

MANUVIKASA



ANNUAL REPORT
2019-20



Details of the organization

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.	: F. No. 118/612/CIT-HBL/2005-06
Section 80G Recognition No.	: F.No. 118/612/AABTM4625L/CIT-HBL 2009-10
FCRA registration number	: 094600075
Credibility Alliance membership No	: 000964KA11
Guide Star India membership No	: 983
Neeti Ayog VO/NGO Unique ID	: KA/2009/0009800
Details of Auditor's firm	: M/s. UDAYA SHETTY & CO. Chartered Accountants II Floor, Dr. Shivaswami Building Devikere, Sirsi (N.K.) 581 401

- Any donation to MANUVIKASA is exempted under Section 80G of the Income Tax Act 1961
- You may donate to MANUVIKASA through Give India. To donate, please visit www.giveindia.org
- To know about us please visit our website www.manuvikasaindia.org
- Our online partner : Lets Endorse

Special Thanks to



Water is life, Treat it right.



Our Reach

-  **45000 Families served**
-  **3100 Farm ponds Developed**
-  **83 Lakes Rejuvenated**
-  **15000 Farmers benefited**
-  **2000 students received help**
-  **12000 Acres of agriculture land irrigated**
-  **25000 Women members benefited**



From the desk of the Director

I am delighted to present our 16th annual report before you. This annual report is carrying our efforts, impacts and learning of 2019-20 and it is open to our friends, supporters, well-wishers, donors, and other stakeholders for exhorting team MANUVIKASA. We solicit your valuable suggestions, comments, and further support to serve the need of the community.

We are happy to share that, this year we have secured more number of partnerships for water conservation and livelihood development which are our core concerns. My sincere thanks to Azim Premji Philanthropic Initiative (APPI) for giving us an opportunity to work under their Grant Programme to develop 55 lakes, 150 farm ponds and 20 water harvesting structures in community forest land. APPI has also recognized our organization to work for capacity building of the farming community and work for Covid-19 relief for the most affected. APPI has supported us with the grant of INR 2.25 Cr. for water conservation and soil health protection programs.

We have successfully completed two projects with HDB Financial Services Limited and this year we have secured third project for rejuvenating 55 lakes. I sincerely pay my gratitude to HDBFS for their support to MANUVIKASA for water conservation and crop development efforts. Under HDBFS's second project we have developed 110 farm ponds, rejuvenated 22 lakes, developed 35 water harvesting structures in community forest land and have developed 3000 water harvesting pits. Under current project we have rejuvenated 13 lakes.

This year we have started working with CMS Info Systems Private Limited and I render my heartiest thanks to them for supporting us with grant support to rejuvenate 08 lakes. We have developed 05 lakes so far and other lakes are in the pipeline.

I acknowledge the continuous support from Deshpande Foundation since 2012 for our water conservation and livelihood development portfolio. This year we have developed 72 farm ponds under their support and over 5000 women members have been supported under SHG and financial inclusion programs.

In the year 2018, YES Foundation recognized our work and felicitated us with "YES! I am the Change" award and had assured grant and accelerator programme. This year, I am happy to share that we have received grant support to develop 03 lakes and 20 farm ponds. We also developed 2530 water harvesting pits. I take this opportunity to thank YES Foundation for their support. We have undergone YES Foundation's Accelerator programme under the mentorship of Vihara Innovation and Grameen Foundation. Our team members have undergone training and mentorship on organization management, financial management and grant management.

This year we have completed large lake rejuvenation project supported by the CocaCola Foundation. We have completed rejuvenation of 10 lakes in Banavasi region. I express my gratitude to CocaCola Foundation for their support to MANUVIKASA to conceive the idea of lake rejuvenation and develop it as one of our flagship program to promote agriculture and rural development.

Under Livelihood Development and Women Empowerment activities, MANUVIKASA reached over 30,000 families through skill trainings and financial inclusion. EdelGive Foundation has been supporting MANUVIKASA since two years and handholding us with grant support and capacity building. I take this opportunity to thank EdelGive Foundation for providing grant support to cover over 5000 rural poor women to undergo skill training like beautician, computer, dairy development, driving, tailoring and entrepreneurial skills. Now, we are also working on Covid-19 pandemic resilient activities especially for rebuilding the livelihood activities of rural community including solving the effects of reverse migration in rural areas.

My heartfelt thanks to VattiKuti India Foundation for joining their hands with MANUVIKASA for livelihood development and financial inclusion programme through grant support for skill trainings and micro finance activities. We have reached over 4,000 women under capacity building trainings on SHG concepts and book keeping as well as skills pertaining to dairy, tailoring and provided micro loans to 1,400 rural micro entrepreneurs.

In the year 2017 we had promoted two subsidiary organizations and made relentless efforts to sustain these organizations within a year. Pragatimitra Souhardha Sahakari Niyamita is one of our subsidiary organizations, a Cooperative with an enrolment of 2700 shareholder members. We are supporting income generating activities of the Self-Help Groups (SHGs) and early stage rural entrepreneurs through this cooperative.

Pragatimitra Farmers Producer Company (FPC) is another subsidiary organization promoted to support farming community. We are supporting the beneficiaries of farm ponds developed by MANUVIKASA especially small and marginal farmers, landless agriculture labours and skilled labours through this FPC. We have established areca processing centre, developed service delivery model to the farmers for value addition to the arecanut, support with mechanization in agriculture and linking skilled labour support to the farmers through this FPC. I acknowledge the support of Deshpande Foundation, NABARD, NABSKILL, Vijaya Bank and S3IDF for grant, financial support and preparation of business plan and adoption of technology to sustain the FPC, respectively.

I acknowledge the support of Give India who is our long-term funding supporter and provided a set of guidelines for maintaining credibility and transparency in administration and management of the organization. We have helped 230 poor and orphan children in this reporting period through kit distribution, notebooks, and scholarships.

This year we have continued with a unique programme "Internet Saathi" for women by disseminating the knowledge on internet and smart phone usage. This programme is a joint effort of MANUVIKASA, Voice Foundation, Google and TATA Trusts. We have covered 1,79,200 women in Uttara

Kannada and Udupi districts by involving 256 volunteers. We are also implementing E-shakti, a NABARD initiated and supported project for digitizing accounts of 2400 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 the efforts and contribution of my staff, community leaders and volunteers who are instrumental in making this noble task a reality.

On behalf of MANUVIKASA, I pledge to keep-up our work to meet the expectations of our donors and supporters and we look forward for receiving their continued and enhanced support and guidance in future as well.

Our team is gearing up to replicate successful approaches in the areas we are indenting to expand and sustain the subsidiary organizations we are planning to promote in 2020-21.

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

Thank You!

Ganapati Bhat

Managing Trustee

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Testimony

I take this opportunity to congratulate the management and the executive team of MANUVIKASA for all their accomplishments made in the field of Water & Environmental Conservation, Women Empowerment, Educational Aid and Socio-Economic Developments.

Pragatimitra North Kanara Farmer Producer Company & Pragatimitra Souharda Sahakari Niyamita, two for-profit Institutions promoted under the promotional support of MANUVIKASA have completed the financial years successfully.

Pragatimitra North Kanara Farmers Producer Company with about 925 Share members has made considerable impact in easing the challenges faced by the Farming Community. It has rendered sustainable solutions corresponding to harvesting, post-harvest management, value addition & farm development activities of Arecanut farmers. Pragatimitra has been considered by NABARD as one of the top performing Farmer Producer Organizations in Karnataka. The company has begun to generate surplus consistently from 3rd financial year.

Pragatimitra Souharda Sahakari Niyamita has about 2700 affiliate share members associated with it and majority of the share members being women. With best practices of thrift management Pragatimitra Souharda has managed to generate surplus continuously from the second financial year. Under the loan portfolio it extends various loan products in both individual and group formats with a motto to promote income generation and livelihood development. On the other hand, it also promotes the habit of small savings amongst the members, short term and long-term deposit schemes are provided with best ROI.

It is my pride and privilege to lead these two start-up initiatives for the social wellbeing of the underprivileged communities. I am happy that I stand vindicated in my decision, being part of an honest attempt to build an Institution, supported by eminent board members and employees who have shown remarkable resolve towards building a strong Enterprise.



Vivek Hegde

Managing Director

Pragatimitra North Kanara Farmers
Producer Company Limited,

Pragatimitra Souharda Sahakari Niyamita

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Determining the priorities while selecting the activities

Mission	Align with goal Cost Benefit Scalable and replicable Sustainability in terms of community and organization Revenue generation Modifiable and flexible	Goal
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About MANUVIKASA

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 aspects of 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.

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 healthcare promotion with focus on dalits, lambani tribals, shepherds and minority communities.
- To improve rural livelihood through sustainable management and development of natural resources and promotion of improved environment-friendly agricultural practices.
- Working with communities to assist and empower women in target groups to develop community based structures and organizations with self-help 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.

MANUVIKASA
Addresses these
SDG Goals



AREA OF OPERATION:

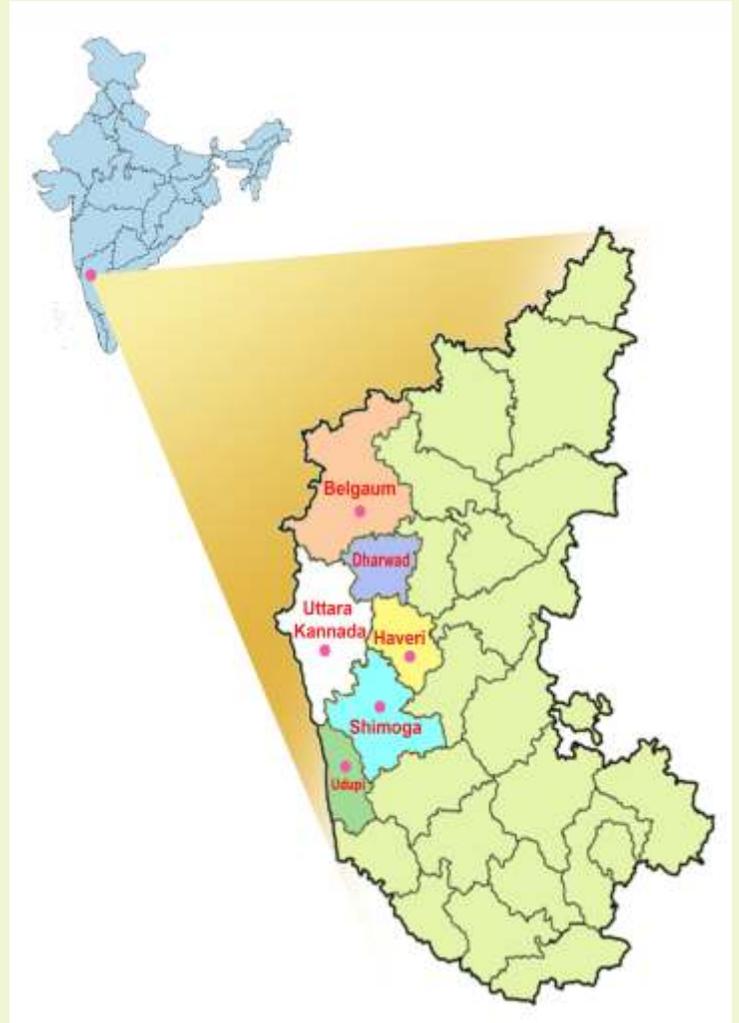
MANUVIKASA is working in four districts of Karnataka State viz., Uttara Kannada, Shimoga, Haveri and Dharwad

Uttara Kannada is a unique 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 continuing the same as occupation.

