



# MANUVIKASA

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## Annual Report

2021-2022

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# Details of the organization

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

- ▶ Any donation to MANUVIKASA is Tax exempted under 80G of the Income Tax Act
- ▶ You may donate to MANUVIKASA through Give India.
- ▶ Please visit [www.giveindia.org](http://www.giveindia.org)
- ▶ Please visit [www.manuvikasaindia.org](http://www.manuvikasaindia.org)
- ▶ Our online partner: Lets Endors

## Thanks to our supporters and Donors





## Our reach



- **59000** Families served
- **3693** Farm Ponds Developed
- **174** Lakes Rejuvenated
- **22500** Farmers benefited
- **2545** students received help
- **23500** Acres of Agriculture land irrigated
- **45000** Women members benefited.

## From the Director Desk



I am very delighted to present the Annual Report for the financial year 2021-22. During COVID-19 Second wave, it was an extremely tough time; MANUVIKASA and its team continued their commitment and passion towards community service and was able to reach the indigent people with its developmental programmes.

During COVID Second wave, a sudden nationwide lockdown and restriction on movement again distracted our routine livelihood development, lake rejuvenation and skill training programmes. But within a few days, we got support from District administration and Political leaders through telephone and emails. Later we focused on emergency relief work for the community affected by COVID-19.

To reach the new high, our reporting period was started with new plans and strategies. But again COVID-19 situation dispirited our ambitions and readiness for implementing new programmes and activities. In this uncertain situation, the Azim Premji Foundation, EdelGive Foundation, Foundation for Ecological Security and Vattikuti

India Foundation representatives reached us and encouraged our team to work on COVID relief activities. Local public representatives and officials entertained our request and allowed us to involve ourselves in COVID relief activities and water conservation activities in Uttara Kannada District. Here I express my heartiest gratitude to the Azim Premji Foundation and EdelGive Foundation for their immediate support for the COVID relief work. My heartiest thanks to the District In-charge Minister, District Officials of Uttara Kannada & President of the Legislative Assembly of Karnataka State for their support to implement our regular programmes and COVID relief programmes. Even though the COVID emergency and nationwide lockdown were imposed for about three months, we continued our lake rejuvenation work in Uttara Kannada, Haveri, Shivamogga and Dharwad Districts with the support of District administration, local government departments and public representatives.

Azim Premji Foundation has been supporting our organization for the last three years for

lake rejuvenation, capacity building of farmers on sustainable agriculture, water conservation in community forest land and farm pond construction to ensure irrigation support to the small and marginal farmers. This year we have rejuvenated 15 lakes and constructed 36 farm ponds. My heartiest thanks to Azim Premji Foundation for their support in the water conservation programme as well as COVID-19 relief and community support during the COVID pandemic.

This year again we have secured grant support from CMS Infosystems Private Ltd for the rejuvenation of 08 lakes and work is successfully completed. My heartiest thanks to CMS Infosystems Ltd. for their continued support for the last three years.

I take this opportunity to thank the Yes Foundation for their support for our water conservation programme. Under this project, we have rejuvenated 09 lakes, and developed 50 farm ponds and 5067 water harvesting pits in the community forest land (Betta Land). In the year 2018, Yes Foundation recognized our effort in the developmental sector and felicitated us with the **“Yes!, I am the Change”** award. They also extended grant and accelerator support to our organization. I pay my sincere gratitude to Yes Foundation for their support.

We have successfully rejuvenated 65 lakes with the support of HDB Financial Services Limited and these lakes were developed in Uttara Kannada, Haveri, Dharwad and Shivamogga Districts. This year we have rejuvenated 23 lakes. I am very happy to acknowledge the support of HDBFS for the last three years for the water conservation and lake rejuvenation effort of MANUVIKASA. I sincerely pay my gratitude to HDBFS.

We have successfully rejuvenated 05 lakes with the support of the EdelGive Foundation. We have successfully rejuvenated 02 lakes with the support from CAPCO.

We have developed Pragatimitra Cooperative and Pragatimitra Farmers Producer organization in the year 2017 and are running these subsidiary organizations with innovative programmes and satisfying farmers and women with manifold activities and products. A dedicated team

and board members of both organizations are successfully handling the activities. Both organizations have been making profits within a short span of period and bringing investments from different sources. Under this, we have started new grocery stores for quality groceries for the rural community. This year our Pragatimitra Farmers Producer Organization grabbed the prestigious ‘Krishi Alert Award’ for best FPO in Karnataka. My heartiest thanks to the CEO, team members and board of both the organizations.

Under Livelihood Development and Women Empowerment activities, MANUVIKASA reached over 36,000 families through skill training and financial inclusion. EdelGive Foundation has been supporting MANUVIKASA for the last four years and is hand holding us with grant support and capacity building. I take this opportunity to thank EdelGive Foundation for providing grant support to cover more than 6000 poor rural women under financial inclusion activities and provide skill training like beautician, computer, dairy development, driving, tailoring and entrepreneurial skills to 1075 women. Now, we are also working on COVID-19 pandemic resilient activities, especially in the rebuilding of livelihood activities of the rural community such as solving the effects of reverse migration in rural areas with the support of EdelGive Foundation. We have started mobilizing rural unemployed communities under MGNREGA work and providing them with wage employment.

The vexing problem is climate change and its alarming effect on communities, especially farming communities. My heartiest thanks to HSS for their support to study and work on climate change and agriculture issues, with different stakeholders. HSS has helped us to prepare an approach paper focused on the integrated water resource management of two west-flowing rivers viz. the Aghanashini and the Bedthi/Gangavali and one east-flowing tributary of Tungabhadra i.e. the Varada River, all of them originating in the Central Western Ghats of Karnataka. I thank Dr. R. Vasudeva for preparing the approach paper on watershed management in the biosphere of the Aghanashini, Varada, and Gangavali river basins with deep study with desirable recommendations. We have imparted training cum workshops to the farmers and public representatives on water

and soil management with considering climate change. We are glad to acknowledge the support of HSS to develop a training centre at Karjagi village of Siddapur Block where our esteemed organization was born in 2003.

Another major milestone of the reporting period was getting the project sanctioned from HDFC Bank Parivartan. They have approved our project proposal to support the livelihood of 1000 Siddi tribal community households in Yellapur Block of Uttara Kannada District and 1000 Fisherwomen community households in Kundapur Block of Udupi District. The livelihood development of these communities will be achieved through the initialization of skill enhancement and the development of producer companies. We were working with the Siddi and the Fisherman community with low touch before this project and now this support enabled us to work exclusively and intensively with them.

We are delighted to share that MANUVIKASA has been selected as one of 'GROWS' 100, a collection of stellar grassroots organizations across India. It's a proud moment for us as we are finally here. Our journey has taken a new path. The GROW fund is a first-of-its-kind initiative aimed at building the capabilities, resilience and future readiness of grassroots organizations, in turn facilitating their efforts to effect change at the grassroots. This is anchored by EdelGive Foundation along with a collection of reputed funders, the GROW Fund aims to strengthen 100 high-impact grassroots organizations over 24

months, through capacity building and support of key organizational functions. In the context of COVID-19 related distress, the fund will be used to give the grant to support organization-building needs, important functions and future readiness.

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

I acknowledge the support of our Board of Trustees who have extended their time and effort to review the programs, quality assessment, mobilize resources, make frameworks and provide suggestions.

I take this opportunity to acknowledge my staff, community leaders and volunteers who have made this noble task a successful programme.

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

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

**Ganapati Bhat**

Managing Trustee

E-mail: manuvikasa@gmail.com

Cell : 9845982552

## Testimony



It is my pleasure to express my gratitude to the team MANUVIKASA for their exemplary work in the field of Water and environmental conservation, livelihood development, educational aid, skill development, and other Socio-Economic Developmental interventions. I admire the efforts of team MANUVIKASA for identifying the most unorganized fishermen/women community in the west coast, the SIDDI(Nigro) community in Yellapur Block, and organizing them into a producer collective (Producer Organization).

I take this opportunity to put forth the activities carried out by Pragatimitra Souharda Sahakari Niyamita and Pragatimitra North Kanara Farmers Producer Company Limited in the recent past.

Pragatimitra Souharda Sahakari Niyamita was started in the year 2016-17 under the Karnataka Souharda Sahakari Act with 10 initial promoters and a seed capital of

Rs.10000/- . Extension of financial assistance in the form of individual/group loans for income generation activities is the primary business of Pragatimitra Souharda. With an intent to create multiple sources of revenue for the institution promotion & distribution of essential grocery/FMCG, support for establishment of small grocery outlets, sale of consumer goods in easy monthly instalments, etc are induced into the portfolio of the society. With all the above initiatives the society is able to enroll about 159 new members, deposit growth is about 42%, an 8% increase in paid-up capital has been achieved, working capital has grown by 28%, 73% growth in net profit and 35% growth in loan portfolio has been achieved in comparison with the previous FY 2020-21. A dividend of 5% is announced to the shareholders for the current FY 2021-22.

Pragatimitra North Kanara Farmers Producer Company Limited was established in the year 2016-17 with 10 promoters and a

share capital of Rs.1 lakh under the Company Act 2013 with an intent to foster farmer aspirations through collectivization. Today the Company with about 1035 plus enrolled farmer members is extending farm gate services in 12 different verticals. Common facility center for primary processing, De-husking Machinery service, Areca nut Polishing Machinery Service, Mini-Excavator service for Farm development, Areca nut essence procurement and value addition, Procurement and value addition of tender areca nut, Procurement of coconut and value addition, Procurement and production of Eco-Friendly cutlery from Areca Leaf, Procurement and value addition of Spices and NTFP, Tractor custom hiring and extension of skill development/training programs are the major activities of the company. In the due course the company has created assets worth Rs. 80 Lakhs in the form of machinery and establishment; it is providing employment to about 127 women skilled Areca nut peelers during the season, it has employed about 13 skilled human resources as operators for the machinery owned by the company and with the wide range of activities the company is able to serve about 750 plus individual farmers per annum directly through its services (Non-Financial). With all these imperative efforts the company is able to achieve more than 75% of member participation in the activities of the company. The Company has recorded a turnover of Rs.1.2 crores, EBITDA has grown by 22%, Turnover has shown the growth of 130%, Nett Profit has shown a growth of about 41%, Reserves have increased by about 19% and the membership is kept open for all the farmers and Agriculture dependant community members.

Pragatimitra North Kanara Farmers Producer Company is recognized and awarded by “Krishi Alert Awards” as the Best Farmer Producer Company in “Shared Infrastructure Category”, this award consists of a cash prize of Rs.11000/- (Eleven Thousand Rupees) and this award is co-sponsored by Apollo tyres, MANAGE (Hyderabad), APEDA, TAFE, New Holland Tractors, Syngenta and others.

Today the activities of the company have become a model, and the management of very eminent societies in the region is visiting our company to study and implement the ideas of Pragatimitra at their institutions. Common facility center for primary processing of Arecanut, Value addition of areca essence, De-Husking machine hiring and Products from areca leaf are the most popular ones. Implementation of unique ideas as a business model has promoted us to be considered as one of the best performing Farmer Producer Companies in Karnataka.

