the stage of harvesting and the best market is provided to the farmers on per unit basis at their doorstep.
7. Procurement of Paddy (Value addition).
The indigenous and local organic varieties of paddy are procured from the farmers at their doorstep at the best market price.
8. Consultation and Harvesting support (on demand service)
In this service linkage to skilled labourer groups is provided to the farmers who face difficulty in mobilizing skilled labourers for their farm activity. This service in other words can be called as labour bank service.

Activities and common processing of agri products in FPO



Stories of change

Beneficiary name	Shri G V Hegde
Address	Chavatti, Yallapur Taluk, Uttara Kannada.
Mob	9482993492
Land holding	2.5 acre
Primary crops	Areca nut, Pepper, Cardamom and Banana
Primary challenges	Scarcity of skilled labour for harvest and post-harvest processing of Areca Nut.
Membership	Share member
Services taken	Processing of Tender Arecanut at the Common Processing Centre De husking machine Support Input supply (Metrizium)



Introduction:

Shri G. V. Hegde is a farmer who is aged about 67 years; he is a well-known professor of Physics. Post retirement he has become a full time farmer, himself and his wife look after the 2.5 acre plantation at Chavatti.

Challenge!

The couple had a passion towards agriculture and hence decided to reside at the farm house in their farm after retirement, so that they could take-up agriculture as their full time occupation but the things were not easy!!!

They found it too hard to mobilize the human resource required to carry out their plantation activities and were forced to sell their produce at a throwaway price to the middlemen for couple of years says Shri G. V. Hegde.

Association with Pragatimitra FPC:

In the year 2016-17, Smt. Malini Hegde w/o Shri. G. V. Hegde came to know the concept of "Collective Processing Center" initiated by Pragatimitra FPC at Balegadde, she personally visited the center to know how the things are dealt by the company and she was convinced with model of the company after having met Shri. Vivek Hegde, Managing Director, Pragatimitra but unfortunately she had sold her total unharvest tender produce to the middlemen for that year.

Then from the year 2017-18 the couple got associated with the company and for two successive years they have opted for Processing of tender areca, Dehusking of Chali at the doorstep and Input supply services of the company. With this intervention "Pragatimitra" has reduced his cost of production of ready crop by at least 40% of the total production cost and the timely services of the company has made him to realize the best prices for his crop says Shri. G V Hegde.

Smt. Malini Hegde iterated that having convinced with the efforts of the company and its counterparts, they have enrolled themselves as the share members of the company and have purchased 20 shares of the company. Apart from share capital they have also extended deposit to "Pragatimitra Souharda Sahakari Niyamita" a sisterly concern of Pragatimitra FPC.

The farmer couple adorns the initiatives of Pragatimitra and wish for more association with the company.

Betta land conservation and biodiversity conservation

Uttar Kannada district has least density of population in the state because large area of land is covered by the forests. But Most of the forest area is cleared due to Dams, Factories and Power lines. Remaining forest area is divided in to three categories such as Wild Life Sanctuaries, Reserved forest and Minor Forest. Total area of the Uttara Kannada District is 10224.85 Square Kilo Meters and considerable area of the District is covered by Betta Land. The area of the Betta Land is 513.401 Square Kilo Meters. These Betta Lands or leafy forests are rapidly degrading due to commercial composting with large scale and continuous clearing of forest floors and unscientific collection of NTFPs and poaching of timbers.

What is Betta Land?

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

We started Betta Land conservation project with the support of UNDP.GEF.SGP in 2013 and completed in 2016. Still we are continuing the project activities and planting NTFP (Non Timber Forest Produces) seedlings with IUCN status in Betta land and distributing tropical fruit saplings to the SHG group members. We are creating wetlands in Betta Land. We are providing interest free loans to the SHG members for construction of Bath water stoves. Total 09 stoves constructed during reporting period.

MANUVIKASA collaborating with Earthwatch Institute India and with financial assistance from them implemented the programme of installation of fuel efficient cook stoves and bathwater heating stoves in selected villages of Siddapur and Mundagod taluks. Fuel efficient stoves characterized by more efficient burning and heat transfer reduce consumption of firewood in cooking and heating bathwater. They have health benefits since they facilitate removal of smoke from kitchen. During the reporting period we have constructed 101 stoves including bath stoves and cook stoves.