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 and 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, Dharwad and Belgaum Districts which are adjacent to Uttara Kannada District.



Thousands have lived without love, Not one without water.

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 and water conservation
- Youths

CORE VALUES

- 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 project planning, Implementation, review and 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 is particular about credibility, transparency and accountability, maintain beneficiary register with contact details and it is publicly available.
- Frequent 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

- Strengthen the board with 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 system and processes to maintain credibility and transparency

Water conservation and environmental conservation

The way blood is important to the body, similarly water is important to the agriculture. Major portion of the population in India is depended on agriculture as main economic activity. Water and soil are the major natural resources and these resources are depleting. Water and soil conservation will reduce environment degradation and increase crop production. Surface water storage structures were neglected after increasing dependency on ground water through borewells and gradually ground water is exhausted and usage of ground water is much higher than earth can replenish it.

MANUVIKASA has continued its work on water conservation, control soil erosion and improve crop production in turn to improve farmer's income through the development of farm ponds and rejuvenation of the lakes.

We are working in eastern part of Western Ghats and eastern table land covering Uttara Kannada, Haveri and Shivamogga districts of Karnataka state. We observed that uncertain rain and depreciation of rainfall has adversely affected on farming community and farmers are facing acute water shortage.

MANUVIKASA is working on water harvesting through development of farm ponds, small tanks and rejuvenation of spring 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	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	Total
Total Number of Farm Ponds	85	415	430	467	332	506	422	192	2849
Number of beneficiaries	300	800	1200	543	432	665	422	345	4707



Slow the flow, Save H₂O.

Upon the development of water harvesting structures by MANUVIKASA, over 60% of the farmers are growing second crop. We have observed an expansion of the agriculture land and most of the waste land is now converted into an agriculture land! The cultivation of horticulture crops, vegetables and water intensive crop has increased. Surrounding open and tubewells are recharged. These are very much an indicator of the tangible and immediate outcomes of MANUVIKASA's intervention.

After tank development and other water conservation programmes, we provide linkage to the financial institutions for initiating tank plus activities such as fencing to the farm, purchase of water pumps and purchase of inputs etc. We are also supporting beneficiaries of farm pond program by way of processing and marketing their agricultural products through Farmers Producer Company.

We have developed 3100 farm ponds and 83 large lakes that are collectively harvesting 3,41,90,00,000 (3.419 billion) liters water every year.

Impact Partners



During the Reporting period we have developed 192 farm ponds or small tanks.

Name of the supporting organization	No of farm ponds developed
Deshpande Foundation	72
Give India	51
Azim Premji Philanthropic Foundation	49
YES Foundation	20

We are also developing water harvesting pits and water harvesting structures in community managed forest (Betta or leafy forest) land. We have developed 2530 water harvesting pits and 23 large water harvesting structures with the support of Azim Premji Philanthropic initiatives and YES Foundation. Our effort in Betta Land is to rejuvenate Betta through systematic and sustainable management and enrich betta with flora and fauna.

What is Betta Land?

Betta land is dominated by moist deciduous and evergreen forest type. Betta land (Leafy Forest) is legally known as Protected or Privilege Forests and handed over to areca gardeners in Uttara Kannada district for collection of forest products such as bark leaves and Non Timber Forest Produce for farming and their bonafide uses.

When the well is dry, we'll know the worth of water



GLIMPSES OF BETTA LAND DEVELOPMENT



Water, Water everywhere, Try to save it if you care

Water harvesting is sustaining the lives of Siddi tribal families living in Western Ghat forest lands

Siddi is one of the tribal communities that can be found in South India, especially in the state of Karnataka. A good number of Siddi population can be found in the eastern part of the Western Ghat area in Uttara Kannada district. Siddis typically live in the community forest land and conventionally used to harvest non-timber forest produces like honey, Garcinia gummi-gutta etc.

As over last two decades the regulation to conserve wildlife and flora and fauna becoming stringent, Siddi community is compelled to shift to agriculture as primary occupation and typically owns a very meager area of farmland. These brief cases of Mahadevi Siddi throw light on the challenges faced by Siddis and how MANUVIKASA's rainwater harvesting is helping them not just to overcome the limited livelihood opportunities but also to make agriculture sustainable and lucrative for them!



Mahadevi Shankarkrishna Siddi (35Y) is a marginal farmer women having only 30 gunta ($\frac{3}{4}$ acre) of farming land to grow her livelihood in the form of arecanut.

As the family lives all alone in the middle of the community forest, there is no common civic amenities like water supply either for drinking or consumption for regular household requirements. Mahadevi along with her children used to walk around 4 to 5 kilometers to fetch clean drinking water everyday! On the other hand, due to the lack of water storage facility to give lifesaving irrigation for the arecanut plantation in summer, many of the full grown arecanut trees used to die and had to be replaced with the new saplings! This makes the family to wait for 3 to 4 years to harvest the first crop! As this was the routine of every summer, Mahadevi's family had never reaped the benefit of all the plants at a time and used to lose a significant amount of crop and the profits every year.

Upon knowing about the work of MANUVIKASA, Mahadevi Siddi and her family developed two water harvesting structures. One for clean drinking water and other one to irrigate the arecanut plantation especially during the summer! Both the structures are developed in alignment with the natural water spring and they could harvest maximum possible rain water during the monsoon and use it during the winter and summer!

Life is simple just add water

The biggest benefit for the family is that they no longer must walk around 5-6 kilometers everyday merely to fetch drinking water and spend couple of hours for that! They now utilize this time to engage with agriculture activities instead. Additionally, Mahadevi is now practicing the mixed farming and newly planted Banana and Coconut in the areca nut field that will ensure her an additional income once they starts yielding. Thus the family could expect at least 2X increase of the income from agriculture within a year of their investment of around just INR 8,000 that is 50% of their contribution to the total cost of developing two water harvesting structures! Now there is no fear of loss of full grown Areca nut plants due to inadequate availability of the water even during the starch summer!

Mahadevi is now happy as she could do more in agriculture and also saved time to spend with her family! Water security achieved is not just helping the crops to do well, but the family of Mahadevi is also doing well with peace and prosperity!

Water is source of green and white revolution

Bangareswar Rama Naik, a 60 years old farmer is living with his son and wife at Mundagematti village of Siddappur Taluq of Uttara Kannada District. He is a small farmer having only one acre of paddy land. He is having few areca and coconut trees. This village is very remote one and only 5 families are living in this village. This village is not having any civic amenities like roads and drinking water. MANUVIKASA with the support of HDBFS constructed few farm ponds in this village with 50% community contribution.



Mr. Bangareswar is depended on small paddy land and dairy farming. Every year he is facing acute shortage of water especially in the months from March to May. MANUVIKASA has developed farm pond in April-2019 and got good spring water. Mr. Bangareswar is not having land title in his name and MANUVIKASA got permission from local forest officials to develop farm pond. Now this farmer has purchased water pump and



using pond water for irrigating coconut and areca plants and paddy field. He is also using water to grow grass for his 04 milking animals and also for domestic usage and drinking water purpose. After the development of the farm pond he is now able to save his horticulture plants and able to provide green grass to the animals and getting 04 liters of additional milk every day that is leading to an additional earning of INR 120 every day. He is planning to expand horticulture crops and grow vegetable as second crop by using pond water.

Life depends on water, the reservoir depends on you

Shivu Maste Kanade is from a village called Bidaralli Morijaddi in Sirsi Taluk of Uttara Kannada district and has one and half acres of farmland where he used to grow paddy prior to the development of farm pond in his farmland.

Though his farmland is adjacent to the water stream flowing beside it, he was not able to switch to the horticulture / cash crops as lifting the water from the stream is prohibited! Hence, he was compelled to grow paddy only and used to do farming only once a year.

Upon developing a farm pond with the dimension of 30 feet length x 30 feet width x 10 feet depth that leverages the seepage water from the stream flowing beside, he is now legitimately able to lift the water from his farm pond and irrigate his land. As a result, he has

now switched to grow areca nut and banana in 30 gunta each that completely replaced paddy that he used to grow earlier. In comparison to his earlier income from the paddy is much better than what he is earning from the banana, lemon and expecting a good yield and income from the areca nut too in the near future.



Water makes difference beyond expectation

Tukaram Timma Naik, a 65 years old farmer is living in Arehalla village of Siddapur Taluk. He is a small farmer having 02 acres of paddy land and one acre of horticulture including barren land. He developed a farm pond with the support of MANUVIKASA in April-2019 and got very good spring water in the pond. His son and wife are supporting Mr. Tukaram in agriculture work and he gets 04 months of work in field and remaining time his family members are depended on agriculture labor work. After development of pond, he purchased water pump and started irrigating the land which saved his horticulture crop especially arecanut and banana plants during the summer. After pond construction, he started growing grass to maintain his livestock. He is having 04 cows and selling 03 liters of milk every day. He is planning to

expand horticulture crop to another acre and grow second crop in remaining two acres with planting maize, ginger, and vegetables.

After developing the farm pond, he and his wife got fulltime employment in his own farmland. They are protecting horticulture crop and developed dairy activity. He estimates an average INR 45,000 of additional income every year because of the water security due to the development of the farmpond. He shows his gratitude to MANUVIKASA and HDBFS for the support to increase his production.



Water - A priceless treasure Save it with pleasure



Lake Rejuvenation – MANUVIKASA exhibit new Record!

This year MANUVIKASA has scaled up and scaled out its lake rejuvenation programme. Water and soil are major natural resources available to the human being and these resources are depleting due to unsustainable and irrational use. More dependency on tubewells or borewell led to the negligence of lakes and surface water storage structures. Conservation of environment and improve food security, improve agro-forestry, horticulture, water conservation, promote green and clean energy is need of the hour.

This year we have partnered with **Azim Premji Philanthropic Initiatives (APPI)** in June-2019 and developed 50 farm ponds in mid land, 23 water harvesting structure in community forest land and 13 lakes in the plain land regions.

Database of Lakes rejuvenated in plain and low land:

Sl. No.	Name Of	Village	Panchayat	Taluq	District	Acres	Latitude	Longitude	Total Beneficiaries	No of Acre benefited	Cubic metre excavated	Additional Water storage achieved in Million
1	Mugalikattekere	Agasanahalli	Agasanahalli	Soraba	Shivamogga	03.15.00	14.603735	75.1546602	19	80.03	8000	8
2	Hittalakere	Kalakoppa	Bhashi	Sirsi	Uttara-Kannada	01-30-00	14.506297	75.0131642	25	96.03	8040	8
3	Koraganakattekere	Neralagi	Kubaturu	Soraba	Shivamogga	4.18.00	14.583903	75.1435718	16	47	7260	7.2
4	GodamballikatteKere	Gangavalli	Hanchi	Soraba	Shivamogga	04.00.00	14.486133	75.2375134	24	72.28	6555	6.5
5	DoddaAladakere	Arishinaguppi	Shadaguppi	Hangal	Haveri	18.03.00	14.666128	75.1968337	12	38	11220	11.2
6	HunasikatteKere	Guduginkoppa	Tattooru	Soraba	Shivamogga	12.00.00	14.344827	74.893547	26	70.25	6642	6.6
7	Janattikattikere	Honkana	Honkana	Hangal	Haveri	06.00.00	14.644052	75.1992674	19	43.2	7515	7.5
8	Dyavasakere	Dyavasa	Harishi	Soraba	Shivamogga	08.00.00	14.495043	74.9521642	42	115.2	7878	7.8
9	Bolagattikere	Lakkalli	Kubaturu	Soraba	Shivamogga		14.588444	75.1015524	16	63.2	10275	10.27
10	KesinkatteKere	Hirekumsi	Gondi	Hangal	Haveri	03.10.00	14.652498	75.1274503	20	57	6699	6.69
11	Holagattikere	Arishinaguppi	Shadaguppi	Hangal	Haveri	03:12:00	14.668583	75.1992187	13	40.25	8070	8
12	Gorakattikere	Gadiyanakanalli	Hirur	Hangal	Haveri	13:00:00	14.713546	75.1147452	27	76.19	9828	9.82
13	Teppadakere	Kantraji	Guadnapura	Sirsi	Uttara-Kannada	6-0-0	14.544624	74.9913947	28	83.15	9510	9.5
									287	888.08	107492	107.08

Rejuvenation of Lakes

This project has helped 287 farmers and 888.08 acre of agriculture land for irrigation. Farmers have used silt as manure and thus the investment on manure for next four years is reduced! There is 40% to 50% increase in crop production that helps to increase farmers' income. Community members are engaged in fishery in all lakes developed by MANUVIKASA and earning an additional income. Water availability in the surrounding borewells has increased and farmers are switching to horticulture crops after lake rejuvenation. Frequency and diversity of cropping pattern is increased and farmers are growing multiple crops in a year. Animal husbandry activities are accelerated in the community and greenery in the surrounding of lakes has increased.