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

## Vivek Hegde

Managing Director

Pragatimitra North Kanara Farmers  
Producer Company Limited

Pragatimitra Souharda Sahakari  
Niyamita



## About MANUVIKASA

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

### Vision

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

### Mission

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

## MANUVIKASA

*Addresses these SDG Goals*



## OBJECTIVES OF THE ORGANIZATION

### The Main objectives:

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

### Other Objectives:

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

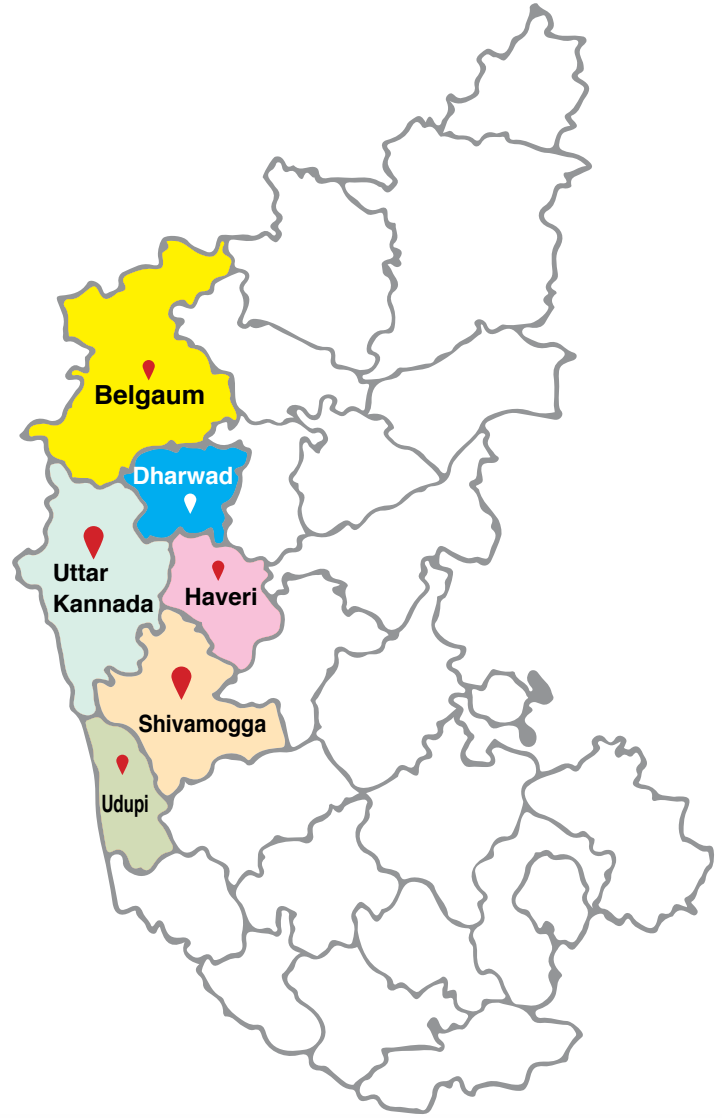
## AREA OF OPERATION

**U**ttara Kannada is a special district among other districts of Karnataka. The area here consists of the coastal area, hilly region and plateau. This is a district with a forest cover of over 81%. As such, the district of Uttara Kannada has the least density of population in the state, because a large area of land is classified as forest. The district can be divided into four ecozones i.e., the coastal, the crest line of the Western Ghats, the high land and the eastern plateau. The species of plants, soil varieties, flora and fauna are diversified from one place to another. The public is dependent on agriculture, fishery and collection of forest products. In this region many species of wild plants are endemic and some are endangered in condition. Due to the strict implementation of forest laws, the people who collect forest products are finding it very difficult for their livelihood.

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

*MANUVIKASA is working in five Districts of Karnataka State viz.,*

*Uttara Kannada, Shivamogga, Haveri, Dharwad and Udupi.*



**BENEFICIARIES:**

- Poor farmers and agricultural labourers.
- Children and women.
- Mentally and physically challenged.
- Dalits and backward communities.
- Minority community.
- People with health problems.
- People interested in environmental conservation.

**Core values**

- Service beyond self
- Respect for human beings
- Maintain a vision
- Responsibility
- Cooperation beyond borders
- Public mindedness
- Accountability and decentralization
- Truthfulness
- Transparency and professionalism
- Non-profit integrity
- Comprehensive viewpoint
- Voluntarism and Teamwork

*Project planning, implementation, monitoring and evaluation*

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

**Performance measures**

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

**Future plan to develop the organization**

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



Impact Partners

## Core Activities of MANUVIKASA

### *Water conservation in Community Forest Natural resources conservation and water conservation*

MANUVIKASA is primarily focusing on natural resources management especially water conservation through farm pond construction, lake rejuvenation, and wetland creation in community forest land. This organization has been working on community forest land and common land protection, conservation, and restoration.

India majorly consists of small and marginal farmers making up to 82% of the farmer's population. The landholding of the small and marginal farmers is very little and fragmented. Even the landholding of a single individual is scattered into many parts. Due to this fact, it is not possible to irrigate the whole land with a single irrigation system. This allows farmers to build different irrigation systems or water bodies for each of the scattered parts. This increases the cost of agriculture. Maintenance of many irrigation systems is also difficult. Most of the lands are not connected by lakes and canals which makes it more difficult for irrigation. This makes farm ponds an easy and best option for irrigation.

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

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

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

So, to utilize the arable land resource in growing high-income crops, water is necessary for farmers.

From ancient times, farmers have used wells for irrigation purposes but most of the wells are dried out and most of the lands available are not viable for wells. That's why farm ponds have emerged as a great source of water for farmers.

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



#### The advantages of farm ponds are:

- They provide water to grow crops, without depending on rainfall.
- They provide water for irrigation, even if there is no rain.
- They reduce soil erosion.
- They recharge groundwater.
- They improve drainage.
- The excavated soil can be used to enrich the soil in fields and leveling lands.
- They promote fish rearing.
- They provide water for domestic purposes and livestock.

Farm ponds are Cost-effective structures that enhance water control, contribute to agricultural intensification, and boost farm incomes. These ponds are financially viable plans, with a high Internal Rate of Return. However, this is possible only if they act as rainwater harvesting structures and not as intermediate storage points for increased extraction of groundwater or diversion of canal water.

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

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

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

Year	Up to 2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	Total
Total Number of small Tanks and Farm Ponds	930	467	332	506	422	192	225	135	3209
Number of beneficiaries	2300	543	432	665	422	345	549	451	5707

After farm ponds development, more than 60% of the farmers are growing second crops. We have observed the expansion of the agriculture land and most of the wasteland converted into agricultural land. Horticulture crops, vegetables and water-intensive crops have increased. Surrounding open and tube wells are recharging. We have been supporting farm ponds for individual farmers and groups of farmers. Individual beneficiaries should give 50% cost of construction as their contribution. We are supporting poor groups of farmers through farm ponds with free of cost under GiveIndia donation support.

After pond construction, lake rejuvenation and other water conservation awareness programmes, we are providing loans and financial products through different financial institutions and banks for initiating tank plus activities such as fencing to the farm, purchase of water pumps and purchase of inputs. We are also supporting tank beneficiaries in the way of processing and marketing their products through the Farmers Producer Company.

*We have developed **3693** farm ponds and harvest **2567** million litres of water every year*



**Ponds created**

Name of supporter	2019-20	2020-21	2021-22
Deshpande Foundation	72	40	20
Give India	51	108	79
APPI	49	47	36
Yes Foundation	20	30	0
	192	225	135

## Prosperity of rural livelihood through lake rejuvenation

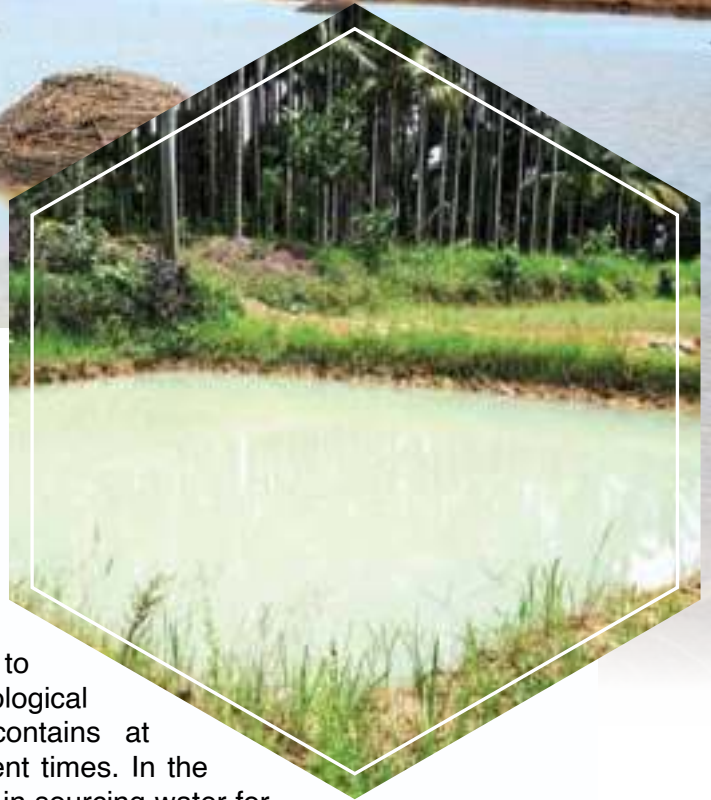
A lake is a large standing surface water body that does not have any connection with the sea. There are millions of lakes in the world. They are found on every continent and in every kind of environment. India has about 4% of the world's freshwater but unfortunately, the country is facing the worst water crisis ever. In such a scenario, the lakes hold a great deal of importance to India. In India, most of the lakes have mythological importance and every village in India contains at least 2-3 small lakes that were built in ancient times. In the current scenario, these lakes play a vital role in sourcing water for agriculture.

Healthy lakes and their shores not only provide us with a number of environmental benefits, but they influence our quality of life and they strengthen our economy. Although every lake has its own importance, this article mainly focuses on the importance of small lakes that are in the rural areas of India. We must consider that a healthy lake will result in a healthy environment.

Lakes have a predominant role in maintaining food-web in nature. This entire process will take place inside the lake and have a principle role in a stable and healthy environment, this is the silent offering from the Lake to the Environment.

In villages, the people and farmers mostly depend on the lakes because they provide water supply for irrigation, and provide fresh drinking water for village people, livestock, wildlife, etc. They need to supply water for irrigation in agricultural fields to increase yield.