Steps of construction



Few Beneficiary photos



Ratna S. Patil

Sharada R. Chandrannavar

Pavitra P. Patil

Neelavva N. Sankannavara

Water conservation in Community forest land





Water conservation in Community forest land





ಕರಾವಳಿಗೂ
ಮನುವಿಕಾ
ದಿಟ್ಟ ಹೆಜ್ಜೆ

ಸುಸಜ್ಜಿತ ಸಂಘಗಳ ಸದಸ್ಯರಿಗೆ
ಹೈನುಗಾರಿಕೆ ತರಬೇತಿ

ಸರ್ಕಾರ ಮಹಿಳಾ ಸಂಘಗಳ
ಸದಸ್ಯರಿಗೆ ತೇ.4 ಬಡ್ಡಿರಹಿತ ಸಾಲ ನೀಡಲಿ

ಪ್ರಜಾವಾಣಿ
KARNATAKA

This forum is on a mission to revive lakes in Western Ghats
In the last one decade, Manuvas has desilted 2,500 lakes, including 10 bigger ones which are in the range of 50-100 acres

ಪ್ರಜಾವಾಣಿ
ಮನುವಿಕಾಸ ಹಂಚಿಗೆ 'ಯೆಸ್'

ಐ ಆಮ್ ದಿ ಜೇಂಟ್ ಪ್ರಶಸ್ತಿ

ಶಿರಾ: ಯೆಸ್ ಪ್ರಾಂಶು ಅಂಗ ಸಂಸ್ಥೆಯು ಈ ವರ್ಷದ ಐಐಎಂ ಸಮಾವೇಶದಲ್ಲಿ ಐ ಆಮ್ ದಿ ಜೇಂಟ್ ಪ್ರಶಸ್ತಿಗೆ ಪುರಸ್ಕೃತರಾಗಿದೆ.



ಪ್ರಶಸ್ತಿ ಪಡೆದ ಐಐಎಂ ಸಂಸ್ಥೆಯ ಸಂಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

ಪ್ರಾಂಶು ಅಂಗ ಸಂಸ್ಥೆಯು ಈ ವರ್ಷದ ಐಐಎಂ ಸಮಾವೇಶದಲ್ಲಿ ಐ ಆಮ್ ದಿ ಜೇಂಟ್ ಪ್ರಶಸ್ತಿಗೆ ಪುರಸ್ಕೃತರಾಗಿದೆ. ಈ ಪ್ರಶಸ್ತಿಗೆ ಪುರಸ್ಕೃತರಾದ ಐಐಎಂ ಸಂಸ್ಥೆಯು ಈ ವರ್ಷದ ಐಐಎಂ ಸಮಾವೇಶದಲ್ಲಿ ಐ ಆಮ್ ದಿ ಜೇಂಟ್ ಪ್ರಶಸ್ತಿಗೆ ಪುರಸ್ಕೃತರಾಗಿದೆ.

ಕೆಂಪು ತೋಟಗಳ ಮಧ್ಯೆ ಹಸಿರಿನ ಜೀವಕಳಿ



ನೀರು ಸಂರಕ್ಷಣೆ

ಜನಮಾಧ್ಯಮ

ಮಹಿಳೆಯರಿಗೆ ಇಂಟರ್ ನೆಟ್ ತರಬೇತಿ ಅಗತ

News letter releasing



MANUVIKASA Advisory Meeting

Eye Camp



You can tell a lot about a country by the way it manages its water.

-Shimon Tal, former head of the Israel Water Commission

Water to the country is like blood to a human being.

- Israel Ex-Prime Minister Levi Eshkol



Mr. Harischandra Bhat
Founder

Our Board members

Mr. Ganapati Bhat
Managing Trustee

Ms. Shilpa Pai
Treasurer

Mr. Nagaraj Hegde
Secretary

Mrs. Geeta Patil
Trustee

Mr. Keshav Murthy
Trustee

Main Advisory Members

Prof. B K. Kemparaju

Mr. Prabhakar Bhat

OUR TEAM Members

1	Mr Ganapati Bhat
2	Ms Shubha Pai
3	Mr Vivek Hegde
4	Mr Manjunath G Hegde
5	Mr Ganapati Yalivala
6	Mr Ashwath Naik
7	Mr Basavaraj Radder
8	Mr Ravichandra Vaddar