MANUVIKASA would work with farmers and communities that are ready to contribute their share for water conservation structures. In farm pond construction, individual farmers need to contribute 50% of the construction cost. Only for the farmers with very less land holding and that are below poverty line are assisted with the development of farm pond free of cost. Each such farm ponds helps around 4-5 farmers.

Typically, farmers are expected to shift the silt in their own cost from lakebed to their farmland with engaging tractors in lake rejuvenation activity. Farmers are investing money for transportation of silt and use it as manure. Farmers' contribution in lake rejuvenation would be more than 60%. MANUVIKASA will engage only excavators or machineries.



TIMELINE PICTURES OF LAKES REJUVENATED



TIMELINE PICTURES OF LAKES REJUVENATED



We have completed CocaCola Foundation supported project in this year and completed rejuvenation of 10 large lakes.

Sl No	Name of the village	Gram Panchayath	Acres	Actual excavation in cubic meters	Additional storage of water in liters after excavation in million liters	Beneficiary
1	Hadalagi Madaralli	Gudnapur	22.05.00	16380	16.38	150
2	Hadalagi Hosakatti Tank	Gudnapur	6.03.0	19488	19.48	50
3	Hadalagi Mallanakatti Tank	Gudnapur	5-17-0	18720	18.72	40
4	Gudnapur Bangareswar Tank	Gudnapur	164.04.07	50805	50	300
5	Narur	Bashi	15-13-0	38020	38	116
6	Kapageri Tank	Banavasi	8-18-0	16200	16.2	50
7	Tigani-01	Bashi	9.23.0	10686	10.68	52
8	Tigani-02	Bashi	7.05.0	21369	21.36	100
9	Kantraji	Gudnapur	20.10.0	32905	32.9	75
10	Hosur	Gudavi	15.03.0	26617	26.61	95
				251190	250.33	1028

Water table increased in the project area and drinking water situation has improved. This year project area has received good rainfall and all rejuvenated lakes are full. We adopted soak pits to improve ground water situation in the area which helped to improve drinking water situation in the villages. Increased dead storage quantity of the water in the lakes have helped livestock population to satisfy their drinking water need; with the increased moisture in the soil, production of grass has increased that is helping animal husbandry, especially dairy farming.

We observed that farmers were growing 15 Quintals paddy per acre prior to rejuvenating the lake and this year they grown 25 quintals because of application of silt and increased water availability! Number of farmers started growing horticulture crops in addition to the regular food crop.

Initially we aimed to excavate 1,96,190 cubic meter silt from tank bed with grant support of \$ 1,96,220 and assumed that farmers would transport the silt with their own investment of \$79,714.



However farmers have extended very good support in transportation of silt and we are able to achieve an additional 28% of result than planned with excavating 2,51,190 cubic meters of silt and farmers investing around \$1,02,061 for transporting the silt excavated!

Our project impacted upon 1028 direct farming families and 3084 acres of land area. More than 550 farmers have shifted the silt from the lakebed.

All the lakes are filled with water even in the peak summer and community is benefited with the fishing yield cultivated in the lakes. In few villages income earned from fishing is being used for construction of community hall and village infrastructures like school improvement etc. During lake rejuvenation, few school grounds and village community land are improved using soil from lakebed.

You never know the worth of water until the well runs dry

Gudnapur



Hadalagi, Maduravalli



Tigani Lake - 1



Tigani Lake - 2



We have completed two projects with the support of HDBFS and got third project approved for rejuvenating 55 lakes.

Overall accomplishment since inception of the partnership with HDBFS (in last 3 years):

Key deliverable	2017-18	2018-19	2019-20	Total
Development of small farm ponds (Individually owned)	311	110	0	421
Development of small sized lakes (2-5 Acres)	0	22	7	29
Development of Betta Land ponds	25	35	0	60
Development of medium sized lakes (5 -8 acres)	0	0	6	6
Development of small water harvesting pits	2030	3000	0	5030



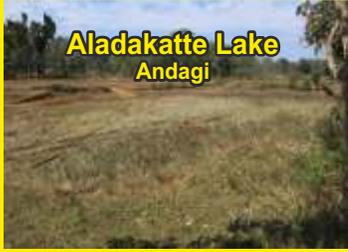
No water, No life.

Following are the lakes developed with the partnership of HDBFS in the reporting period.

Sl.No	Village	Taluk	District	Lake name	Latitude	Longitude	No of farmers benefited	No of acres benefited	Cubic meter excavated
1	Mainalli	Mundgod	Uttara Kannada	Mainallikere	14.97912867	74.88952164	34	120	5115
2	Hungunda	Mundgod	Uttara Kannada	Kemp Kere	15.05388695	75.03467652	35	115	5482
3	Hallikoppa	Sirsi	Uttara Kannada	Hallikoppakere	14.63036451	74.98131607	25	59	6147
4	Ugginakere	Mundgod	Uttara Kannada	Ammanbavikere	15.00655178	74.9569687	51	179	4740
5	Salgav	Mundgod	Uttara Kannada	Jigalikattikere	14.92081222	75.04146185	30	104	3645
6	Nyasargi	Mundgod	Uttara Kannada	Nyasargikere	14.98316407	75.06309922	57	219	5130
7	Pala	Mundgod	Uttara Kannada	Sulagattikere	14.66337436	74.96659423	34	126	6228
8	Banknala	Sirsi	Uttara Kannada	Channammanakere	14.65979735	74.96988866	24	78	6525
9	Kayigudde	Sirsi	Uttara Kannada	Kayiguddekere	14.64532026	74.9408255	31	116	4380
10	Malanji	Sirsi	Uttara Kannada	Malanjikere	14.64867855	74.97998105	34	97	4416
11	Katasalli	Sirsi	Uttara Kannada	Katasallikere	14.61138998	74.97968333	18	65	4433
12	Agasanahalli	Soraba	Shivamogga	Holagattikere	14.60576521	75.15692199	16	45	7920
13	Gangavalli	Soraba	Shivamogga	Tirumaladevarakatte	14.49811123	75.24368283	35	137	6786
14	Chikkakalagod	Soraba	Shivamogga	Doddakere	14.51578522	74.95592695	43	106	7115
15	Malanji	Sirsi	Uttara-Kannada	Kanakattikere	14.6643148	74.96094225	23	64	8550
16	Andagi	Sirsi	Uttara-Kannada	Kelsi Kattikere	14.60584744	75.01944019	13	32	7564
17	Karaginkoppa	Mundgod	Uttara-Kannada	Devarakere	14.9383834	75.03678023	24	83	1500
18	Mallapura	Soraba	Shivamogga	Smashanakattikere	14.59094456	75.13374182	23	133	5691
19	Dwarahalli	Soraba	Shivamogga	Choulkattikere	14.60493156	75.1301864	16	77	4816
20	Yadagoppa	Sirsi	Uttara-Kannada	Uramundinakere	14.5210983	75.03175677	19	44	6900
21	Kondoiji	Hangal	Haveri	RajanaKatteKere	14.67648036	75.16518531	15	35	7374
22	Pala	Mundgod	Uttara-Kannada	Huchchannanakattikere	14.79123823	75.05532698	15	32	6411
23	Hanumanakoppa	Hangal	Haveri	Burdikattikere	14.70722668	75.10494747	20	60	8827
24	Kalakoppa	Sirsi	Uttara-Kannada	Doddakere	14.50740219	75.01096533	20	72	2505
							655	2198	138200

We could help 655 farmers and irrigate 2198 acres of land area. Total 13.82 million liters of additional water stored in the lakes after our effort.

TIMELINE PICTURES OF LAKE REJUVENATED



TIMELINE PICTURES OF LAKE REJUVENATED



A case of Nyasargi Community Lake:

Nyasargi village, Mundagod Taluk, Uttara, Kannada district, Karnataka, India

This lake situated at the land survey number 5 (Latitude: 14.98N & Longitude: 75.06E) at Nyasargi was rejuvenated in 2019 with the support of HDB Financial Services Ltd. This has emerged as a true catalyst of prosperity in farming, not just for few, but for all the farmers in the village! Despite of being relatively older lake in the vicinity, the lake never underwent either partial de-siltation or a complete rejuvenation in last few decades as long as the memory of the villagers goes back, says, Gyaneshwar Yallappa Gudiyal who also happens to be the member of the Taluk Panchayat for Mundgod and one of the beneficiary farmers of this lake!

Mr. Gyaneshwar further explains, prior to rejuvenation the lake was beneficial only for around 10-15 families and 35-40 acres of agriculture land that are adjacent to it as the water holding capacity was limited! Post rejuvenation, around 40-45 families and over 200 acres of land is getting benefited! This is the 5-fold increase in the number of farmers and area irrigated!

All the farmers notices and acknowledges that lake water is better than bore well water as its moisture remains longer! As a result, they don't have to water every day as earlier! Farmers are irrigating using the optimal water usage methods like sprinklers to preserve water for long!

Like most of the villages, Nyasargi was also following rainfed farming prior to the rejuvenation of this lake. Now farmers are returning to farming across the year and growing paddy, jowar and mango as opposed to mainly maize that they had adapted due to the water scarcity in the past.

Uniqueness of the rejuvenation of Nyasargi Lake lies in an overwhelming response and contribution from the villagers in terms of voluntarily providing tractors to dump excavated soil to their respective farmlands. Around 25 tractors were consistently deployed at the own cost of farmers for around 15 days where each tractor actively dumped soil for around 8 hours a day!

They do mention that, due to the water availability and enhanced soil fertility due to the dumping of fertile lake silt in the farm lands, the yield of paddy is doubled and they are able to harvest around 30-35 bags per acre now! Some farmers have started plantation crops like banana and arecanut (beetle nut) for the first time!



Testimony:

“I am sure that, even with the combined but limited aid of both Taluk Panchayat and the support from the local MLA, we would have not done such a good coverage and in-depth quality of the rejuvenation of this lake! Through MANUVIKASA, the water harvested is not just helping to increase the volume and quality of the agricultural crops, but also immensely benefiting to the animal husbandry in the village. A very timely excavation has helped us a lot so that farmers did collectively plan for leveraging the water harvested for conventional and new crops. Applying the silt to farm land has given new life to our lands!”