The inland culture fishery sector in India has seen quantum growth over the last few decades and has been marked by a shift in focus from capture fisheries in open water bodies like rivers and lakes to intensive freshwater aquaculture in village water bodies across the country. India has around 2.36 million Ha of tanks & ponds area where the culture-based fishery is predominant and contributes to the maximum share of total fish production. The current production from tanks and ponds is 8.5 million MT. Aquaculture

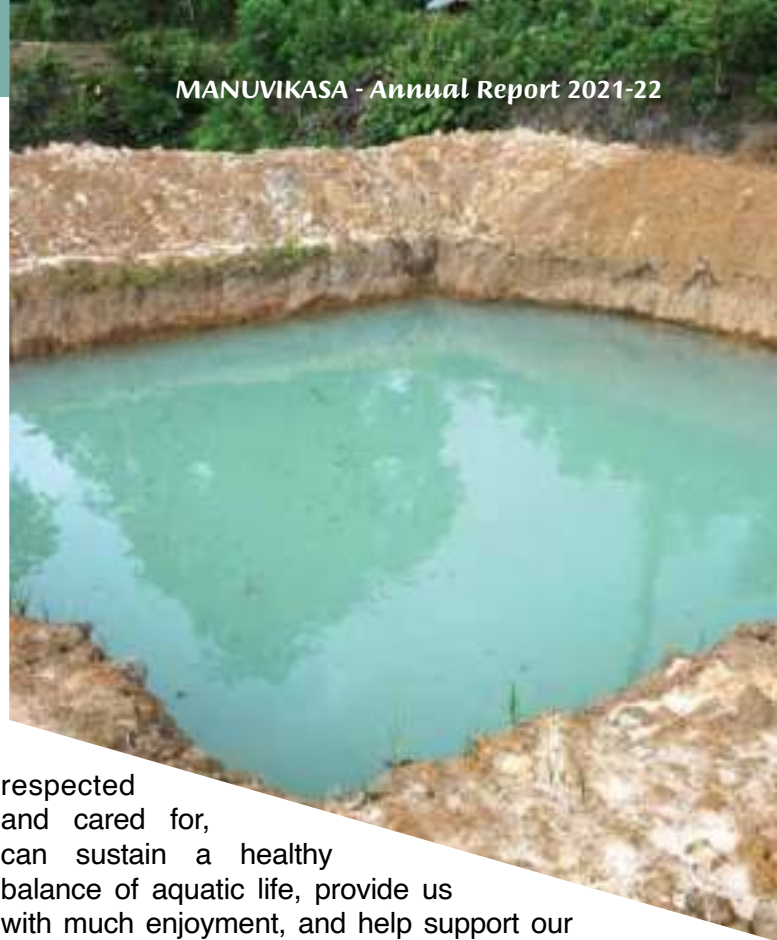




in village water bodies in India, in general, utilizes poly crop culture and is practiced with the utilization of low to moderate levels of inputs, especially organic-based feed. The village lakes were previously mainly used for livestock and domestic purposes and are now being leased out by village panchayats. Because of the huge demand for freshwater fish in the market, the villagers started pisciculture practice. In this, the fish were introduced into the lake, and it is one of the great sources of income and is the indirect method for protecting the lake.

Nowadays, droughts and floods are common features, and their co-existence poses a potent threat, which cannot be eradicated but has to be managed. Floods are recurrent phenomena in India. Increase in population, Encroachment of Lakes, and development activity, there has been a tendency to occupy the floodplains, which has resulted in damage of a more serious nature over the years. Proper lake functioning can ease the impact of floods and droughts in a particular area by storing large amounts of water in flood time and releasing it during shortages in drought. Lakes are an important part of the water cycle; they are where all the water in an area collects. Lakes are also directly responsible for the ambient humidity level.

So, lakes are more than just a simple body of water used by many people to enjoy recreational activities. They are important ecosystems that, when



respected and cared for, can sustain a healthy balance of aquatic life, provide us with much enjoyment, and help support our socio-economic needs. It is our responsibility to continue to practice stewardship in our lakes by keeping them healthy for all, especially those who depend on them.

With a serious consideration of the importance of lake rejuvenation, MANUVIKASA has been working on lake rejuvenation, protection and



maintenance with donor support and community involvement. We are getting CSR and philanthropic support for engaging excavator machines for silt removal and farmers need to transport the silt to their farmland at their own cost. During the intervention MANUVIKASA has been identifying the lakes, mapping the lakes and preparing the restoration plan with community involvement. This organization is promoting lake users' groups involving the farmers, members of Panchayath Raj institutions, landless communities and women.

Lakes are boosting biodiversity, directly impacting on increasing the crop productivity and income of the farmers and people dependent on animal husbandry. Women are using lakes for washing clothes and fetching water for domestic use and vegetable gardening. Fishery activities in the lakes would increase the income of the Panchayath Raj institutions and increase the food and nutritional security of the villagers.

In view of faster depleting groundwater resources, MANUVIKASA has been involved in the construction and rejuvenation of different rainwater harvesting structures in four districts viz., Uttara Kannada, Shivamogga, Dharwad and Haveri.

Lakes have been rejuvenated considering all engineering aspects such as proper mapping, ensuring saucer-shaped lake structure, optimum desilting by maintaining the required depth of the lakes, creating strong embankments, and letting appropriate outlets for excess water to flow. Adopting a participatory approach, stakeholders have been involved in planning, executing and post-rejuvenation of the lake initiatives. Ecologically, it is noticed that the water-storing capacity of the lake has increased by 70%.



**During the reporting period,  
MANUVIKASA has developed 54 lakes  
Database of Lakes Developed**

	2019-20	2020-21	2021-22
Coca Cola	10	0	0
APPI	13	18	15
Yes Foundation	03	04	02
HDBFS	24	18	23
CMS	05	06	07
EdelGive Foundation	-	-	05
CAPCO	-	-	02
	55	46	54

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



*Impact Partner*

**Overall accomplishment since inception of the partnership (in last 4 years):**

Key deliverable	Grant -1 2017-18	Grant-2 2018-20	Grant -3 2020-22	Total
Development of small farm ponds (Individually owned)	311	110	0	421
Development of small-sized lakes (2-5 Acres)	0	22	41	63
Development of Water Harvesting Structures in Betta Land	25	35	0	60
Development of medium-sized lakes (5 -8 acres)	0	0	13	13
Development of small water harvesting pits	2030	3000	0	5030

## Database of lakes developed in 2021-22

Sl No	Name Of the lake	Village	Panchayath	Block	District	Acres	Total Beneficiaries	No of Acre benefitted	Excavated in Cubic meters	Additional water storage in Mn liters
1	Sanikatti Lake	Danaganahalli	Badanagod	Sirsi	Uttara Kannada	05/33/06	30	113/35/00	5624	5.624
2	Gavalyanakatti Lake	Hanumapur	Belavantara	Kalaghatagi	Dharwad	03/25/00	26	69/00/00	6091	6.091
3	Aphin Lake	Begur	Begur	Kalaghatagi	Dharwad	04/17/00	36	258/00/00	8026	8.026
4	Belavalakatti Lake	Kusnur	Kusnur	Hanagal	Haveri	14/01/00	20	36/00/00	6052	6.052
5	Kulumiyaipapura Lake	Aregoppa	Hullatti	Hanagal	Haveri	03/26/00	22	91/00/00	3500	3.500
6	Uramundina Dodda kere	Guddekoppa	Udri	Soraba	Shivamogga	27/18/00	33	133/00/00	3261	3.261
7	Golikatta Lake	Golikatta	Gudnapur	Sirsi	Uttara Kannada	03/20/00	17	49/01/00	5563	5.563
8	Avari Lake	Aladakatti	Tavarageri	Kalaghatagi	Dharwad	02/26/00	48	159/20/00	4338	4.338
9	Bendekatte Lake	Tattur	Tattur	Soraba	Shivamogga	08/13/00	30	103/00/00	2282	2.282
10	Bevinakatti Lake	Somasagara	Somasagara	Hanagal	Haveri	08/05/00	24	43/00/00	5902	5.902
11	Ujjappanakatti Lake	Hallibail	Hallibail	Hanagal	Haveri	03/00/00	25	56/00/00	4376	4.376
12	Kurudukonana Lake	Udrivadageri	Udri	Sorab	Shivamogga	04/03/00	29	75/17/00	3203	3.203
13	Basavanakatti Lake	Sagaravalli	Mantagi	Hanagal	Haveri	03/08/00	30	122/26/00	4400	4.400
14	Mugali Lake	Bisaralli	Begur	Kalaghatagi	Dharwad	04/37/00	29	227/00/00	5577	5.577
15	Honnimari Lake	Dhulikoppa	Hirehonnalli	Kalaghatagi	Dharwad	02/35/00	30	259/00/00	4815	4.815
16	Muttalakere	Badamagatti	Yalavatti	Hanagal	Haveri	03/26/00	25	97/00/00	7198	7.198
17	Kalli Lake	Mukkal	Mukkal	Kalaghatagi	Dharwad	02/02/00	33	137/00/00	6000	6
18	Attigeri Lake	Rangapur	Begur	Kalaghatagi	Dharwad	02/38/00	33	282/00/00	4950	4.95
19	Lokammanakatti Lake	Hirekaunshi	Gondi	Soraba	Shivamogga	08/31/00	30	63/00/00	3700	3.7
20	Gude Lake	Malalagaon	Bislakoppa	Sirsi	Uttara Kannada	03/18/00	28	58/00/00	3372	3.372
21	Bendekatte Lake	Negavadi	Tattur	Soraba	Shivamogga	04/00/00	26	90/01/00	3500	3.5
22	Dodda Kere	Malanji	Banknala	Sirsi	Uttara Kannada	19/20/00	12	32/20/00	3011	3.011
23	Jigali Lake	Andalagi	Nandikatta	Mundgod	Uttara Kannada	13/32/00	30	94/00/00	2781	2.781



***Key achievements of the third project supported by HDBFS:***

- Numbers of lakes developed: 54
- Numbers of villages covered: 52
- Numbers of Taluks & District covered: 04 districts and 5 Taluks namely:
  - Uttara Kannada: Sirsi, Mundagod,
  - Shivamogga: Soraba
  - Haveri: Hanagal,
  - Dharwad: Kalaghatagi

***No. of farmers benefited: 1473 through small and medium-sized lakes as below:***

- Through small-sized lakes: 1118
- Through medium-sized lakes: 355

***Major crops that are leveraging additional water harvested:***

- Conventional crops: Paddy
- Newly adapted crops: Beetle nut, Mango, Sugarcane, Maize, corn etc.

***Total additional water storage achieved:***

- Total 311.743 million litres of water

***Number of acres benefitted.***

- 5698/02/00 acres

## Lake – A unique National treasure

***“A normal lake is knowable. A great lake can hold all the mysteries of an ocean, and then some.”***

***- Dan Egan***

Lakes are highly valued for their recreational, aesthetic and scenic qualities, and the water they contain is one of the most treasured of our natural resources. Lakes constitute important habitats and food resources for a diverse array of fish, aquatic life, and wildlife, but lake ecosystems are fragile. Lake ecosystems can undergo rapid environmental changes, often leading to significant declines in their aesthetic, recreational, and aquatic ecosystem functions. Exposed to external effects from the atmosphere, their watersheds, and groundwater, lakes are subject to change through time. Human activities can further accelerate the rates of change.

Kurudukonana Kere, Udrivadageri village, Sorab Taluk, Shivamogga District.

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

Kurudukonana Kere, a lake with a total area of 4.03 acres, is located in survey no 402 of Udrivadageri village in Udrivadageri Grama Panchayath. Sorab Taluk, Shivmogga District.

Prior to lake rejuvenation, Mr. Durgappa Santlar says, “Earlier in our village, limited occupational opportunities and land holdings led to poverty and migration. Loss of biodiversity with the decline in productivity adversely affected the livelihood of the community.”

At this juncture, MANUVIKASA decided to step in. With the help of the Grama Panchayat, MANUVIKASA participated in



Grama Sabha meetings, wherein they convinced the villagers about the importance of water resources, and hence, the need to rejuvenate the local lake. “In order to incorporate community participation and build a sense of ownership, we insisted that this could be done only with shared responsibilities. One of the main conditions was that MANUVIKASA would take care of lake rejuvenation, the silt and waste soil would be cleared by the farmers,” says Mr. Ashwath Naik, Project officer of MANUVIKASA. Accordingly, systematic documentation and obtaining approval from the local authority were also completed. After discussing the terms and conditions with the farmers in the village, lake development work began.