9	Mr Niranajan Kadam
10	Mr Amit Solayekar
11	Mr Raghavendra Bhat
12	Mahesh D Naik
13	Maruti O Kadam
14	Vinayak K Naik
15	Sanjay Anvekar
16	Harsha R Kabbur

17	Mr D G Bhat
18	Mr Vikas Naik
19	Ms Prjna Bhat
20	Ms Shreya Nayak
21	Puneeta Suresh Naik
22	Ms Pratibha G N
23	Ms Geeta Shakunavalli
24	Punit H Naik

25	Shashidhar Naik
26	Renuka Ugnikeri
27	Manjunath Patgar
28	Shridhar S Gouda
29	Yashodha Naik
30	Rabiya Khazi
31	Dinesh H Naik



Financial Statement 2018-19

MANUVIKASA (R)
 AT : KARIJAGI, PO: BALUR, TO: SIDDAPUR, DIST: NORTH KANARA-587 349
 KARNATAKA, INDIA

BALANCE SHEET
 AS AT 31ST MARCH 2019

LIABILITIES	AMOUNT	ASSETS	AMOUNT
DESIGNATED AND UNRESTRICTED FUNDS		FIXED ASSETS	
Trust / Corpus/ General Fund		Opening Balance	10,00,119
Opening Balance	72,55,810	Add: Additions	1,83,960
Add/Surplus during the year	38,54,025	Less: Depreciation	(1,82,641)
	1,11,09,835		10,11,439
SECURED LOANS		CURRENT ASSETS, LOANS, ADVANCES & RECEIVABLES	
Vijaya Bank Vehicle Loan	1,52,229	Office Rent Deposit	
		Opening Balance	70,000
CURRENT LIABILITIES		Add: Additions during the year	20,000
ESI Payable	9,214		90,000
PF Payable	46,773	Telephone Deposit	1,000
Office Rent Payable	10,000	Security Deposit with NABARD Financial Services Ltd	2,00,000
TDS Payable	5,000	Security Deposit with Salco Solar Ltd	
		Opening Balance	5,000
		Add: Additions during the year	-
			5,000
		Fixed Deposit(FD) in Vijaya Bank	
		Opening Balance	8,05,322
		Add: Additions during the year	3,25,000
		Add: Accrued Interest on above	49,289
		Less: Withdrawals during the year	(1,15,226)
			10,64,385
		Assistance to SHGs	83,092
		Incentives on Micro Finance Receivable	1,80,945
		Tax Deducted at Source A.Y. 2018-19	34,963
		Tax Deducted at Source A.Y. 2019-20	18,124
		Advances for expenses	16,100
		CASH AND BANK BALANCE	
		Cash in hand	28
		Cash at bank	
		Canara Bank, Sirsi	28,903
		ICICI Bank	25,340
		Corporation Bank, Sirsi	1,000
		Punjab and Maharashtra Co-operative	1,003
		Vijaya Bank, Hlerur	5,47,293
		Vijaya Bank, Sirsi	35,584
		Vijaya Bank, Kansur	11,61,860

		Vijaya Bank, APMC Yard Sirsi	1,812
		Axis Bank Sirsi	20,90,158
		Karnataka Vikas Gramina Bank	59,968
		State Bank of India, Sirsi	46,75,211
TOTAL	1,13,33,061	TOTAL	1,13,33,061

Place: SIRSI
 Date: 26-06-2019

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

For and On Behalf of MANUVIKASA (R)

Managing Trustee

For UDAYA SHETTY & CO.
 CHARTERED ACCOUNTANTS
 FRN : 056127B

U.A. MANJUNATH S. SHETTY
 B.Com.,LL.B.(Spl.),FCA,DISA (ICAI)
 PARTNER
 #E. NO. 214/08

Going forward.....

- We are intended to rejuvenate 1000 medium and large lakes within next 05 years and cover northern part of Karnataka and part of Maharashtra and Andrapradesh
- We are intended to develop livelihood of the poor, land less and small farmers though financial inclusion, skill building and sustainable agriculture. Double the income of 35000 families in next 05 years
- We are intended to conserve bio-diversity in 20000 Hectors of community forest land and conserve forest.