-Mr. Gyaneshwar Yallappa Gudiyal, Member – Taluk Panchayat, Mundagod



Impact Partner **CMS**

This year we have partnered with **CMS infosystems Limited** and they extended support to rejuvenate 08 lakes and completed 05 lakes.

Sl No	Village	Taluk	District	Lake name	Latitude	Longitude	No of farmers benefitted	No of acres benefitted	Cubic meter excavated
1	Indoor	Mundagod	Uttara Kannada	SuladalrppanaKere	15.021282	75.0168319	25	92	8271
2	Hunagunda	Mundagod	Uttara Kannada	TalawarKatteKere	15.0543031	75.0169433	16	74	7033
3	Pala	Mundagod	Uttara Kannada	HunasikatteKere	14.7918433	75.0526809	20	39	6235
4	Malavalli	Mundagod	Uttara Kannada	OddinaKere	14.9570011	75.0145235	30	82	8146
5	Bilur	Sirsi	Uttara Kannada	UraBagilKere	14.6654047	74.9517066	24	80	9150
TOTAL							115	367	38835



ಕೆರೆಗಳ ಪುನರುಜ್ಜೀವನ ಕಾರ್ಯಕ್ರಮ
LAKE REJUVENATION PROGRAMME

 ನೀತ್ಯಲೆ, An initiative of
ಮನುಜಿಕಾಸ, ಕರ್ಜಗಿ
CMS **MANUVIKASA, KARJAGI** 

ಕೆರೆಗೆ ಪೆಸರು: ಉರಬಗಿಲಾಕೆರೆ, ಗ್ರಾಮ: ಬಿಲೂರು
ತಾಲೂಕು: ಸಿರಸಿ, ಜಿಲ್ಲೆ: ಉತ್ತರಕನ್ನಡ.

Lake Name: Urabagilakere, Village: Biluru
Talug: Sirasi, Dist: UttaraKannada.

2019-20 ಸಹಾಯಕ ಸುಪ್ಪೋರ್ಟ್
ಸಮರ್ಥನಾ ಡಿವಿಷನ್, ಕೆರೆಗಳ ಪುನರುಜ್ಜೀವನ ಕಾರ್ಯಕ್ರಮ, CMS Info Systems Ltd



YES Foundation has called for “YES, I am the change” award grant and accelerator programme in 2018 that received over 11,000 applications out of which 30 for profit and not for profit organizations were selected for the award. MANUVIKASA is also a one among 30 awardees!

With the grant support of YES Foundation, we have developed 20 farm ponds. These ponds are spring based ponds and farmers are using pond water for irrigation. These farm ponds are developed in 15 villages covering Sirsi, Siddapur, Yellapur and Mundgod blocks of Uttara Kannada district. The average dimensions of the pond are 30 feet width, 30 feet length and 12 feet depth. Farmers normally use water pumps to get water from ponds to irrigate their farm land. Total 48 acres of land area is benefited and 1.60 Crores liter of water will be harvesting every year. Total cost per pond is INR 10,000 and farmer's contribution is 50%.

We have developed 2530 water harvesting pits in 13 villages covering Sirsi, Siddapur and Yellapur blocks in Uttara Kannada district. Dimension of the water harvesting pits are 03 feet width, 08 feet length and 2.5 feet depth. These pits are developed in the community forest land to harvest runoff water in slopes. Total 15 families benefited, and 40 acres of agriculture land benefited through the improved moisture and reduce soil erosion. These pits are helpful to provide micro climatic conditions to grow wet-land species and develop greenery in the community forest land. We can harvest around 1.63 Crores liters of water every year.

We have developed 03 medium sized lakes in 02 villages of Sirsi Block of Uttara Kannada district and Sorab bock of Shivamogga district. We have provided machinery for excavation to de-silt the lakes and farmers have provided tractors in their own cost to transport silt from lake bed to their farm land. We have excavated 18,353 cubic meter silt and helped 60 direct beneficiaries and 208 acres of farmland irrigated. Total village community is benefited, and community members are rearing fishes in lakes and use water for animal husbandry along with irrigation. We are able to harvest 1.84 Crores liter of water every year through these 03 lakes.

Directly Impacted (Families)	95
Indirectly Impacted (Individuals)	3000
Total area of agricultural land impacted (in acres) (Access to irrigation)	296
Total area of agricultural land impacted (in acres) (Indirect impact through water conservation)	600
Total volume of water harvesting through this project	5.07 Crore Liters
Crops impacted	Paddy, Banana, maize and Arecanut
No of villages impacted	30
Total volume of silt excavated	29,538 Cubic meters

Sl No	Name Of the lakes	Village	Taluk	District	Sy No	Acres	Latitude	Longitude	Total Beneficiaries	No of Acre benefited
1	Konasakatte Kere	Dwarahalli	Soraba	Shivamogga	18	05.03.00	14.6023262	75.1379121	19	139
2	Nellikatte Kere	Dwarahalli	Soraba	Shivamogga	95	03.00.00	14.6101749	75.1434843	23	113
3	Bendagatti Kere	Rangapura	Sirsi	Uttara-Kannada	240	14.00.00	14.3516202	74.8906084	18	49
TOTAL									60	301

Bhimareddikere, Matakuni



‘Pani ke andar hum, Hamare andar Pani, Pani ki keemat Tum jano, Baat hamari itni mano.



Women Empowerment

Development of any nation is depending on equal opportunities given to the women in work and rights. If they are encouraged to participate in education, employment, social and political life, they give significant contribution in nation building. Unemployment is common in developing society and half portion of the society consisting women should be given equal opportunity with men which need empowerment.

Women empowerment is largely possible through providing education, political and decision-making opportunities, and employability skills to the women. Skilled and entrepreneurial women would get more respect in the society. MANUVIKASA is working on livelihood development aspects of women with an emphasis on skill building, financial inclusion and support women in involving Panchayath Raj institutions, federating them on common interests and leveraging government schemes. **“Equality for women means progress for all”**.

So far, the organization has formed 2,368 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 among themselves. These SHGs have got INR 33.25 Crores loan from financial institutions and banks. Most of them have used this loan as an investment into their respective income generation activities and repayment of the loan borrowed is good.

MANUVIKASA has promoted 1,365 Joint Liability Groups and provided Rs.19.20 Crore worth loans through financial institutions and banks.

Details of SHG created (year wise)

2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
12	68	150	400	388	600	430	83	237

Statistics of financial inclusion programme carried out by MANUVIKASA:

SHG

- * 2368 groups
- * Rs. 33.25 Crores Loan Linked
- * 24161 members

JLG

- * 1365 groups
- * Rs. 19.20 Crores Loan Linked
- * 6824 members

MANUVIKASA is providing capacity building trainings to the SHG representatives on the concept of self-help, credit management and book-keeping. These SHGs will form federations at the cluster level. These federations are the platform for the SHGs for cross learning among the groups and solve internal problems if any. Various Government schemes, health aspects, legal issues pertaining to the women and children, and other developmental issues are discussed at the federation meetings.

SHG Meeting



MANUVIKASA has partnered with **EdelGive Foundation** since 2018 to implement a project on: **Improving economic condition of the marginal farmers and landless laborers of Malnad region of the Western Ghats covering Uttara Kannada District through financial inclusion and entrepreneurship development”**

Under this partnership project, we have developed 35 SHG federations and conducted 139 federation meetings with the support of EdelGive Foundation and 1228 members attended these meetings. During the federation meetings, SHG members discussed about credit requirements of the groups and its members, rotation of leadership, legal support to women, skill trainings requirements to the group members and books of accounts in the SHGs etc.

During this reporting period we have conducted 28 SHG concept trainings to 1477 members. Dairy development training was conducted for 137 members in 04 batches.

Total 216 women members have undergone one-month tailoring training in 09 batches.

This year we have conducted a mega women convention and panel discussion was organized on **women and law, women empowerment, entrepreneurship, and Government schemes**. More than 800 women members had gathered in both the conventions. Zilla Panchayath CEO Mr. Roshan, an IAS officer was the chief guest in first convention and assured to provide support for formation of FPO for women engaged in fishery and vegetable cultivation. Mr. Shivaram Hebbar, Cabinet Minister for Labor and Sugar, Government of Karnataka attended the second convention and observed the problems of women who are living on encroached land and problems related to health facilities. He assured all kinds of support in bank linkage of SHGs, providing health facilities in government hospitals and safeguard women from fear of resettlement who are living in forest land.

A memorandum with collective demands of women was submitted to the government.



Glimpses of progress achieved in the project supported by EdelGive Foundation in last 2 years:

- We have conducted 279 Self Help Group (SHG) Federation meetings and involved 9,739 SHGs and JLG groups and create awareness about the project.
- We have conducted 88 orientation trainings to the SHG group and JLG group members in 10 blocks.
- We have covered over 150 villages through federation meetings and SHG meetings.
- Earlier we had restricted financial inclusion programmes only for loan linkages to the SHGs, but now we are creating awareness about savings, bank transactions, no cash transactions, and insurance and pension schemes etc.
- 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 working to link these schemes to the women members living in the remote locations.
- We have linked 302 SHGs and 104 JLGs with direct bank loans with affordable interest rates (around 12%).
- Our Pragatimitra Souhardha Sahakari transaction is improved and we have provided credit facilities to SHG groups.
- We have mobilized 49.30 Lakhs in the form of Fixed Deposits, Pigmy and Recurring Deposits.
- Conducted Dairy development training for 312 members.
- Computer literacy training is conducting for 283 members .
- Total 2657 members benefited from credit facilities through this project.
- Total 18 SHGs have got 49.85 lakhs loan from Pragatimitra Souhardha Cooperative (Subsidiary organisation promoted by MANUVIKASA).
- Our Fisher women groups are getting loan on zero interest because of our intervention.
- We have provided Entrepreneurship Development training to 988 members in 22 batches
- We have mobilized INR 1.96 Lakhs as voluntary contribution for our services from SHGs
- We have mobilized INR 300 to INR 500 per skill training candidates who desired to have more training days than the standard days of the training supported by project.
- We have conducted tailoring training for 253 members.





EdelGive Foundation
representative's visit





Success Story : Wage labour lady became employer

Ratna Veerupaksha Patil is a 48 years old lady living with her husband in Yellapur town of Uttara Kannada District. She has faced the heat of poverty and overcome the poverty by starting a lunch home. She joined Shreedevi Joint Liability Group promoted by MANUVIKASA in 2015 with other 4 ladies and started small savings and got loan from Syndicate bank in 2015 and got INR 50000 each. All 05 members in the Shreedevi JLG started small scale income generating activities and Ms. Ratna chosen to prepare and sell the Rotis.

Recently on 21.08.2018 once again she got another INR 1 lakh loan from the bank. With the help of loan money, she constructed a space for lunch home at first floor of her house and appointed another two ladies as her subordinates. Every day she sells 50 to 60 meals and getting INR 4200 income. She is having 35% margin and around getting INR 40,000 net profit out of this business. Her husband has also joined her business!

Small loan helped her to get into the sustainable income generation activity and second medium loan encouraged her to expand the business and give employment to another two ladies and her husband as well. She expresses her thankfulness to MANUVIKASA and EdelGive Foundation for training and credit support.



Physical age is not an obstacle for entrepreneurship!

Nandini Nagappa Shetty is 51 years old woman living in Udyama Nagar of Yellapur town in Uttara Kannada district. She is living with her husband, two daughters and a son. Her family is mostly depended on her because her husband is physically weak and aged. Children are studying and one daughter completed her education and working with Nandini.