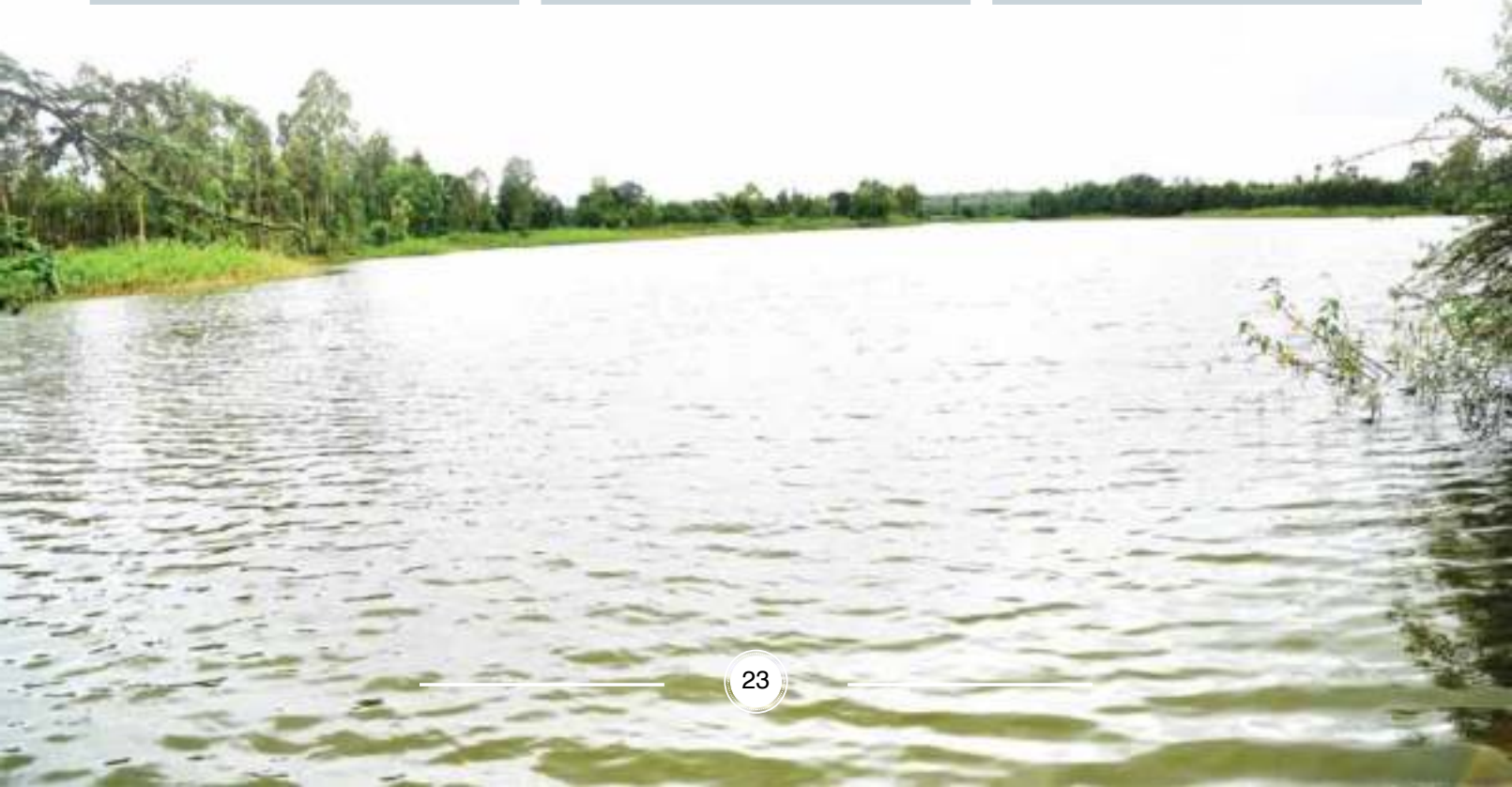
While rejuvenating the lake, 881 loads of silt

was excavated, with 75.17 acres of land getting benefited by regular water supply for irrigation.

“Lake rejuvenation has increased the CWS-based wastewater recycling and it will ensure environmental and economic sustainability”, says Gangamma Kanar, a villager from Udrivadageri.

Opines Hanumantayya Santlar, “The lake ecology will be gradually restored, thereby ensuring a natural ecosystem to relive and persist. Apart from this, bunding ensures no such illegal waste dumping any further. The encroachment of the lake area will stop completely”.

Now in Udrivadageri village, the lake acts as a natural reservoir; it increases the storage of water, controls the erosion of soil and reduces the risk of flood. It helps the farming community to get a good yield and strengthens economic sustainability.



# Confidence, Rejuvenated

**“A lake carries you into recesses of feeling otherwise impenetrable.”**  
**- William Wordsworth**

## **Golikatta Lake, Sirsi Taluk Uttara Kannada District**

Healthy lakes and their shores not only provide us with a number of environmental benefits, but they influence our quality of life and they strengthen our economy. Lakes play an important role in the cycling of organic matter in the boreal landscape, due to the frequently high extent of bacterial respiration and the efficient burial of organic carbon in sediments. Proper lake function can ease the impact of floods and droughts by storing large amounts of water and releasing it during shortages. Lakes also work to replenish groundwater, positively influence the water quality of downstream watercourses, and preserve the biodiversity and habitat of the area. When the ecological puzzle pieces of a lake come together and the lake is able to work as it should, the big picture is clear, and we all stand to benefit from this important resource.







For the last three years, MANUVIKASA and HDB Financial Services Ltd have been jointly working on lake rejuvenation in Uttara Kannada, Haveri, Dharwad and Shivamogga Districts. Golikatta Lake, a lake with a total area of 3.20 acres, is located in survey no 12 of Golikatta village in Golikatta Grama Panchayath. Sirsi Taluk, Uttara Kannada District.

After witnessing the poor state the lake was in, MANUVIKASA decided to step in. Accordingly, systematic documentation and obtaining approval from the local authority were also completed. After having discussed the modalities with the farmers of the village, the rejuvenation of the lake began.

While rejuvenating the lake, 1587 loads of silt was excavated, with 49.01 acres of land benefited by regular water supply for irrigation.

“We felt that the lake constitutes natural biodiversity by maintaining the quality of water and atmospheric temperature” “shares Shanmukha Gouda, a farmer.

Now, in Golikatta a few farmers have begun

planting horticultural crops for the first time. The farming community in the village acknowledges that this has been possible through the endeavor and efforts of MANUVIKASA and its team members.

“We are planning to create a local lake committee for lake development and its sustainability. Every year the community will focus on income generation through fishery activity. We will involve Grama Panchayath to develop a park in the lake bund area. The committee also takes care of the cleaning and protection of the lake”, explains Pradeep G Naik, a progressive village farmer.

Due to lake rejuvenation, Golikatta Lake is brimming with water, thereby alleviating the water woes of the villagers. “Thanks to MANUVIKASA, we no longer have to worry about the source of all our water needs. This has reassured us and built our self-confidence,” say Golikatta villagers. Along with reviving natural water sources, it has helped in improving the economic conditions of the farmers, thereby that of the village too. Now Golikatta is on the path to progress.



## Tiny Farm Pond; Definite sustainable income



***“Looking at the pond, all I could think was that it is an incredible thing, how a whole world can rise from what seems like nothing at all.”***

***~ Sarah Dessen***

**Keshava,** living in Arehalla village, studied up to the 4th standard. He has two younger sisters. Areca, coconut, paddy and banana are the main crops grown on their land of 4.2 acres. His village has only four houses. All houses are of his relatives-elder and younger brothers of his father. There are two wells for drinking water. The well gets water through underground seepage during the rainy season. As there is a forest surrounding their house there is no scarcity of water as it does not dry during summer. During less and scanty rainfall years they face dry spells in the well. In

those years they grow paddy only during the rainy season. There was no resource for digging the tube well.

Keshava came to know about the MANUVIKASA NGO during 2015-16. Keshava's sister is a member of SHG in her husband's village, where the SHG was formed by MANUVIKASA. When she came to know about the farm pond programme for small and marginal farmers, she informed her brother as she saw the difficulties faced by her brother-Keshava's family. Moreover, she requested the staff to help her brother. MANUVIKASA responded

positively and visited Keshava's village-Arehalla in Siddapura taluk. They selected him as one of the beneficiaries under the farm pond programme.

In the same year, a farm pond was constructed on Keshava's land at an elevated place on the north side of his land. Due to technical defects in site selection, the water did not impound to the new farm pond. In 2017-18, another scheme with the target of 150 farm ponds was taken up with the support of Azim Premji Philanthropic Initiatives (APPI) and one farm pond was constructed in Keshava's land wherein proper care was taken in site selection so that water impound to the pond through natural gravitational flow.

The pond was constructed by using an excavator equally at 30 feet width, length and 10 feet depth. This time his pond started impounding water during the rainy season. Over the past 5 years, the pond has become perennial with water. This made Keshavas' family breathe easy. Mud canals were constructed on both sides of the farm pond to channel the water to the horticulture plot naturally through gravity. Moreover, a pump set is fit to the pond to lift the water to supply elevated land for irrigation.

The first farm pond was constructed free of cost to the farmer. Keshava had to pay Rs.5,000 contribution to the second farm pond which was constructed at Rs.12,000. Now he is growing paddy in both seasons, including summer crops and he is getting 10-15 bags (7 to 10.5 quintals) of paddy yield. 5 years back due to a shortage of water 50 areca trees that were ready to yield were dried and died. Those who survived with his effort and now started yielding after regular watering from the farm pond. He started getting 1 quintal of areca nut and hoping to get more and more over the years up to a maximum of 12.50 quintals per acre. He is also getting yield from bananas which are consumed at home. Due to the monkey attack, only the left-out banana is harvested by the farmer- which is sufficient for domestic needs, said Keshava Narayana Naik.

As he is not able to lead a family life just from the yield and income from his land, as a side business he is producing rings, poles, windows, doors, frames, compound poles, etc. from cement, which is a small cottage enterprise managed well by Keshava. He has created basic infrastructure in front of his house for producing these cemented

### Summary

*A Tiny farm pond in the land of Keshava Narayana Naik made wonderful changes in their land in the midst of the forest. Water scarcity in summer is resolved and water becomes useful to develop horticulture orchards. Sometimes paddy could be grown in summer. Moreover, it has become a lifeline to start a cottage enterprise.*



products. He has employed 3 to 4 laborers on a regular basis in his cottage enterprise. More water is required for producing these cement products. Water is used from the farm pond for the mixture of cement with boulder and sand and curing. After deducting all expenses, he is earning a monthly income of Rs.10,000 in this enterprise, which is totalling Rs.1,20,000 annually. There is increasing demand for these products in the surroundings villages-especially during summer.

Though he thought of it as an additional occupation along with farm management as his primary occupation, this enterprise is taking his major time and real backbone to provide continuous income to his family. Now it has become the main occupation. After the construction of the farm pond water availability became perennial. His problem of water scarcity for land management and also producing cement products vanished pond become a real-life savior and sustainer.