MANUVIKASA (R)

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

INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDING ON 31ST MARCH 2019

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Programme Expenditure through Give India		By Donation/Grants from Give India	
Programme to meet Basic Necessities of an Orphan Child	33,598	Help an orphan child	37,200
Programme for Construction of Water Harvesting Structure	2,16,750	Help to construct a water harvesting structure	5,27,052
Sponsoring Uniforms, School Materials and Scholarships	33,839	Sponsor clothing and school supplies for a poor child	32,400
Provide a set of five note books	47,600	Provide a set of five books	15,600
To Programme Expenditure through Grants from Earthwatch Institute India Trust		By Grant from Voice Foundation	10,61,000
Promotion of Smokeless Chulias	1,36,598	By Grant from HDB Financial Services	65,00,000
To Programme Expenditure through Grants from HDB Financial Services Ltd		By Grants from NABARD	
Administrative and Monitoring cost	1,15,794	For FPO promotion	2,65,603
Capacity building session for farmers	2,60,330	For E-shakti Promotion	8,48,103
Development of Beta Tanks	23,47,806	By Grants from Coca Cola Foundation	36,66,622
Development of Farm Ponds	22,66,587	By Donations/ Grants from Give India	
Development of Lakes	2,25,000	Help and orphan child	3,105
Development of Water Harvesting Pits	2,41,974	By Grants from Deshpande foundation	24,37,500
Salaries and Wages	1,000	By Donation/Grants from Naascom Foundation	4,063
Rejuvenation and Development of Tanks	1,39,068	By Donation/Grants from Give Foundation USA	
Rejuvenation and Development of Farm Ponds		Help and orphan child	6,678
To Programme Expenditure through Give Foundation USA		Help to construct a water harvesting structure	34,749
Programme to meet Basic necessities of an Orphan Child	13,158	Sponsor clothing and school supplies for a poor child	30,385
Programme for Construction of Water Harvesting Structure	26,500	Provide a set of five note books	3,048
Sponsoring Uniforms, School Materials and Scholarships	29,690	By Grant from Edel Give Foundation	29,91,740
Provide a set of five note books	3,091	By General Fund From Give India transferred to revenue (utilised)	1,20,250
To Programme Expenditure through Give India		By General Grants and Contributions	16,60,920
Programme to meet Basic Necessities of an Orphan Child	2,900	By Income from activities of the Trust	3,69,967
To Programme Expenditure through Grants from Coca Cola Foundation		By Other Income	
Construction of Soak Pits	1,80,000	Bank Interest	2,42,948
Construction of Silt Trap Pits	1,79,343	Interest on Income Tax Refund	5,098
Excavation of Lakes	25,43,850		
Administrative Expenses	94,432		
Miscellaneous expenses	1,03,239		
Salaries	2,10,290		
To Programme Expenditure through Grants from Deshpande Foundation			
Promotion of Co-operative	1,21,769		
Promotion of Farmers Producers Organisation	98,000		
Promotion of SHGs/ JLGs	9,34,316		

Promotion of SHGs/ JLGs	9,34,316		
Rejuvenation and Development of Tanks/Springs	4,04,802		
Staff Capacity Building and Training	28,674		
Printing & Stationery	21,709		
Audit Fees	14,750		
Maintenance Expenses	34,399		
Salaries	2,66,825		
To Programme Expenditure through Grants from Edel Give Foundation			
Communication materials and publications	45,424		
Human Resources Costs	8,80,857		
Monitoring and Evaluation Expenses	3,401		
Overhead Costs	1,37,480		
Programme and Administrative Costs	5,96,512		
Special Events costs	84,646		
Training related costs	10,67,249		
To Programme Expenditure through NABARD grants			
E-Shakti Promotion Expenses	7,18,439		
Promotion Of FPO	2,56,740		
To Programme Expenditure through Voice Foundation			
Internet Saathi - Training Expenses	1,17,893		
Internet Saathi - Coordinator Salary	63,354		
To Other Programme Expenses			
Education materials and Scholarships	9,580		
Promotion Of SHGs/JLGs	1,04,795		
Rejuvenation of Tanks and Springs	24,365		
To Administrative and General Expenses of the Trust			
Advertisement and Publicity Charges	1,440		
Professional Fees	36,200		
Bank Charges	14,287		
Hospitality	3,672		
Meeting Expenses	9,360		
Interest on Vehicle Loan	20,131		
Employer contribution to EPF	6,121		
Books, Newspapers and Periodicals	8,576		
Miscellaneous Expenses	27,863		
Office Rent	40,750		
Postage and Telephone	2,613		
Printing and Stationery	8,242		
Repairs and Maintenance	52,041		
Travelling and Conveyance Expenses	22,914		
To Depreciation on Fixed Assets (Schedule-I)	1,62,541		
To Surplus i.e. excess of Income Over Expenditure Transferred to Balance Sheet	39,54,025		
TOTAL	1,98,54,941	TOTAL	1,98,54,941