Nandini was doing arecanut cutting work and getting very meager amount and which was not enough for family maintenance. She joined Supriya SHG in 2016 promoted by MANUVIKASA and started incense sticks production along with marketing and started getting additional income. She borrowed INR 50,000 loan in SHG and started this incense stick business.

MANUVIKASA has given entrepreneurship and self-help orientation training with the support of EdelGive Foundation and linked INR 1 lakh loan from Syndicate bank through SHG and supported her to start paper plates business. She has constructed a small working place and installed a machine for making paper plate. Nandini is very active and hard worker and visits shop to shop for plate and incense sticks marketing. Her son is also supporting her part time.

She brings paper reams from Bengaluru and makes the plates and cups of different sizes. Every month she uses 5 quintals paper ream and she invests INR5000 per quintals. She earns a net profit of INR 1500 per quintal and now earning INR7500 per month. Business is under growth and she wanted to expand the market. She is happy with her own enterprise and she acknowledges the support of MANUVIKASA, Syndicate Bank and EdelGive Foundation.



Life decorates

Shobha Parameshwar Naik is a 39 years old lady residing in a small village named Kalgar near Sirsi. Her husband Parameshwar Naik is a labourer. She has two sons. Elder son lives in Kundapur working in a private firm on temporary basis. Younger son is pursuing his college education. Being laborer Shobha's husband's earnings are not sufficient for the livelihood and educational related expenses of the family. Six years back Shobha joined Shri Kalleshwara Self Help Group promoted by MANUVIKASA. After this, Shobha started saving money in the group. She continuously participated in meetings and trainings conducted by the organization. Then she thought of purchasing a cow and starting animal husbandry in a small way. She took loan from her savings and started doing dairy farming. Day by day her income has increased and



she has repaid the loan amount. Her husband also helps her in dairy farming. To get more knowledge Shobha did attend several trainings on dairy farming. So that she could implement the insights gained and do well in her endeavour.

At present she is having 03 cows. Recently, she purchased one more cow by taking a credit of INR 60,000 from Davinta Financial services. Also, she has started building separate shed for the cows. Everyday she sells about 20 liters of milk to the nearby dairy at Hutgar. With this she gets INR 30 per liter. Also, she prepares milk based products like curd, ghee and sells to the nearby

households. They have a bio-gas plantation which reduces the need of methane gas cylinder. By selling milk she earns INR 18,000 per month. Expenses incurred are INR 12,000. They sell the manure once in a year and gets extra income of about INR 15,000. Overall, she can save or earn INR 6000 to 8000 a month. She is very happy that she is helping her family economically. She saves INR 100 per month in the group and wants to increase it. She says thanks to MANUVIKASA and EdelGive Foundation for this positive change in her life.



Partnership with VattiKutti India Foundation:

This year we have made an agreement with **Vattikuti India Foundation (VIF)** to develop livelihood of 4000 women through skill building, entrepreneurship development and financial inclusion. VIF has introduced us to **Avanti Financial Services Limited** and **Davinta Financial Services Limited** to provide micro credit to our trained women entrepreneurs. We have provided following trainings under VIF support and 1345 members got credit support of an average of INR 40,000 per member.

- Total 635 members attended Entrepreneurship Development Program (EDP) trainings
- Total 237 members attended training on the Dairy farming
- Total 225 members attended the training on tailoring

Immediately after getting skill trainings and business development trainings, women will get loan to establish business in this project. Davinta Financial Services Limited is using technology enabled loan linkage and recovery to the women entrepreneurs.







When women support each other incredible things happen

Promotion of cooperative for sustaining SHG movement:

Apart from direct intervention with women and small farmers to improve their livelihood through financial inclusion, technology transfer and skill building, MANUVIKASA has established **Pragatimitra Souhardha Sahakari Niyamita** a cooperative bank in consistent to support with the micro credit that helps women to start their own business.

This cooperative has allotted over 70% of its shares to women and working with matured SHG groups and innovative farmers. Pragatimitra cooperative extends its loans to SHGs, individual entrepreneurs and innovative farmers with relatively higher ticket size loans of up to INR 2 Lakhs per member for their income generating activities.

Loans are normally given with considering business ideas and partial security. Group loans are given with group collaterals. Savings from the members is encouraged with providing the facilities like fixed deposits (FD), cash certificate, recurring deposits (RD) and pigmy collections. Pragatimitra gives up to 9% interest on FDs and gives 0.5% extra interest to SHG members, widows and senior citizens.

At present Pragatimitra has about 2700 members enrolled as share members from all blocks of Uttara Kannada district, the total share capital as on date amounts to about INR 21.8 lakhs. It has completed 4 successful financial years since its inception.

Pragatimitra has extended loans worth over INR 1 crore in individual & group formats. These loans are extended exclusively for income generation activities carried out by Skilled/Semi-skilled women members of the groups (SHG & JLG), small entrepreneurs, artisans and other rural/semi urban enterprises. Pragatimitra reaches out and caters to the needs of skilled & semi-skilled informal entities that have potential to do well but are away from the formal credit access is the major emphasis of this lending programme.

Pragatimitra has also notably contributed in cultivating the habit of savings among its members by providing various options for savings & deposit with the best ROI to suit the magnitude and frequency of investment capacity of the members. At present recurring deposit, pigmy, cash certificate, fixed deposit and savings box are the products in demand. As a result, the total lending portfolio of the institution is managed by its own resources!

Now, with the growing demand for the services of Pragatimitra, the institution has started the framework for expansion of operations by setting up branches and/or service centers in other blocks of Uttara Kannada district.



e-Shakti programme:

Keeping in view of the Government of India's mission for creating a digital India, NABARD launched a project **e-Shakti** for digitisation of all Self-Help Groups (SHG) in the country. The project is being implemented in 100 districts across the country.

NABARD had identified MANUVIKASA in Uttara Kannada District to implement e-Shakti programme and we have digitized 2400 SHGs under e-Shakti programme. We have identified and appointed 80 volunteers for collection of basic data of the SHGs and monthly data updating through Android App.

The project aims at digitization 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 through:

- Integrating SHG members with the national financial inclusion agenda.
- Improving quality of interface between SHG members and banks for an efficient and hassle free delivery of banking services by using the available technology.
- Facilitate convergence of delivery system with SHGs using Aadhaar linked identity.

The need of digitization 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 the clients with lower literacy rate. 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 followed :

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 tracked on a real time basis. Overall, an entire ecosystem was designed to address the complex issues related to patchy financial records of SHGs across the country.



Promotion of Farmer Producer Company (FPC)

We have established **Pragatimitra Farmers Producer Company** in the year 2016 under the joint promotional support of **NABARD** and **Deshpande Foundation**. It was incorporated under the Company Act with **10** Founding Farmer Subscription. Now, the institution with about **925** share members has successfully completed 4 Financial Years since its inception with a motto to “Foster Farmer Aspirations”.

Areca nut as a primary crop for intervention of the company has notably contributed to ease the challenges faced by the producer community in Harvest & Post-Harvest Management of the crop. Also, with a perspective of doubling the farmer's income, the company has prioritized the process of value addition at each node of value chain of areca nut.

Under the Harvesting Support initiative, the company extends the services of:

- a) Contract Harvesting (Farm gate procurement of Arecanut)
- b) Supply of skilled labours for harvesting.

These are the two unique services which enables the farmers to avoid distress selling of the produce at an unscientific price. In a year about 25 farmers are benefited by this service.

Under Post-Harvest Management Services, the company extended the services of:

- a) Common facility for processing of arecanut.
- b) De-husking machine service at the doorstep.

Common facility centre is a single window where the tender arecanut is processed into ready marketable produce at a single place. About 70 farmers are benefited by this service every year.

De-husking machine service is a service in which the portable machine is tendered at the farm gate to facilitate de-husking of Chali variety of arecanut. About 250 members are benefited by this service.

This service not only provides an integrated solution but also discounts the processing expenditure by at least 50 percent.

Under 'Value Addition' initiative, the company extended the services of:

- a) Areca essence procurement at the farm gate.
- b) Areca polishing machine service.
- c) Areca sheath procurement.

Areca Essence is a residue of Arecanut processing, which is procured by the company at the farm gate. Otherwise this residue was considered as a waste. About 20,000 litres of essence is collected from about 265 members in a year.

The unfinished/half de-husked Areca nut is polished with the polishing machine, this polishing increments the price of the produce by 30%. This benefited about 75 members in a year.

Under the farm development initiative the company extends the service of :

a) Farm development machinery support

Farm development machinery is provided with skilled labourer at a very competitive rate, this reduces the cost of farm development by about 40%. Service is extended to about 100 farmers in a year.

Apart from regular agribusiness the company has actively participated in providing essential services during the COVID 19 Pandemic. Distribution of daily needs, grocery, fruits and vegetables to the remotest parts within Sirsi Taluk was a notable work done by the company for about one month. Also we have rendered all Essential post-harvest and farm development services to the farmer members during the pandemic, specific permissions were obtained from competent authorities.

The development of the company is supported by “NABARD” by extending “business development assistance” support, “Small Farmers Agribusiness Consortium (SFAC)” through its “equity grant” and “credit guarantee” support, Vijaya Bank has supported by extending “term Loan” and “overdraft” facilities, NABKISAN has facilitated “working capital assistance” and “S3IDF” has supported by extending “bank guarantee” for securing loan and also has provided “venture capital assistance” to the company. Total turnover of the company during the reporting period was around INR 1 Crore. The company is planning to establish retail outlets in other part of the state to sell their products including Western Ghats value-added ethnic products.





Pragatimitra FPO – A friend in need, a friend indeed!

Case of Mrs. Malini Hegde & Prof. G V. Hegde

At. Po: Chavatti, Taluk: Yallapur, Uttara Kannada district

Prof. (Rtd) G V. Hegde and his wife Mrs. Malini G. Hegde are the happy couple with having a peaceful retired life, children having completed their studies and living in abroad; and having five acres of agriculture land in the very backyard of their home! As their children stays abroad, the couple was compelled to take care of the agriculture themselves. Thus, Hegde couple transformed as fulltime farmers growing paddy and Arecanut in four acres of land.

However, they are not equally lucky enough as farmers due to inadequate irrigation facility, lack of availability of the laborers to perform critical functions especially during harvesting and post harvesting stages of Arecanut farming and processing. Also, inadequate irrigation facility made them leave an acre of land uncultivated! Thus, the family had limitations in maximizing the benefit from agriculture!

To overcome the issue of lack of irrigation, Hegde couple took help of MANUVIKASA and developed a farm pond with the dimension of 30x30x10 feet first. Then they further deepened it up to 25 feet, got the stone pitching and fencing done to maximize the benefit of irrigation to take up agriculture across the year, provide lifesaving irrigation to the Arecanut plantation. As a result, they have newly started doing Arecanut plantation in an additional acre that was left uncultivated earlier; started growing banana, black pepper and cardamom as mixed crop along with Arecanut plantation owing to the water securing achieved.