Farm works are done by the family members. Keshava's father and wife join hands in farm work. He has 3 children who are studying in schools-they also join their hands in farming work.

Even though the first farm pond failed, the second farm pond constructed by MANUVIKASA is a great help and I am highly obliged to them-said Keshava. MANUVIKASA stands out as special due to this reason. Understanding the root of the problem and resolving it at a given time is the specialty of the NGO. If the NGO had not helped to construct the 2nd farm pond, the life of Keshava would have been worse due to the scarcity of water as water is badly required at the farm and also at his enterprise. Governments or some NGOs think once the benefit is given whether it is failure or success it is their fate and they concentrate on others. Whereas MANUVIKASA did not do like that, rather studied the reason for failure and further handhold by constructing a second farm pond. The money invested, Rs.7,000 found in waste at a particular time, is now given back in terms of yield and income to the farmer-Keshava. As Keshava is happy for the NGO supported him.

MANUVIKASA has a sustainability approach. Hence, the life of Keshava and many more farmers flourishing with their support. The living standard of Keshava and many more farmers are going up the ladder of sustainable development.

**Address:**

**Keshava Narayana Naik**

**Arehalla, Mundigematti**

**Siddapura Taluk, Uttara Kannada District**

**Mobile: 9482555754**

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

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

## What is Betta Land?

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

## Water Conservation in community forest land

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

During the reporting period, we have constructed 30 ponds and rejuvenated 14 lakes. We have successfully completed the two-year project period and third-year activities are in progress. We have still 03 months to complete the 03-year project.



**Database of Lakes rejuvenated in plain and low land:**

Sl No	Name Of the lakes	Village	Panchayat	Taluq	District	Acres	Total Beneficiaries	No of Acre benefited	Cubic metre excavated	Additional Water storage achieved in Million Litres
1	Tarekatti kere	Sirinayakanakoppa	Tattur	Sorab	Shivamogga	20-00-00	34	108	4000	4
2	Jondikere	Tumarikoppa	Begur	Kalaghatagi	Dharwad	09-18-00	28	155	6292	6.292
3	Bidarumulyavara Kere	Bammigatti	Bammigatti	Kalaghatagi	Dharwad	05-32-00	31	116	7432	7.432
4	Balageri Kere	Malagunda	Malagunda	Hangal	Haveri	09-00-00	24	51	10209	10.209
5	Balagatti Kere	Kirawada	Kirawada	Hangal	Haveri	08-31-00	23	45	6500	6.5
6	Bennikeri	Hullambi	Begur	Kalaghatagi	Dharwad	05-30-00	24	144	6627	6.627
7	Hire kere	Badangod	Badangod	Sirsi	Uttara-Kannada	08-10-00	41	124.2	3000	3
8	Basappanakere	Tavarageri	Tavarageri	Kalaghatagi	Dharwad	04-23-00	34	194	8700	8.7
9	Helagatti Kere	Yalavatti	Yalavatti	Hangal	Haveri	03-00-00	24	77	4000	4
10	Hasalagatti kere	Savikere	Sammasingi	Hangal	Haveri	06-00-00	27	124.03	13545	13
11	Uppedana katte kere	Muduru	Shiragod	Hangal	Haveri	04-13-00	31	273	6345	6.3
12	Jigali Kere	Hatakinala	Sulikatti	Kalaghatagi	Dharwad	26-00-00	35	153	5590	5.5
13	Bidaragatti kere	Beeravalli	Beeravalli	Kalaghatagi	Dharwad	08-30-00	43	229.2	8430	8.4
14	Choudi kere	Jade	Jade	Sorab	Shivamogga	30-00-00	35	69	8051	8.0
15	Attikatti kere	Tavaragoppa	Hirehullala	Hangal	Haveri	14-00-00	49	259	15416	15.4

## Overview of cumulative project progress of APF

Key deliverable	Year-1 2019-20	Year-2 2020-21	Year-3 2021-22	Total
Construction of 20 water harvesting structures in community forest land with the size is 30 feet width, 50 feet in length, and 8 feet depth	23	0	0	23
Construction of 150 farm ponds	50	50	30	130
Providing sustainable agriculture and financial inclusion training to 150 women members in 5 batches	50	64	118	182
Rejuvenation of 50 lakes	13	18	15	46
Conducting Lake Convention in 1 block every year	0	0	2	2

We have helped 1716 farmers and 5148 acres of land through irrigation support. Farmers have used silt as manure and investment in manure for the next four years is reduced. There is a 40 to 50% increase in crop production, which helps to increase farmer's income. Community members are doing fishery activities in all the lakes and getting income. Water availability in the surrounding bore wells has increased and farmers are switching to horticulture crops after lake rejuvenation. The frequency and diversity of cropping patterns are increased and farmers are growing multiple crops in a year. Animal husbandry activities are accelerated in the community and greenery in the surroundings of the lake is increased. Farmers are united and formed lake user's groups and are maintaining the lakes and leveraging the government grant for further improvement of the lake.

As the bore wells (tube wells) around the lake

rejuvenated are getting recharged, farmers are experiencing an enhancement of output of the water by at least 1.5 to 2 inches.

Moisture is increased in the farmland and the frequency of watering by borewells is substantially reduced. The fuel cost for pumping the water has been reduced.

Alongside, the lake being instrumental in the enhancement of the area under irrigation, the frequency of the lifesaving irrigation in the critical junction, it is also significantly helpful for the cattle population of the families in the village. Lake is the major source of drinking water for the livestock that has also helped people to confidently increase animal husbandry according to their convenience and ability to invest. The presence of some friendly insects helps them with pest management. Water logging in and around the lakes is controlled and damage to crops due to water logging is stopped.





# Lake Rejuvenation - A Pathway to economic sustainability

*“Be calm like a calm lake, then you will look beautiful like a beautiful calm lake!”*

*- Mehmet Murat ildan*

## **A case study on Hasalagatti Lake Saavikeri village Hangal Taluk, Haveri District**

Water is one of the most important resources for sustaining human civilization. Not only does access to fresh water provide drinking water, it also aids in sanitation, livestock care, and in many cases can allow for the retention of nutrients in the soil that would otherwise not be as fertile. Access to fishing grounds, underwater vegetation, and mineral deposits has guided the course of human civilization since its beginning, with people historically gravitating towards areas with access to abundant fresh water.

For the past three years, MANUVIKASA and APPI have been jointly working to rejuvenate lakes in Uttara Kannada, Haveri, Shivamogga and Dharwad Districts, through community participation.

One such lake is Hasalagatti Lake. With a total area of 6 acres, it is located in survey no 7 Saavikeri village, Sammasagi Grama Panchayath, in Hangal Taluk, Haveri District. The village has 45 households.

Recollecting the days before the lake was rejuvenated, Mr. Maruti Haraleshwar says, “Children playing around the lake have many times seen harmful poisonous snakes. In the rainy season, the lake was full of flood water, leaving it unfit for agriculture.

“We put a single condition and emphasized in front of the village community that in order to incorporate community participation and create a sense of ownership, lake rejuvenation could only be done with shared responsibilities. One of the main conditions was that MANUVIKASA would take care of the rejuvenation of the lake, while the silt and waste soil would be cleared by the farmers,” says Mr. Jagadisha, Field coordinator of MANUVIKASA.





Realizing the potential of the project, 27 farmers evinced keen interest and reaped its benefits. In keeping the community spirit, they provided 20-25 tractors voluntarily to shift the silt. "We used the silt to enrich our farm soil. More than 40-45 hectares of land has been shifted in the rejuvenation process, with 13,545 cubic meters of silt being excavated.

Manjappa Goudar, a farmer of the village shares, "Over a year, local residents have seen the ecological recovery of the lake. A year after restoration, the lake was found to attract over 10 species of birds, and a rich variety of butterflies, frogs, toads, and snakes: the variety of animal and insect biodiversity around the lake has grown substantially since then, with many more bird species added to this list".

"During the summer season, when fire accidents occur in the village, we are assured that we can do use the fire as we have a lake filled with water. We are also planning to form a lake committee for the sustainability of the lake" expressed Mr. Ganesh Basava Talavar, a progressive farmer in the village.

Families in Savikere village are happy. Now, 124.03 acres of land has benefitted from with 13.0 million liters of additional water storage. With the implementation of traditional rainwater harvesting methodology, agriculture has become a sustainable activity. This has helped in improving and strengthening the economic conditions of the village and put it firmly on the path to prosperity and progress.

**CMS Info Systems Private Limited** has supported us since October 2019 and sanctioned 03 grants and two grants are successfully completed. In the first grant, we have rejuvenated 08 lakes and in the second grant, we have rejuvenated 10 lakes. During the reporting period, we have rejuvenated 07 lakes.

Impact Partner



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

SI No	Lake name	Village	Taluk	District	Latitude	Longitude	No of farmers benefited	No of acres benefitted	Cubic meter excavated
1	Kanchikoppa Lake	Badanagod	Sirsi	Uttara Kannada	14.712357	75.006685	32	97.11	4221
2	Hirekere	Marigundi	Sirsi	Uttara Kannada	14.607742	74.978283	24	146.13	8650
3	Agasebagil Lake	Jaddihalli	Sorab	Shivamogga	14.1127833	75.05703333	29	92	9125
4	Magatti Lake	Kalakeri	Hanagal	Haveri	14.71472167	75.26270167	47	199	7835
5	Sarkari Konanahonda	Mantagi	Hanagal	Haveri	14.73840833	75.0556905	39	134	5437
6	Hirekere	Chikkahullala	Hanagal	Haveri	14.74431833	75.27354167	62	294	8082
7	Hulagur Kere	Bammigatti	Kalaghatagi	Dharwad	15.07648167	74.95686667	25	78	5533
<b>Total</b>							<b>258</b>	<b>1040.24</b>	<b>48883</b>

*Village wise estimated number of families that leverage lake water is as below:*



<b>Badanagod</b>	<b>32</b>
<b>Marigundi</b>	<b>24</b>
<b>Jaddihalli</b>	<b>29</b>
<b>Kalakeri</b>	<b>47</b>
<b>Mantagi</b>	<b>39</b>
<b>Chikkahullala</b>	<b>62</b>
<b>Bammigatti</b>	<b>25</b>





## Brimming with confidence

*“Earth and sky, woods and fields, lakes and rivers, the mountain and the sea, are excellent schoolmasters, and teach some of us more than what we could learn from books.”*

**- John Lubbock**

Expresses Chandrappa A K, “Earlier we were not able to get sufficient drinking water in our open wells. The women of our village trudged 3-4 kilometers every day to get drinking water”. With the completion of lake rejuvenation by MANUVIKASA, there has been a significant increase in groundwater levels in the village. “The tireless efforts of MANUVIKASA have borne fruit - we admire the efforts of the Organization,” adds Mr. Lakshman N, a farmer of the village. This is the case study on Jaddihalli Village, Agasebagila Kere, Dyavanalli GP, Sorab Taluk, Shivamogga District



**F**or the last three years, MANUVIKASA and CMS have been jointly working on lake rejuvenation in Uttara Kannada, Haveri, Shivamogga and Dharwad Districts. Jaddihalli is a village located in Dyavanalli Grama Panchayath, Sorab Taluk, Shivamogga District. When the MANUVIKASA team visited Jaddihalli, Agasebagila Kere, the local lake, was dry and filled with silt due to decades of negligence and disuse. Located at survey no-123, the lake had a total area of 8.45 acres.