Place: SRISTI
Date: 26-06-2019

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

For and On Behalf of MANUVIKASA (R)

Managing Trustee

For MANUVIKASA (R.)
Kariagi, Siddapur, North Kanara



For: UDAYA SHETTY & CO.
CHARTERED ACCOUNTANTS
FIRM: 3063275

(CA. MANJUNATH S. SHETTY)
B.Com., LL.B (Spl.), FCA, DISA (ICAI)
PARTNER
M. NO. 214/095

STATEMENT OF THE FUND FLOW FOR THE YEAR ENDED MARCH 31, 2019

Source of funds	2019 (Rupees)
Transferred from secured Loan to Corpus	-
Fees on Consultancy Services	-
Received for Small Grants Programme	-
Received from sale of fixed assets	-
Other income	248047.00
Contribution to the Earmarked funds	17575106.00
Decrease in net current assets	-
Redemption of investments	-
Income on investments	-
Application of Funds	
Addition to fixed assets	193960.00
Purchase of investments	-
Decrease in unsecured loans	-
Decrease in secured loans	96459.00
Disbursements under small grant programme	-
Disbursements from Earmarked funds	-
Grants disbursed to other organizations	-
Personal Expenses	-
Technical Expenses	-
Promotional Expenses	15570163.00
Administrative and other expenses	247212.00
Increase in Net current Assets	-



Credibility Information of the Organization

We are registered as a non-profit organization under Indian Public Charitable Trust Act (No 171/03-04) dated 16.04.2003

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

All legal documents are available on request

Name and address of Main Bankers:

Vijaya Bank
Herur Branch
Tq: Siddapur, North Kanara
Karnataka, India

Name of the auditors :

CA. M. S. Shetty
M/s. UDAYA SHETTY & CO.
CHARTERED ACCOUNTANTS
Branch: II Floor
Dr. Shiva swami Building
Devikere, Sirsi (N.K) 581 401

Staff details

Gender	Paid full Time	Paid Part time	Paid Consultant	Paid volunteers/ Motivators/Teachers	Unpaid Volunteers
Male	21	0	02	82	
Female	08	0	0	00	

Staff salary paid details

Head of the organization	25000 per month
Highest paid staff	25000 per month
Lowest paid staff	5250 per month

Remuneration paid to the board members

Name of the board members	No of meetings attended	Amount paid during 2015-16
Mr. Ganapati Bhat	04	309500.00
Mr. Nagaraj Hegde	04	Nil
Ms. Shilpa Pai	04	Nil
Ms. Geeta Patil	04	Nil
Mr. Keshav Murthy	04	Nil
Mr. B. K. Kemparaju	04	Nil
Mr. Prabhakar Bhat	04	Nil

No remuneration, sitting fees or any other form of compensation has been paid to any board members.

National and international Travel and other accounting matters
 -No travelling expenditure made to any staff or governing body members for international and Local travel



MANUVIKASA

ADMINISTRATION OFFICE :

'MANGESH MAHALAXMI' Behind Rayarapete Anjaneya Temple,
Vijayanagar, Sirsi - 581401, Uttara Kannada,
Karnataka, India
Cell: 9845 982 552

web : www.manuvikasaindia.org <http://facebook.com/manuvikasa.karjagi>
Twitter : @manuvikasa Email : manuvikasa@gmail.com

REGISTERED OFFICE :

At Karjagi, Po. Balur, Tq. Siddapur-581340, Uttara Kannada
Karnataka, India