Despite of this, Hegde couple still had the challenge of lack of laborer to work during critical stage of Areca nut farming i.e., harvesting and post harvesting phase where the crop gets plucked, undergoes value addition which is a time sensitive process to be done within a week after the harvesting to get the best price before they disappear. Hence, out of compulsion they used to give an entire plantation for lease to the middlemen to harvest all the Areca nut for a lump sum amount which was obviously far much lesser value that what it could have fetched otherwise. Knowing this, MANUVIKASA introduced them to Pragatimitra Farmer Producer Company, a subsidiary organization promoted by MANUVIKASA that helps Areca nut farmers with range of services from end to end requirement of Areca nut farming and processing. Hegde couple is one of those who got all the services of Pragatimitra FPO as under:

1. Input supply: Purchased organically treated manure that helped Areca nut to grow well. The manure was supplied at the doorstep.
2. Harvesting support: Pragatimitra FPC facilitated labourers to harvest the Arecanut which is a niche skill and will be in huge demand as farmers gets a shorter period to perform this key function.
3. De-husking of Arecanut at the doorstep of farmers: Pragatimitra FPC's Arecanut de-husking machines helped Hegde couple to de-husk harvested Arecanut within a day which otherwise takes over a weeks' time at least if done manually at higher expenses.

4. Processing of Arecanut at FPC's common facility centre: The Arecanut that got peeled at the doorstep of Hegde's residence underwent boiling, polishing kind of further value addition at the common facility centre of Pragatimitra FPC. This enabled Hegde couple with better bargaining power to sell only a part of areca nut soon after the value addition and retain the rest to sell when the best price is available! This would have not been possible without the timely and quick services of Pragatimitra FPC.

Thus, Pragatimitra's service delivery-based model is assisting / enabling Arecanut farmers with critical service/s at the time it is needed the most to maximize the profit and minimize the efforts and worries!



Education support programmes

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

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. To know more please visit www.giveindia.org

When MANUVIKASA entered a village for organizing self-help groups, it came to know about semi orphan and orphan children and the difficulties faced by them. These children who have lost their mother and father or lost one among them are facing problem to get learning materials and 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 17 orphan and semi orphan children and 63 poor children. This year we have started distributing notebooks to the poor children. Each student gets 05 notebooks a year. We have distributed about 750 notebooks to 150 children.



MANUVIKASA will provide feedback reports to the donors after utilizing the grant support. Indian and foreign individuals who donate to MANUVIKASA receives feedback report through Give India.



The roots of education are bitter, but the fruit is sweet - Aristotle



Model feedback report Child 1

Brief Description

DONATIONS RECEIVED THROUGH GIVEINDIA ARE USED ONLY FOR POOR BENEFICIARIES

Donation amount: 44.02USD

Dear Shacheendra Chuntar,

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.

Manjunath Raju Gouda is an eleven years old boy studying in 6th standard at Higher Primary School, Heepanalli of Sirsi Taluk, Uttara Kannada district. He belongs to a very poor family. Unfortunately his father has passed away and he lives with his mother and elder brother Dattatreya who is studying in 8th standard. His mother Jayalaxmi is working as a laborer and the only bread earner for the family. Her monthly income

is not sufficient to fulfil their family's livelihood requirements. In this situation Manjunath cannot expect any educational and basic materials from his family. However in the absence of these facilities, his education gets affected. To support through Give India's aid, MANUVIKASA identified Mr. Manjunath Gouda through school teachers and provided him with 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.

Manjunath is good in his studies. He has scored an average of A grade during the last academic year. His favorite language is English. He is also interested in Sports and likes running and relay. He is good in drawing also. His aim is to become an engineer.

Beneficiary Details

Full Name : Manjunath Raju Gouda
Father / Guardian Name : Raju Gouda
Age : 11 yrs
Grade (If Applicable) : A
Utilization Period : 10.07.2019
Home Address & School Address
House / Building / Centre : Manigadde
Street Name & Number : Sirsi-Heepanalli road
Prominent Landmark : Near paddy fields
Local Area /Sector/Para/Basti / Tola /
Dhani / Vas / Bigha/Nagar : Heepanalli
Village / Town / City : Sirsi
PO Name, Taluka / Mandal / : Tehsil Block, District, Post: Manjavalli
Taluk: Sirsi Dist: Uttara Kannada
State and Pincode : Karnataka-581402



Brief Description

DONATIONS RECEIVED THROUGH GIVEINDIA ARE USED ONLY FOR POOR BENEFICIARIES

Dear Sandeep sir,

We MANUVIKASA and Give India, express our gratitude to you for your donation to our noble cause. Your donation has made positive impact on 05 poor children.

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

Brief Description of support used for:

Most of the poor parents are unable to fulfill the need of their children especially providing necessary learning materials. Price of the learning materials is hiking day by day. In this situation poor families could not afford these materials. Children from these families are suffering from inferiority complex. They start

stealing notebooks, pens etc from other's bags. Some children use only rough notes and never get an opportunity to write these notes on a good notebook. Just because of this these children could not score much although they are capable. Some children stop their education in the middle.

Few parents will purchase very low quality notebooks to the children and end of the year, ink on the note books will be spread over and child may not be able to read the words. Few parents will invest only in basic notebooks and unable to provide their children to map, graph and practical note books. Few children are using two to three notebooks for all 6 subjects.

To overcome this MANUVIKASA started giving notebooks to poor children.

Total children benefited: 05

No of notebooks distributed: 25

Name of the School: Higher Primary School Onikeri, Taluk: Sirsi

Details of Children

Sl No	Name of the student	Class	Interest of the student	Grade
1	Deepti Manjunath Hegde	5 th	She is interested in reading Story books. She wants to become a Teacher.	A
2	Navya Nagaraj Hegde	5 th	She is interested in Kannada. She likes Reading Books. She wants to become a Teacher.	B+
3	Tanushree Rama Mukri	5 th	She is interested in Kannada. She likes reading Story Books. She wants to become a Teacher.	A+
4	Chinmayi Nagapati Hegde	5 th	She is interested in English Hindi and Volleyball. She wants to become a Teacher.	B+
5	Sumank Mahadev Gouda	5 th	He is interested in Kannada and Kabaddi and He wants to become an Engineer.	B+

BENEFICIARY DETAILS



Full Name : **Deepti Manjunath Hegde**
Father / Guardian Name : Manjunath Hegde
Age : 10
Grade(If Applicable) : A
Utilization Period : 17.07.2019
Home Address & School Address
House / Building / Centre : Melin Onikeri
Street Name & Number : Sirsi-Salkani road
Prominent Landmark : Near School
Local Area /Sector/Para/Basti /
Tola / Dhani / Vas / Bigha/Nagar : Onikeri
Village / Town / City : SIRSI
PO Name, Taluka / Mandal / : Tehsil Block, District, Post: Melinonikeri
Taluk:Sirsi Dist: Uttara Kannada
State and Pincode : Karnataka 581402

BENEFICIARY DETAILS

Full Name : Navya Nagaraj Hegde
Father / Guardian Name : Nagaraj Hegde
Age : 10
Grade(If Applicable) : B+
Utilization Period : 17.07.2019
Home Address & School Address
House / Building / Centre : Devatemane
Street Name & Number : Sirsi-Salkani Road
Prominent Landmark : Near Kali Temple
Local Area /Sector/Para/Basti /
Tola / Dhani / Vas / Bigha/Nagar : Onikeri
Village / Town / City : SIRSI
PO Name, Taluka / Mandal /
Tehsil Block, District, : Post- Melinonikeri
: Taluk:Sirsi Dist: Uttara Kannada
State and Pincode : Karnataka - 581402

Full Name : Tanushree Rama Mukri
Father / Guardian Name : Rama Mukri
Age : 10
Grade(If Applicable) : A+
Utilization Period : 17.07.2019
House / Building / Centre : KelaginOnikeri
Street Name & Number : Sirsi-Salkani road
Prominent Landmark : Main road
Local Area /Sector/Para/Basti /
Tola / Dhani / Vas / Bigha/Nagar : Onikeri
Village / Town / City : SIRSI
PO Name, Taluka / Mandal /
Tehsil Block, District, : Post- Melinonikeri
: Taluk:Sirsi
Dist: Uttara Kannada
State and Pincode : Karnataka - 581402

Full Name : Chinmayi Nagapati Hegde
Father / Guardian Name : Nagapati Hegde
Age : 10
Grade(If Applicable) : B+
Utilization Period : 17.07.2019
Home Address & School Address
House / Building / Centre : Mannimane
Street Name & Number : Sirsi-Salkani road
Prominent Landmark : Main road
Local Area /Sector/Para/Basti / Tola
/ Dhani / Vas / Bigha/Nagar : Onikeri
Village / Town / City : SIRSI
PO Name, Taluka / Mandal /
Tehsil Block, District, : Post- Melinonikeri
: Taluk:Sirsi Dist: Uttara Kannada
State and Pincode : Karnataka - 581402

Full Name : Sumank Mahadev Gouda
Father / Guardian Name : Mahadev Gouda
Age : 10
Grade(If Applicable) : B+
Utilization Period : 17.07.2019
Home Address & School Address
House / Building / Centre : Kelaginonikeri
Street Name & Number : Sirsi-Salkani road
Prominent Landmark : Main road
Local Area /Sector/Para/Basti /
Tola / Dhani / Vas / Bigha/Nagar : Onikeri
Village / Town / City : SIRSI
PO Name, Taluka / Mandal /
Tehsil Block, District, : Post- Melinonikeri
: Taluk:Sirsi Dist: Uttara Kannada
State and Pincode : Karnataka - 581402

The future depends on what we do in the present

Brief Description

DONATIONS RECEIVED THROUGH GIVEINDIA ARE USED ONLY FOR POOR BENEFICIARIES

Donation amount: Rs. 1800

Dear Krishnan Unni sir,

We MANUVIKASA and Give India, express our gratitude to you for your donation to our noble cause. Your donation has made positive impact in the life of a poor child.

We MANUVIKASA are working in North Kanara and Haveri Districts of Karnataka by conserving environment and empowering poor. All our efforts try to carry out innovative and sustainable solution to burning problems. Your donation reached to the needy child

Ramya Venkatesh Naik is an eleven years old girl studying in 6th standard at higher primary school, Husari of Sirsi Taluk, Uttara Kannada district. She belongs to a very poor family. Both of her parents are laborers. She has an elder brother named Subramanya studying in 8th standard. Ramya's parents are having work only in season. In off season their earning is very low and sometimes zero. They must look after the whole family's livelihood and basic needs. In this situation Ramya cannot ask any learning materials or basic things from her parents.

MANUVIKASA identified Ms Ramya through her school teachers and provided basic materials such as note books, pens, geometry box, dictionary, grammar books, school bag, umbrella, shoes and casual dress to continue her education.

Ramya is good in her academic studies. She has scored A+ in the last academic year. She likes studying English. She likes playing Kho-Kho and drawing. She wants to become a doctor.

Full Name	: Ramya Venkatesh Naik
Father / Guardian Name	: Venkatesh Naik
Age	: 11 yrs
Grade(If Applicable)	: A+
Utilization Period	: 10.01.2020
Home Address & School Address	
House / Building / Centre	: Kankoppa
Street Name & Number	: Sirsi-Korlakatta road
Prominent Landmark	: Main road
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	: Husari
Village / Town / City	: Sirsi
PO Name, Taluka / Mandal / Tehsil Block, District	: Post: Husari Taluk: Sirsi Dist: Uttara Kannada
State and Pincode	: Karnataka 581402



Feedback on the utilization of your donation, as received from **MANUVIKASA**

Transaction number : TRN-007320791/TD-0008076048
Amount : INR 3100

Transaction Date : 18-Nov-2017 Units : 1

Name of the donor : Disha Hegde

Purpose of donation : Motivate an orphan or a very poor child go to school by providing necessities

Brief Description

DONATIONS RECEIVED THROUGH GIVEINDIA ARE USED ONLY FOR POOR BENEFICIARIES

Dear Disha Hegde,

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.