Participated in several meetings with the community and Grama panchayat, MANUVIKASA convinced the importance of lake rejuvenation to the village community. After taking everyone in confidence the work has begun.

"We observed that the percolation of water increased gradually in the lake and its surroundings." shares farmers of the village.

Totally 29 farmers have made use of the silt dug out from the lake in their farmlands. 1875 loads of silt was excavated from the lake.

The farmers of Jaddihalli village are now happy. "Lake rejuvenation has benefitted 92 acres of agricultural land in our village. Apart from this, it has also supported and strengthened animal husbandry and livelihood activities," says Kiran Banavasi, a villager of Jaddihalli. "This has boosted the confidence of the farming community, as well as improved the economic situation in the village, thanks to the intervention of MANUVIKASA, " says Suresh Goudru, a farmer.

"Earlier in our village a lot of internal disputes were going on between the farmers and there was a lack of awareness of the unity. But MANUVIKASA and its team not only rejuvenated our lake they also rejuvenated our unity and confidence" Shares Viresh from the village

"I am heartily thankful to MANUVIKASA and team for the unconditional support and creating a channel for making the impossible to possible" recollects Mohammad Salim a beneficiary farmer of Jaddihalli village.





# Yes Foundation



The Yes Foundation called for the “**Yes!, I am the change**” award, grant and accelerator programme in 2018 and more than 1100 applicants applied for the grant and accelerator programme. After several rounds of the selection process and field verification, 30 organizations including for-profit and not-for-profit organizations were selected and **MANUVIKASA** is also one among them. We have received a 30 Lakhs grant along with the “Yes! I am the change” award.

We have completed the 3-year project. During 2021-22 we have rejuvenated 02 lakes. Developed 1470 water harvesting pits in the Betta Land. Following are the details of lakes rejuvenated in the reporting period.

SI No	Lake name	Village	Taluk	District	Latitude	Longitude	No of farmers benefited	No of acres benefited	Cubic meter excavated
1	Aladakattikere	Kondoji	Hangal	Haveri	14.70678833	75.231365	29	152	5247
2	Kadekoppakere	Hatakinala	Kalaghatagi	Dharwad	15.17689167	74.89890833	35	98.2	4114
						<b>Total</b>	<b>64</b>	<b>250.2</b>	<b>9361</b>

## Overall achievements of the 03 years Yes Foundation-supported project

We have completed the 03 years project with YES Foundation.

With the grant support of the Yes Foundation, we have developed 50 farm ponds. These ponds are spring-based ponds and farmers are using pond water for irrigation. We have developed these ponds in 20 villages covering Sirsi, Siddapur, Yellapur and Mundgod Blocks. The average dimensions of the ponds are 30 feet in width, 30 feet in length and 12 feet in depth. Farmers normally use water pumps to get water from ponds to irrigate their farmland. A total of 185 acres of the land area is benefited, and 4 Crore liters of water will be harvested every year. The total cost per farm pond will be Rs. 10000 and the farmer's contribution will be 50%.

We have developed 5067 water harvesting pits in 24 villages covering Sirsi, Siddapur and Yellapur Blocks. Dimensions of the water harvesting pits are 3 feet wide, 8 feet in length and 2.5 feet depth. These pits are constructed in community forest land to harvest runoff water in slopes. A total of 28 families have benefited, and 100.23 acres of agricultural land benefited through improved moisture and reduced soil erosion. These pits are helpful to provide microclimatic conditions to grow wetland species and develop greenery in the community forest land. We are able to harvest around 2.63 Crore liters of water every year.

We have developed 5 medium lakes and 4 large lakes in 3 villages of Sirsi Block of Uttara Kannada District, 2 villages of Sorab block of Shivamogga District, 3 villages of Hangal block of Haveri District and 1 village of Kalaghatagi block of Dharwad District. We have provided machinery for the excavation of silt in lakes and farmers have provided tractors with their own cost to transport silt from lakebed to their farmland. We have excavated 49425 cubic meters of silt and helped 269 direct beneficiaries and 1060 acres of land irrigated. The total village community is benefited and community members are rearing fish in lakes and using water for animal husbandry along with irrigation. We are able to harvest 5.92 Crores liter of water every year through these 09 lakes.



## Gateway to success through Community engagement

*“When a lake’s doubt is shown as ripples, sunshine rays  
are flown to the hills.”*

*-Ankush Agarwal*

“A lake is a landscape’s most beautiful and expressive feature. It is Earth’s eye; looking into which the beholder measures the depth of his own nature.” -Henry David Thoreau

For the last three years, MANUVIKASA and YES Foundation have been jointly working on lake rejuvenation in Uttara Kannada, Haveri, Dharwad and Shivamogga Districts.

Kuppagadde is a village located in Badangod Grama Panchayath of Sirsi Taluk in Uttara Kannada District. When the MANUVIKASA team visited Sulikatte lake in Kuppagadde, the local lake was dry and filled with silt due to decades of negligence and disuse. Located at survey no-63, the lake had a total area of 2.17 acres.

“With a support from the Kuppagadde Grama Panchayath, we participated in the Grama Sabha and community meetings and convinced the villagers about the importance of rejuvenating Sulikatte kere”, shares Manikanta, a field coordinator of MANUVIKASA

Recollects Abdul Satter, “In our village, most of the families are lower and middle-class families - they have only one or two cattle or cows. Because of the large amount of silt and sediment packed in the lake, most of the cattle and cows died as they got trapped in the lake’s muddy soil. This created a huge economic loss to our families”

“After rejuvenation of the lake I have observed that there is an increase in the soil moisture level, ultimately leading to minimal use of water in my agricultural land” shares Yallappa Bhovi, a progressive farmer of the village.

Up to now, 33 farmers have made use of the silt dug out from the lake in their farmlands. The lake now has sufficient water to irrigate 111.05 acres of land, as well as for other day-to-day activities

“Apart from this, in our village, the groundwater level of the adjoining area especially the entire catchment area will be gradually increased by percolation through recharging ”says Maruti P Matter, a villager of Kuppagadde.





## 05 lakes rejuvenated by Edel Give Foundation Support

Sl.no.	Lake name	Village	Block	District	No of farmers benefited	No. of acres benefited	Cubic meter excavated
1	Goudaki kere	B Hulikatti	Kalaghatagi	Dharwad	27	100	12715
2	Korlakatti kere	Kondoji Vaddigeri	Hangal	Haveri	43	217	10691
3	Erikere	Sangedevarakoppa	Kalaghatagi	Dharwad	37	125	10945
4	Chikka kere	Devalingekoppa	Kalaghatagi	Dharwad	35	120	8179
5	Narasundi kere	Mangapura	Sorab	Shivamogga	40	105	4842
<b>TOTAL</b>						667	47372

- We have excavated 47372 cubic feet of silt and 47.19 million liters of water storage capacity has been enhanced in the lakes.
- **This year we have partnered with CAPCO a wipro Company and rejuvenated 02 lakes**

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

Sl No	Lake name	Village	Taluk	District	No of farmers benefited	No of acres benefited	Cubic meter excavated
1	Halahonda Kere	Malagunda	Hangal	Haveri	41	188	6007
2	Tumbi kere	Vasana	Hangal	Haveri	46	141	6000
Total					87	329	12,007

These lakes have helped 87 farmers and 329 acres of land. A total of 12 million liters of additional water storage capacity has been enhanced in the lakes.



## Sustainable Community Development: Lake Rejuvenation Paves the Way

*"Make your heart like a lake with a calm, still surface  
and great depths of kindness."*

- Lao Tzu

**MANUVIKASA** and **CAPCO** have been jointly working on lake rejuvenation in Haveri District. Malagunda is a village located in Malagunda Grama Panchayat of Hangal taluk in Haveri District. When the MANUVIKASA team visited Malagunda, Halahonda Kere, the local lake, was dry and filled with silt due to decades of neglect and disuse. Located at survey no-68, the lake had a total area of 3.38 acres.

With the support from local authorities, **MANUVIKASA** convinced the local government officials and village community about the importance of rejuvenation of the lake.

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

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

Up to now, 41 farmers have made use of the silt dug out from the lake in their farmlands.

The farmers of Malagunda village are now very happy as lake rejuvenation has benefitted 188 acres of agricultural land in the village.

Socially, the rejuvenation activity has enabled all types of community members to come together to support this rejuvenation initiative irrespective of caste, creed, gender and economic status.

"Due to intense farming activities, man-days employment has increased through farm activities in the farmlands nearby lake," shares Subhas Talavar, a villager of Malagunda.

The beneficiaries benefitted immensely by way of getting nutrient-rich silt from the lakes to their farmland. Farmers believe that they need not apply any inorganic nutrients to their soil for the next 4-5 years.





## Lake convention



During the reporting period, we have conducted 02 lake conventions with the support of APF Foundation. The first one was held at Raghavendra kalyan mantap sabhabhavan, Sirsi Uttara Kannada District on 18<sup>th</sup> March 2021 at Sirsi. The second convention was held at Eradusavira matha, Kalghatagi Taluk of Dharwad District on 30<sup>th</sup> October 2021.

During the convention, the discussion took place on the sustainability of the livelihood of the farming community by ensuring an adequate supply of water through the irrigation system. Even during unrainy seasons also farmers cultivated the crops without the fear of scarcity of water. Majorly the groundwater level increased through the rejuvenation of lakes. Along with the revival of lakes, the changes brought in the cropping pattern by MANUVIKASA have improved the quality of life of the farmers. Through the efforts of MANUVIKASA, Mundgod a water-thirsty Taluk has overcome this problem by rejuvenating many lakes.

During the convention, many leaders praised about the revival of lakes and the conservation of groundwater levels by MANUVIKASA. Through this step, farmers started mixed cropping as they are now getting an adequate supply of water. By rejuvenation, the lakes act as a shelter for various species thus helping in maintaining the food chain.

During the session, farmers were allowed to express their opinions, suggestions, and feelings about different issues faced by them.





## River basin level watershed approach and climate action: A collaborative approach with HSS India Foundation



Indian farmers and their economy are dependent on rainfall and climate. A total of 55% of the population in India is dependent on climate-sensitive sectors such as agriculture, fisheries, and forest. The effect of climate change is visible in changing precipitation patterns and increasing warming and the cascading effect on food security, biodiversity, water, and livelihoods. Yet global warming poses serious threats to the weather system, which can potentially affect millions of small, marginal, and poor farmers and all those who depend on agriculture for their livelihood. Of the 140 million hectares of India's cultivated land, about 80 million hectares are unirrigated (rain-fed) contributing about 40 percent of food grain production and supporting two-thirds of the livestock population.

India may face up to 50 percent water shortage for domestic use by the year 2030 which is termed the 'Water Gap' as predicted by the '2030 Water Resource Group'. Further, eminent changes in the pattern and intensity of rainfall and glacial melt due to changing global climate can potentially alter river flows, groundwater recharge, and saltwater intrusion in coastal aquifers, leading to severe drought, intense floods, and several other water quality-related issues. Because of this, the country's agriculture, food security, livelihood, and

public health are at stake.

In this context, we have partnered with HSS India Foundation, an HSS Germany unit in India. With their grant and knowledge support and working with other partners of HSS i.e., CEE, ATREE, IIMB and other partners, we are working on the study of basin-level watershed management and capacity building of farmers, Panchayath Raj members on Integrated Water Resource Management and climate change. We have prepared an approach paper on the integrated water resource management of two west-flowing rivers viz. the Aghanashini and the Bedthi/Gangavali, and one east-flowing tributary of Tungabhadra i.e., the Varada, all of them originating in the Central Western Ghats of Karnataka.

Typically, watershed management is a resource management process with the watershed area as the fundamental organizational unit. This includes socio-economic, human-institutional, and biophysical inter-relationships among soil, water, and land as well as the association between upland and downstream regions (Folliott et al., 2002). It revolves around organizing and guiding land, water, and other natural resources to supply goods and services, apart from focusing on moderating the effect on the soil and watershed resources.





We have conducted a study on basin-level watersheds. After conducting the study of watersheds in 03 river basins, the study shows that farmers are dependent on groundwater and exploitation of groundwater is increasing. The importance of lake rejuvenation and water conservation has been emphasized and focused on efficient water management and institutional setup.

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

We have involved Dr. R. Vasudeva from the College of Forestry in the preparation of an approach paper on PERSPECTIVES ON INTEGRATED WATERSHED MANAGEMENT IN THE AGHANASHINI, THE VARADA AND THE BEDTHI/GANGAVALI RIVER WATERSHEDS IN UTTARA KANNADA, KARNATAKA

We have conducted a baseline survey and gathered primary and secondary data, conducted a resource review, and conducted field research to prepare the approach paper.

“One should take proper managerial action to use and conserve water from mountains, wells, rivers and also rainwater for use in drinking, agriculture, industries”

-Atharva Veda verse 19, 2.1 (3000 BC)

## Key principles in IWRM – The Dublin Principles

- **Ecological** - Freshwater is a finite and vulnerable resource, essential to sustain life, development and the environment.
- **Institutional** - Water development and management should be based on a participatory approach involving users, planners and policymakers at all levels.
- **Gender** - Women play a central part in the provision, management and safeguarding of water.
- **Economic** - Water has an economic value in all its competing uses and should be recognized as an economic good.

The International Conference on Water and the Environment, January 1992, Dublin

We have imparted 4 IWRM training to the selected and interested resource farmers and public representatives. Members of ATREE were involved as resource persons in the training program.

SI No	Date of event	Place of Event	No of Participants
01	17-10-2021	Hotel Panchavati, Sirsi	36 Members
02	17-11-2021	Ambedkar Bhavan, Kalaghatgi	83 Members
03	18-11-2021	Nivrutta Noukarara Sabhabhavana, Mundgod	93 Members
04	22-11-2021	Ambedkar Bhavana, Banavasi	52 Members





In the month of September 2021, the team CEE visited the working location of the MANUVIKASA and conducted the survey on the Karnataka State Action Plan on Climate Change with farmers of different blocks. They have visited Haliyal, Dandeli, Siddapur, Mundgod, Sirsi and Coastal farmers at Bhavikodlu and Gokarna.

Another major achievement is starting a learning Center on water and environment at Karjagi village of Siddapur Block of Uttar Kannada district. This is aimed to provide knowledge to farmers, students, scholars, environmentalist, NGOs and others on climate-resilient agricultural practices, and environment friendly ways of life to reduce the burden of climate change, and to give knowledge on proper management of water resources including lakes.

The Centre was inaugurated on 24th January 2022 Monday, inaugurated by the Honorable Speaker of Karnataka Legislative Assembly Shi Vishweshwar Hegde, Kageri. Honorable Labor Minister of Karnataka Shri Shivaram Hebbar attended the event as a Chief Guest. Member of the Legislative Assembly of Kalaghatgi, Shri C.M.Nimbannavar, Member of the Legislative Council Shri Shantaram Siddi and Dr. Vasudeva R, Professor of Forestry College Sirsi, Dr. Shrinivas Badiger, Scientist ATREE Bangalore attended the event. Shri Harischandra Bhat, Founder President of MANUVIKASA has presided over the programme. Mr. Ganapati Bhat, the Managing Trustee hosted the whole event. Participants came from Siddapur, Sirsi, Karwar, Gokarna, Haliyal and Hanagal blocks. Local governing body members, Gram panchayat members and stakeholders of MANUVIKASA were present at the event.

Mr. Friedrich Birgelen, the Honorable Consul General of the Federal Republic of Germany and Mr. Volker Lennart Plan, Resident Representative of Hanns Seidel Stiftung Germany, sent a video message regarding the Learning Center and addressed the gathering.

The learning center is now open to the public for knowledge improvement and study on climate-resilient agriculture and integrated water resources management.





Impact Partner



# Women Empowerment and Development Action (WEDA)

**W**omen constitute half of the world's population. Their role is indispensable in society. But most women are deprived of their basic rights. Women face family violence, inequality of power, lack of decision-making space, low salaries, lack of control over natural resources, and pervasive and persistent inequalities in society.

The evolution of the Self-Help Group concept is a ray of hope in the dark for the empowerment of women. It has the potential to address many of the problems that women are facing due to disempowerment and really can bring considerable change in their lives.

Women's Empowerment can be simply defined as creating an environment where women are given the power to make decisions about their own lives.

MANUVIKASA organizes unorganized women in self-help groups and encourages poor women to regularly do savings and credit activities for their income-generating and entrepreneurial activities. We provide bank linkage for loans, insurance and other financial inclusion products.





EdelGive Foundation is the major donor for the women's empowerment and livelihood development programmes and they have introduced us to the Dalyan Foundation to support the programme. We are conducting the women empowerment programme in the name of the WEDA (Women Empowerment Development Action) project. We have completed a 3-year project with EdelGive Foundation and covered 6000 women under skills enhancement and livelihood development activities. Now the second project is in place to cover 10,000 women under the generation of employment, livelihood development and financial inclusion in 03 years.

Under the WEDA project, we are promoting Self-Help Groups (SHGs) and Joint Liability Groups (JLGs). SHGs are groups comprising 10 to 20 members and JLGs comprising 5 to 09 members. These groups are linked with banks and financial institutions and federations. These groups are trying to empower women in the area of economic, social, political, cultural and psychological aspects.

We are providing loans to the SHG members through banks and financial institutions and imparting required skills and handholding support including marketing support.



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

**1** Identification of poor women

**2** Institutionalizing them under federation and cooperative

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

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

**5** Encourage them for savings and internal lending

**6** Encourage women in opinion making in village development

**7** Involve them in Self Help Groups

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

**8**

Involve them for group lending activities

**9**

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

**10**

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

**11**

Introduction of digital literacy and e-marketing

**12**

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

**13**

Support them in branding and publicity

**14**

**15**

Encourage them for entrepreneurship development and income generating activities

# Major Achievements of the WEDA project in 2021-22

Total of **959** members received loans through banks and from their savings.  
The loan amount is INR **27569500**,



Conducted Sustainable Agriculture trainings at Kalaghatagi of Dharwad District, Bavikodlu, Bijjur and Honnebail of Ankola Taluk and K.K Halli of Haliyal taluk of Uttara Kannada District for 220 women members.



Conducted **5** FPO Concept trainings to **219** women members at Karwar and Ankola blocks.



- Conducted 10 SHG Concept trainings to 322 women members at Sirsi, Siddapur, Mundgod, Ankola, Karwar and Haliyal blocks.
- Conducted 37 federation meetings at Ankola, Karwar, Haliyal, Mundgod, Siddapur and Sirsi blocks of Uttara Kannada and Kalaghatagi blocks of Dharwad district by 1605 SHG members.
- Total we have promoted 132 SHGs with 1444 women members. We have promoted 41 SHGs with 442 members.





- Through Pragatimitra Cooperative society we have disbursed loans to 130 members of 13 SHGs and 1 JLG Loan amount is INR.2910000



- Total of 3120 labors are involved in MGNREGA work and out of that 1593 are women. We have provided 16051 -man-days of work. A total of INR 4638739 government amount was disbursed to these laborers.



- Distributed Food Kits to 400 families in flood-affected areas in Yallapur and Sirsi block of Uttara Kannada district with the support of Give India.



- We have conducted Catering training in Karwar and Mundgod for 53 participants





We started skill training programs for women in different areas. Tailoring trainings at Ammanakoppa with 25 participants, Havagi with 36 participants, Tavarageri with 27 participants, Hulekal with 29 participants, Havagi 2nd batch with 30 participants, Kalaghatagi with 34 participants, Kalaghatagi 2nd batch with 33 participants, Devikoppa with 28 participants, Andagi with 28 participants and Madanageri with 30 participants was successfully completed. A total of 300 participants are covered in this training.



We have conducted 5 batches of Beautician training in Ankola with 18 and Karwar with 22 Participants, Honnavar with 19 participants, Siddapur with 12 participants and Dandeli with 24 participants. A total of 95 participants are covered in this training.

We have conducted one-day Dairy training at Vadageri village of Soraba Taluk. Murakavada, K.K Halli of Haliyal Taluk, Bikkanalli of Sirsi Taluk, Mukkal, Kalaghatagi, and Devikoppa of Kalaghatagi Taluk for 355 participants





- We have conducted Coconut tree climbing training for our Gokarna FPO members in Gokarna at Bavikodlu village.



- One ration shop was opened by our fishery FPO members at Chittakula, Karwar with the support of Pragatimitra Co-op society and MANUVIKASA. Of this employment was generated for two women. Now our FPO members are getting quality grocery items at affordable prices.



- With the support of EdelGive, we have come into contact with Social Lens with which we have developed many policies suggested by them. Also developed our employee manual, appointment and exit policies of the staff, accounts related suggestions etc.



- Total of 548 women got labor department cards and 533 women got MGNREGA job cards. Total all 28 members have got a dairy development subsidy amount from the social welfare department.



- Facilitated in getting E- Shram cards for 72 members.



- Submitted dairy KCC application of 395 members to the concerned department. In this 216 are female members.



- Provided unorganized labour cards for 30 members.



# Women Convention



During the reporting period, we have conducted 03 women's conventions with the support of EdelGive Foundation and Dalyan Foundation. The first women's convention was held at Haliyal on 31st December 2021 at First Grade College Havagi. The Second convention was held at Mundgod on 9th March 2022. The third women's convention was Held at Karwar on 13th March-2022. More than 500 members were gathered at all the conventions.

During the convention, the discussion took place on the sustainability of the SHG movement, strengthening of women's cooperatives and federations, gender equality, laws related to women and opportunities for income-generating and entrepreneurial activities.

During the convention, women were allowed to express their opinions, suggestions and feelings about different issues faced by them. Their demands were collected and conveyed to the government authorities. The demands were drinking water facilities, change of bus timings, the requirement of milk collection points, working women hostels etc.

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





## Life weaved up at Cloth Shop



### Summary:

This landless lady Eravva showed how the loan obtained in a self-help group can be best utilized for family development works. She started a cloth business at home, moved to a small shop to expand the business and with the earnings she has constructed a house and given good education to her children.

Eravva studied up to 5th standard and hailed from her native Balehalli village in Hanagal taluk. 20 years passed with relocation to her husband's village after the marriage. Her husband is Manjunath-a landless. He is working as a bus driver. The couple is having two girl children, namely, Pooja and Pavithra- and son named Harish. The eldest daughter has completed a paramedical course and is working at present. Pavithra is studying in PUC and Harish is studying in 10th standard.