Ashwita Ramachandra Achari is a thirteen year old girl studying in 7th standard at Higher Primary School, K H B Colony of Sirsi taluk, Uttar Kannada district. She has belonging to a very poor labour family. Her father has remarried few years back and her mother Kamala has doing labour work to look after the livelihood of the family. Ashwita has two elder sisters. Within these two one has studying in 9th standard and another helps her mother in her work and earn a little for the family. As the family condition is very poor her mother is leading their life by her labour work. Yet the backward condition of their family is making it difficult to fulfil the livelihood requirements and it is hard to continue Ashwita's education. In this situation Ashwita can't expect any educational help and basic materials from her family.



MANUVIKASA identified Ms Ashwita 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 her education & fulfilled her basic needs.

Ashwita is excellent in her academic studies. She has scored an average of A+ grade during the last academic year. Her favourite subject is Kannada. She is also interested in Sports and participated in High jump, Running and hurdles competitions. She likes to dance also. Her dream is to become a dancer.



Beneficiary Details	
Full Name	Ashwita Ramachandra Achari
Father / Husband / Guardian Name	Ramachandra Achari
Age	13 yrs
Grade(If Applicable)	A+
Utilization Period	20/12/2017
Home Address & School Address	
House / Building / Centre	Esale
Street Name & Number	Sirsi-Esale road
Prominent Landmark	Kelagina Esale
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Esale
Village / Town / City	Sirsi
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Chipgi Taluk: Sirsi Dist: Uttara Kannada
State and Pincode	Karnataka 581402

About the assistance to students in distress with the support of Give India:

Unfortunately, not all children are blessed to be born in the resource sufficient or resource rich families and had to go through an obvious difficulty owing to the social and financial limitations of their parent/s. Such children include orphans, raised by a single parent, parents being financially or socially weaker and so on. However, it is un-debatable that such kids also deserve the childhood like other 'normal' children that enables them to be a confident, contributing and content citizen over a period of years! Realizing this critical need, MANUVIKASA supports children with troubled background with the package of assistance that takes care of their social and academic needs in a humble way.

The case of Ashwita throws light on the how the humble support by MANUVIKASA helped her to come up with the situation and do well in her studies over a period.

Ashwita was first supported by MANUVIKASA with an educational assistance kit when she was studying in the class 9th in the year 2017. As Ashwita's father deserted his wife along all his girl children in the want of a male child from his second marriage, the family faced a severe social and financial difficulties to cope up with this sudden shock. This affected health condition of Ashwita's mother a lot! Despite of being not so well, she was forced to do some petty jobs to take care of the family! Knowing this MANUVIKASA did support Ashwita with an educational kit to decrease the mounting burden on the family at least a bit.



Currently Ashwita is studying in class 10th. She is grown up and able to understand and respond to the situation well. Fortunately, she is doing well in the studies as well! Due to the COVID-19 pandemic, she is promoted from class 9th to class 10th. Two of three elder sisters of Ashwita got married. Now Ashwita, one of her elder sisters and her mother live together and mother is the only bread earner of the family despite of her not so good health condition. So far Ashwita was studying in Ave Maria School which was one of the good private schools of Sirsi. Unfortunately, due to the financial difficulty of the family to pay the higher fees and other educational expenses, this year Ashwita's family has decided to move her from the private school to Govt' school! Though it is painful for Ashwita to depart from all her dear friends, teachers from her earlier school, she has agreed for the change of school knowing her family's difficulties!

MANUVIKASA wishes Ashwita all the best for her studies and wishes that she does well in her studies and live as well and become the support for the family.

Brief Description

DONATIONS RECEIVED THROUGH GIVEINDIA ARE USED ONLY FOR POOR BENEFICIARIES

Dear Rayomand Kalvachwala,

We MANUVIKASA and Give India, express our gratitude to you for your donation to our noble cause. Your donation will change the lives of rural folk and create long lasting positive impact on environment.

We MANUVIKASA are working in Uttara Kannada and Haveri Districts by conserving environment and empowering poor. All our efforts try to carry out innovative and sustainable solution to burning problems. Your donation will enhance the income of the family and conserve the environment.

We once again thank you for your helping hands towards our water harvesting effort.

Brief Description

DONATIONS RECEIVED THROUGH GIVEINDIA ARE USED ONLY FOR POOR BENEFICIARIES

Name of village : Hukkali of Siddapur Taluk,
Uttara Kannada district, Karnataka

Address where the tank is constructed : Hukkali in Thandagundi Panchayat

Date of completion of tank construction : 10/06/2019

LATTITUDE : 14.41686579 **LONGITUDE:** 74.67506996

Save water today or tomorrow you will pay.



Sl No	Name of the beneficiaries	Total agricultural area benefited (In Acres)	Age
1	Nagi KomGanapa Gouda	2-0-0	55
2	Nagu Huliya Gouda	2-0-0	65
3	Putti Putta Gouda	2-0-0	70
4	Beera Timma Gouda	2-0-0	75
5	Manjunath Govind Gouda	2-0-0	45

Beneficiary Address:

House / Building / Centre : Hukkali
Street Name & Number : Sirsi-Herur road
Prominent Landmark : Thandagundi
Local Area /Sector/Para/Basti/Tola/Dhani/Vas /Bigha/Nagar : Thandagundi
Village / Town / City : Siddapur
PO Name, Taluka / Mandal / Tehsil Block, District : Po: Nilkund Taluk: Siddapur
Dist: Uttara Kannada
State and Pincode : Karnataka 581331

Brief description on village's situation:

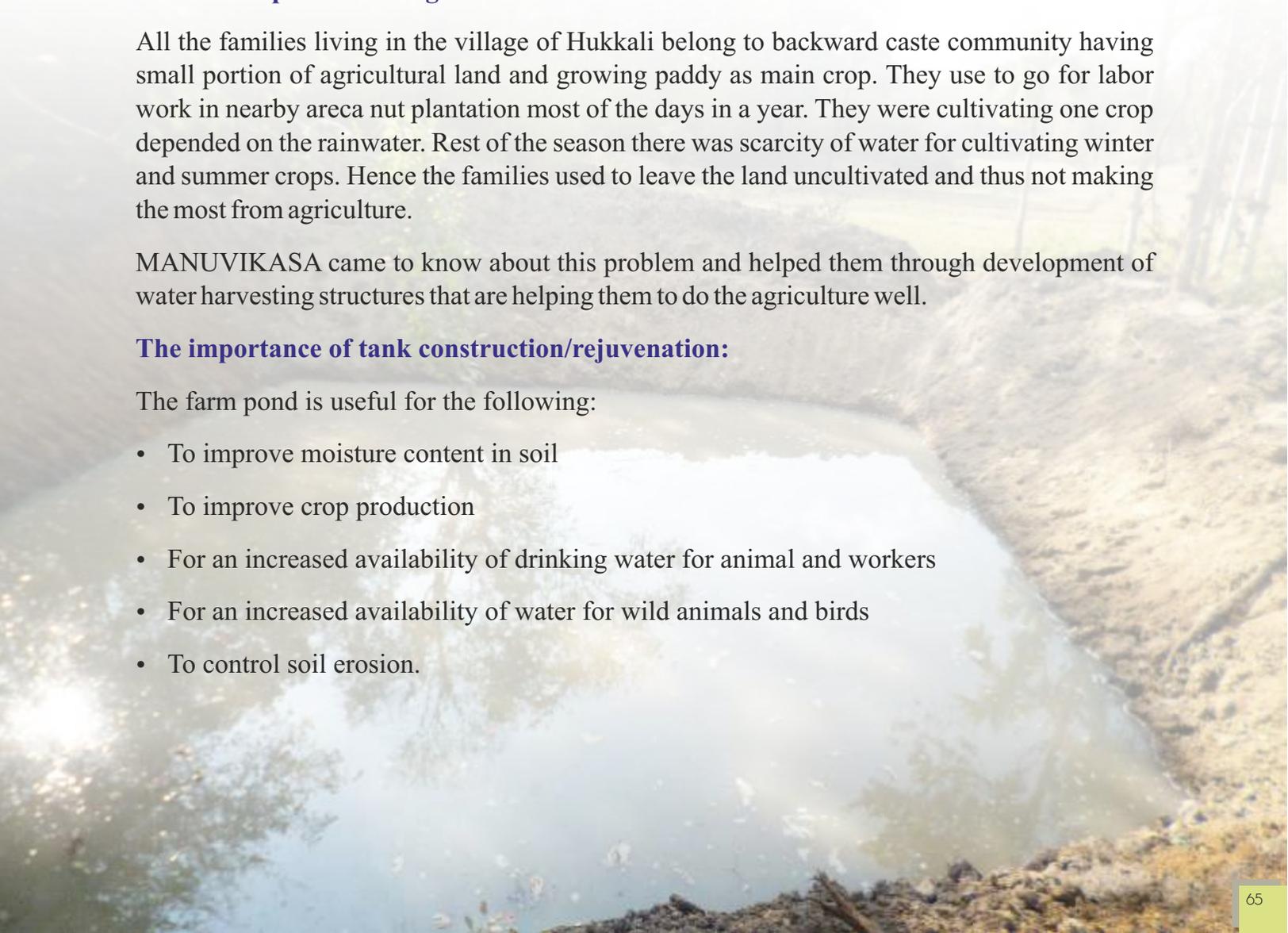
All the families living in the village of Hukkali belong to backward caste community having small portion of agricultural land and growing paddy as main crop. They use to go for labor work in nearby areca nut plantation most of the days in a year. They were cultivating one crop depended on the rainwater. Rest of the season there was scarcity of water for cultivating winter and summer crops. Hence the families used to leave the land uncultivated and thus not making the most from agriculture.

MANUVIKASA came to know about this problem and helped them through development of water harvesting structures that are helping them to do the agriculture well.

The importance of tank construction/rejuvenation:

The farm pond is useful for the following:

- To improve moisture content in soil
- To improve crop production
- For an increased availability of drinking water for animal and workers
- For an increased availability of water for wild animals and birds
- To control soil erosion.



MANUVIKASA (R)

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

BALANCE SHEET AS AT 31ST MARCH 2020

LIABILITIES	AMOUNT	ASSETS	AMOUNT
DESIGNATED AND UNRESTRICTED FUNDS		FIXED ASSETS	
Trust / Corpus/ General Fund		Opening Balance	10,11,438
Opening Balance	1,11,09,935	Add: Additions	45,650
Add: Surplus during the year	20,91,667	Less: Depreciation	(1,75,607)
	1,32,01,502		8,81,481
SECURED LOANS		CURRENT ASSETS, LOANS, ADVANCES & RECEIVABLES	
Vijaya Bank Vehicle Loan	61,378	Office Rent Deposit	90,000
		Opening Balance	
CURRENT LIABILITIES		Add: Additions during the year	5,000
ESI Payable	10,574	Less: Deletions during the year	(20,000)
PF Payable	67,984		75,000
Professional Tax Payable	400	Telephone Deposit	1,000
Office Rent Payable	3,000	Security Deposit with NABARD Financial Services Ltd	2,05,000
TDS Payable	6,545	Security Deposit with Selco Solar Ltd	5,000
		Fixed Deposit(FD) in Vijaya Bank	
		Opening Balance	10,64,395
		Add: Additions during the year	4,50,000
		Add: Accrued Interest on above	82,688
			15,97,073
		Assistance to SHOs	
		Incentives on Micro Finance Receivable	83,002
		Tax Deducted at Source A.Y. 2019-20	1,89,061
		Tax Deducted at Source A.Y. 2020-21	18,124
		Advances for expenses	11,700
			11,200
		CASH AND BANK BALANCE	
		Cash in hand	4,690
		Cash at bank	
		Canara Bank, Sirsi	4,924
		ICICI Bank	35,661
		Corporation Bank	13,44,230
		Vijaya Bank, Herur	1,25,217
		Punjab and Maharashtra Co-operative	1,041
		Vijaya Bank, Sirsi	22,719
		Vijaya Bank, APMC Yard Sirsi	33,76,225
		Vijaya Bank, Kamsur	8,97,635
		Axis Bank Sirsi	36,34,833
		Karnataka Vikas Grammeena Bank	64,291
		State Bank of India, Sirsi	7,66,996
TOTAL		TOTAL	1,33,51,393

Place: SIRSI
Date: 26-10-2020

For and On behalf of MANUVIKASA (R)
Kariagi, Siddapur, North Kanara

Managing Trustee



Subject to Our Report of even date attached!
For: UDAYA SHETTY & CO. CHARTERED ACCOUNTANTS
B.Com., LL.B.(ISH), ICAI (ICAI) PARTNER



MANUVIKASA (R)

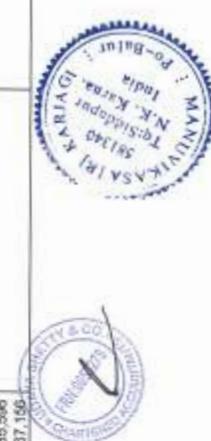
AT: KARIAGI, PO: BALUR, TC: SIDDAPUR, DIST: NORTH KANARA-581 340
KARNATAKA, INDIA

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDING ON 31ST MARCH 2020

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Programme Expenditure through Give India	27,080	By Donation/Grants from Give India Help an orphan child	21,699
Programme to meet Basic Necessities of an Orphan Child		Help to construct a water harvesting structure	1,69,968
Programme for Construction of Water Harvesting Structure	5,19,520	Sponsor clothing and school supplies for a poor child	32,400
Sponsoring Uniforms, School Materials and Scholarships	42,430	Provide a set of five books	10,200
Provide a set of five note books	14,300	By Donation/Grants from Give Foundation USA Help and orphan child	3,054
To Programme Expenditure through Give Foundation USA	3,054	Help to construct a water harvesting structure	86,053
Programme to meet Basic necessities of an Orphan Child		Sponsor clothing and school supplies for a poor child	50,892
Programme for Construction of Water Harvesting Structure	94,500	Provide a set of five note books	1,773
Sponsoring Uniforms, School Materials and Scholarships	53,572	By Grant from HDB Financial Services	72,51,500
Provide a set of five note books	1,773	By Grants from NABARD For E-shakti Promotion	16,55,969
To Programme Expenditure through Grants from HDB Financial Services Ltd	1,49,762	By Grant from Voice Foundation	21,89,960
Administrative and Monitoring cost	3,33,468	By Grants from CMS	22,00,000
Development of Beta Tanks	6,16,813	By Grants from Yes Bank Foundation	10,00,000
Development of Farm Ponds	45,47,430	By Grants from Azim Premji Philanthropic Initiative	78,96,900
Development of Lakes	2,000	By Grant from Edel Give Foundation	29,70,770
Development of Water Harvesting Pits	31,861	By Grants from Deshpande Foundation	12,00,000
Rejuvenation and Development of Farm Ponds	2,21,911	By Grants from Vattikutti India Foundation	10,86,000
Salaries, Wages and Incentives	8,542		
Travel Expenses			
To Programme Expenditure through Grants from CMS	8,22,546		
Development of Lakes	44,694		
Salaries and Wages	6,000		
Office Administrative Cost	8,225		
Honorarium and Travel Expenses			



To Programme Expenditure through Grants from Azim Premji Philanthropic Initiative		735
Rejuvenation of Tanks	30,78,750	1,00,927
Construction of Water Harvesting Structure	3,21,100	12,80,320
Construction of Farm Ponds	2,85,946	
Salary and Benefits	5,81,188	98,353
Travel and Related Expenses	82,331	
Office Administrative Cost	74,852	
Capacity Building of Staff Members	15,106	3,10,741
Sustainable Agri Training	13,574	
Bank Charges	1,110	
Non-Recurring Office Administrative Cost	35,500	1,387
To Programme Expenditure through Voice Foundation		
Internet Saathi - Training Expenses	80,840	
Internet Saathi - Personnel Cost	24,32,246	
Internet Saathi - Logistics	5,15,967	
Internet Saathi - Overhead Cost	30,000	
To Programme Expenditure through Grants from Edel Give Foundation		
Communication materials and publications	1,17,861	
Human Resources Costs	11,02,116	
Monitoring and Evaluation Expenses	21,330	
Overhead Costs	73,948	
Programme and Administrative Costs	2,60,217	
Special Events costs	1,73,618	
Training related costs	8,48,088	
External Professional Services	2,25,874	
Staff Capacity Building Training	15,000	
Infrastructure and Equipments	11,000	
To Programme Expenditure through Grants from Yes Foundation		
Development of Lakes	7,71,000	
Construction of Water Harvesting Pits	1,68,800	
Development of Farm Ponds	67,150	
Salary and Traveling Expenses	1,15,430	
To Programme Expenditure through NABARD grants		
E-Shakti Promotion Expenses	11,57,257	
Promotion Of FPO	83,770	
To Programme Expenditure through Grants from Coco Cola Foundation		
Construction of Soak Pits	71,800	
Construction of Silt Trap Pits	1,18,887	
Excavation of Lakes	32,12,000	
Administrative Expenses	75,844	
Salaries and Incentives	85,595	
Other expenses	67,150	



To Programme Expenditure through Grants from Deshpande Foundation			
Promotion of Co-operative Organisation	1,12,870		
Promotion of Farmers Producers Organisation	1,35,000		
Promotion of SHG Federations	6,41,828		
Rejuvenation and Development of Tank	4,31,071		
Salaries and Honorarium	2,41,044		
Staff Capacity Building Training	1,000		
Maintenance Expenses	94,782		
Printing & Stationery	8,658		
Professional Fees	11,900		
To Programme Expenditure through Grants from Vaitukkutti India Foundation			
Administration Cost	6,80,040		
Tailoring Training Cost	3,93,602		
EDP Training Cost	82,044		
Dairy Training Cost	39,380		
Programme Expenses	21,378		
To Other Programme Expenses			
Education materials and Scholarships	1,11,331		
Promotion Of SHGs/JLGs	60,914		
Training Costs	1,39,694		
Rejuvenation of Tanks	4,821		
To Administrative and General Expenses of the Trust			
Advertisement and Publicity Charges	2,230		
Professional Fees	20,400		
Bank Charges	22,858		
Hospitality	3,915		
Electricity Expenses	6,102		
Interest on Vehicle Loan	10,739		
Employer contribution to EPF	2,138		
Books, Newspapers and Periodicals	5,855		
Miscellaneous Expenses	45,714		
Office Rent	13,300		
Postage and Telephone	2,913		
Printing and Stationery	25,432		
Repairs and Maintenance	10,660		
Traveling and Conveyance Expenses	23,802		
Website Development Charges	17,700		
To Depreciation on Fixed Assets (Schedule-I)	1,75,607		
To Surplus i.e. excess of Income Over Expenditure Transferred to Balance Sheet	20,91,867		
TOTAL	2,94,36,801	TOTAL	2,94,36,801

Place: SIRSI
Date: 26-10-2020

for the preparation of the accounts of the Trust
K. Sridhar, North Kanna
Managing Trustee

M. N. J. SHETTY & CO.
CHARTERED ACCOUNTANTS
BANGALORE
INDIA

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

M. NO. 21-4005

STATEMENT OF THE FUND FLOW FOR THE YEAR ENDED MARCH 31, 2020

SOURCE OF FUNDS

(Indian Rupees)

Transferred from secured loan to corpus	-
Fees on consultancy services	-
Received from sale of fixed assets	-
Other income	- 3,17,138.00
Contribution to the earmarked funds	- 2,77,27,790.00
Decrease in net current assets	-
Redemption of investments	-
Income on investments	-

APPLICATION OF FUNDS

Addition to fixed assets	- 45,650.00
Purchase of investments	-
Decrease in unsecured loans	-
Disbursements under small grant programme	-
Disbursements from earmarked funds	-
Grants disbursed to other organizations	-
Personal expenses	-
Technical expenses	-
Promotional expenses	- 2,69,55,669.00
Administrative and other expenses	- 2,13,658.00
Increase in net current assets	-

Staff Training





Mr. Harischandra Bhat
Founder

BOARD OF TRUSTEES

Mr. Ganapati Bhat
Managing Trustee

Ms. Shilpa Pai
Trustee

Mr. Nagaraj Hegde
Trustee

Mr. Geeta Patil
Trustee

Mr. Keshav Murthy
Trustee

Advisory Members

Prof. B. K. Kemparaju

Mr. Prabhakar Bhat



OUR TEAM

Sl.No.	Staff Name
1	Amit Solayekar
2	Ashwath N Naik
3	Basavaraj Radder
4	Divya Gouda
5	Ganapati Bhat
6	Ganapati Yalival
7	Gopal Badkar
8	Mahesh Dongu Naik
9	Mahesh Rama Naik
10	Mamata Gouda
11	Manikanth Chalavadi

Sl.No.	Staff Name
12	Manjunath G Hegde
13	Niranjan Kadam
14	Prajna Bhat
15	Pranav Nayak
16	Prasanna Hegde
17	Pratibha G N
18	Punit H Naik
19	Raghavendra Bhat
20	Santosh Gangolli
21	Saraswati Shetyalkar
22	Shashidhar Kallimath

Sl.No.	Staff Name
23	Shilpa Shastri
24	Shreya Nayak
25	Shridhar Gouda
26	Shubha Pai
27	Subrahmanya Hegde
28	Suryanarayana Hegde
29	Vighneshwara Gamada
30	Vikas S Naik
31	Vinayak Naik
32	Vishwanath Bhat
33	Vivek Hegde

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 other legal documents are available could be shared based on the need and request.

Name and address of Main Bankers:

Bank of Baroda
Herur Branch, Tq: Siddapur,
Uttara Kannada, Karnataka,
India

Name of the auditors:

M/s. UDAYA SHETTY & CO.
CHARTERED ACCOUNTANTS
II Floor, Dr. Shiva swami Building
Devikere, Sirsi (U.K.) 581 401

Staff details

Gender	Paid Full time	Paid Part Time	Paid Consultant	Paid volunteers / Motivators / Teachers	Unpaid Volunteers
Male	24	0	1	12	0
Female	08	1	0	306	0

Staff salary paid details

Head of the Organisation	INR 40,000 per month
Highest paid staff	INR 27,500 per month
Lowest paid staff	INR 8,500 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	INR 3,35,000
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

National and international Travel and other accounting matters

- No travelling expenditure made to any staff or governing body members for international and Local travel

This year Rotary International district 3170 has recognized and felicitated MANUVIKASA with Motibhai Doshi Foundation award during its 61st District conference held at Hubballi on 11th January-2020 for exemplary service in the filed of water conservation



Going Forward

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

Notes :



MANUVIKASA

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

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

web : www.manuvikasaindia.org
http : [//facebook.com/manuvikasa.karjagi](http://facebook.com/manuvikasa.karjagi)

Twitter : @manuvikasa
Email : manuvikasa@gmail.com