In the initial 10 years after the marriage, Eravva's life was limited to household work as homemaker-rearing children and domestic work was her daily routine. Her husband is a driver, used to go on duty and visit only once a week. Once the children are grown up Eravva gets freed and she gets extra time to do something else good for the family.

**Companionship with Self-Help Group:** When Eravva was thinking of doing something with her extra time in 2013 she came to know about MANUVIKASA NGO, which formed women's self-help groups for their empowerment. Eravva joined the "Kruthi MANUVIKASA self-help group (SHG)" as a member. She thought she would get a loan and assistance to take up any self-employment venture. Her aspiration got realized as MANUVIKASA 2014 provided a loan to the SHG-in turn Eravva obtained a loan

of Rs.29,000. It is her initial working capital. She started a saree-selling business by purchasing sarees in bulk and running the business from her house itself. She purchased the sarees at wholesale rate from wholesale cloth merchants at Hubli and started selling at retail price.

**Micro Enterprise:** Surprisingly her business venture gained the attention of many customers and sales increased while earning a good income. Sometimes children get irritated due to the rush of customers at home. Within a year of the start of her business in 2016, she moved the business to a rented building. She named the shop "Manjunatha Garments' ". Now the homemaker has become a micro-entrepreneur. Her shop is in the midst of Pala village, which is very much convenient for customers to visit and purchase clothes.

She again got a loan of Rs.25,000 directly from MANUVIKASA in 2018, which she invested in the purchase of clothes by diversifying the products from Saree to many types of clothes including fancy products. When the diversity of product availability is increased in her shop the business also increases many folds. Initially, she used to earn Rs.1,000 to Rs.1,500 per day from sales, which increased to an average of Rs.4,000 per day. During festivals and village-level celebrations (Jathra) for local deities her sales further, increase. In 2020, she got a loan of Rs.50,000 from Canara Bank. She spent a portion of it on children's education, but a major portion was used to expand the business. All loans are repaid by her on time.

When a woman is selling clothes, any fraud happens or not-question posed to Eravva, who replied that 'sometimes the wholesalers gave low-quality products, but based on the experience I choose the wholesalers and frauds are very meager'-said Eravva. Since her products are durable, there is no chance of decay or wastage and therefore, no loss.

**No Dependency:** Eravva manages all the work-purchasing the products or getting clothes through parcel, payment for products, selling the products, interaction with the customers, financial discipline, exhibiting the products in the shop, maintaining cleanliness, etc.- with patience and happiness expressed in her smile. It is her mantra for success. Morning at 10 AM she opens the shop and closes in the late evening at 7 or 8 PM. During these working hours, Eravva will be busy with her business. She doesn't depend on others for sales by engaging sales workers.

**Upward Development:** She says her profit is 50% in her business, which means if she invests Rs.1000 she will be earning Rs.1,500 from the sales. When we examine her investment and returns for the past three years, it shows that the average annual outlay is about Rs.14 lakhs,

wherein after deducting all the expenditures at 50% the net profit is Rs.7 lakhs per year. This income shows her family income is equivalent to the income of a middle-class family in the urban area and in the village she becomes an upper-middle-class family.

About 20 years back – in the year 2002 – she was living in absolute poverty and with her business, she eradicated her poverty situation and came up the economic development ladder, this is an example to showcase the achievement of the sustainable economic development goal of UNDP. The skill of talking, courage in investment, financial discipline, etc. made her prosper economically and socially with an upward development process is a significant factor to consider.

**Construction of New House and Medical**

**Education of her daughter:**

After she started the business, she decided to construct her own house rather than stay in a rented house. In 2019 she constructed a new RCC house by making an expenditure of Rs.8 lakhs. Moreover, her daughter wanted to do a paramedical course for which she spent around Rs.6.50 lakhs for three years. She says 'as I am having a handful of income, I

could achieve all these. Her husband Manjunath added to it saying 'otherwise daughter's education was not possible. All members of the household now have a life insurance policy which is in force and also gold jewelry purchased for the children.

MANUVIKASA has organized 25 SHGs to form a federation and Eravva is one of the members in the Federation-represented from her SHG. She is also giving time to develop the federation in spite of her busy business schedule.

Address:

**Eravva Manjunath Gondera**  
**Pala, Mundagod Taluk**  
**Uttara Kannada District**  
**Mobile: 8495047818**





## Story-2

## Fast food is a shelter for a landless family



### Summary:

*This is a story of an entrepreneur lady who has obtained shelter by establishing fast food after joining MANUVIKASA, with their financial assistance and handholding support. In a short span Rupa established herself as a successful entrepreneur.*

**Rupa** was a homemaker who studied up to 10th standard. Her native is Dharwad town. Her husband Suresh lives in Pala village and works in a hair-cutting saloon. The couple has 3 children, 2 girls and a boy. They are a landless family. The family was living from the income earned by Rupa's husband in a small shop set up near the bus stand of Pala village. Rupa after her marriage was involved in a homemaking job and was looking after children. They were living in a small house with a roof made from iron sheets. Due to increasing competition, Suresh was not getting many customers so there were fluctuations in his earnings. As new children were born and grew up the expenditure started shooting and due to diminished income, they were finding difficulties

to lead a family life.

**Motivation in the SHG:** Two years back Rupa joined the 'Krithi MANUVIKASA SHG as a member, which was formed by MANUVIKASA. There are 10 members in this SHG. The members of the SHG are involved in micro-enterprise activities such as tailoring, clothes business, utensils shop, etc. After Rupa got exposed to these self-employment ventures, she decided to establish something that gives her good earnings. Her aspirations are realized with the support of MANUVIKASA and with the loan assistance she availed from the SHG.

**Idli-Dosa did not change her life:** After several thoughts on what enterprise to be established and several discussions with the SHG members and

and within a month the number of daily customers increased. After seeing the lack of space, she expanded the hotel premises for the customers to sit comfortably while eating. She obtained a loan of Rs.1 lakh from the bank to expand her hotel. Benches, more utensils, raw food materials, etc. were purchased from the loan amount.

Increase in income from 0 to 2,500: She was living with zero income and at present (as of July 2022) her income is Rs.2,500 per day. After deducting all expenses her net income is Rs.1,500 per day. Now Rupa alone is running the fast-food hotel. Her brother drops-in quite often and solicits suggestions as he is working elsewhere in his domain.

Rupa who was earlier involved only in domestic work and rearing children now preparing delicious dishes and food and beverages and several chats spontaneously and skillfully. The village has lots of mango orchards, therefore, lots of laborers come from outside during mango season who stay in the village for months together who are customers of Rupa. With business with them her income doubles during the season.

the MANUVIKASA representatives, she decided to set up Idli-Dosa hotel in the space available near her husband's shop. One good day her petty hotel opened.

Within a week her interest drowned to earth. The reason is that there were several Idli-Dosa hotels in the area and due to the small village, she was not able to attract more customers to her shop. She altered the shop and purchased the required cooking utensils, what next was her thought wherein her brother Basavaraj suggested establishing a fast-food shop. Her brother was having some experience in the preparation of fast food, which helped her as he joined hands in establishing the fast-food hotel.

Fast food changed her life: She immediately adopted the suggestion given by her brother and set up the fast-food hotel even though she had doubts about the success. Fast food and chat were sold in her hotel and surprisingly within a few days, customers started coming to her hotel. Initially, they were selling the food in the evening, whereas customers started demanding the food items such as Gobi Manchurian, Mushroom Manchurian, different beverages using eggs, etc. So, they opened the hotel from morning to evening



## The income and expenditure details of Rupa during 2021

Daily gross income	Daily net profit	Monthly gross income	Monthly net income	Annual gross income	Annual net income
2,500	1,500	75,000	45,000	9,00,000	5,40,000



“The 10th standard studied Rupa’s income is more than an engineer at the beginning stage of his/her career or equal to the salary income of a middle-level government staff” said by Mr.Ganapathi Hegde of MANUVIKASA. The initial expenditure was only Rs.1 lakh.

Support from Husband: The husband’s hair-cutting salon is nearby so he is encouraged and gives cooperation in Rupa’s business. Suresh wholeheartedly supported his wife. Rupa is surprised at her achievement in the new enterprise wherein she was not knowing anything and not having any skills in the beginning. Maintenance of good taste, quality and a good customer service approach are tools of her achievement. She wants to modernize her shop.

Attention towards saving: When her business improved she thought of saving money. She started saving Rs.300 per month in the SHG and Rs.400 daily in Pigmi savings. They started to construct a modest house. They require Rs.15 lakhs for this purpose. Since they have to look after their children's education and repay the bank loan as some balance is left out, they are postponing the house construction. In the coming days, she wants to diversify the food products and also she is interested in learning Dairy management, waiting for an opportunity to undergo training in Dairy.

Address:

**Rupa Suresh Dotha**

**Pala, Mundagod Taluk**

**Mobile: 8722020217**

# Skilling women under WEDA

The World Bank says, “Empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes.”

The main objective of the skill development programme is to provide adequate training in market-relevant skills to women. It also aims to create opportunities for the development of talent and improve the overall scope and space for underdeveloped sectors.

Skill training is a career-oriented method of teaching workplace skills. It is aimed at providing personalized, hands-on training to employees in the workplace or prospective employees looking for employment, to equip them with the competencies required to perform a particular job. As more and more India moves towards the ‘knowledge economy, it becomes increasingly important for it to focus on the advancement of skills and these skills have to be relevant to the emerging economic environment. For transforming its demographic dividend, an efficient skill development system is the need of the hour.

MANUVIKASA has been organizing skill development training for women to enhance their skills and be an entrepreneur and fulfill their economic needs and get economic prosperity like Tailoring training, Beautician training, Catering training, Dairy training and Sustainable Agriculture Training. Investment in these women is a proven path to reduce poverty. The main objective is to enhance the quality of life of women through the enhancement of their skills and knowledge. Encouraging women to develop entrepreneurial skills, which in turn, would make them self-dependent.

The training provided for skill development should empower the women to promote a culture of innovation-based entrepreneurship thereby providing an institutional framework to reach the expected outcomes. Successful entrepreneurs should be recognized as role models in the blocks. If possible they should also be called into the training center so that they can motivate the other women by sharing their success stories.



## Skills training details

SI No	Name of the training	Number of batches	Duration of the training	No of Participants.
1	Tailoring training	10	02 Months	300
2	Beautician Training	05	02 Months	95
3	Catering Training	02	7 Days	53
4	Dairy Training	07	1 day	355
5	Sustainable Agriculture Training	05	1 Day	220
	Total			1023

## Baking: The soft smell of Success



**Mrs. Nikhita Narayana Kolabekar.**  
Kadawada Village, Karwar taluk, Uttara  
Kannada District  
**Bakery Business**

Women have been known to be skilled multi-taskers and bonafide dove-trailers. Whether it is taking care of multiple chores at home or tackling the varied agendas at work, women have been donning and doffing their multi-hued hats with flair. All this, while they continue to nonchalantly break stereotypes, boundaries and glass ceilings. Indian women are now finally being acknowledged, appreciated and admired for their new roles as entrepreneurs too. Below is one such story of a woman who turned out to be a role model to other women.

Nikhita, aged 32, is a housewife. Her husband, Narayana works for a private company in Goa. She lives with her mother, younger sister and a six-month old infant. While her mother is a daily wage worker, her sister is studying. Recollects Nikitha, “I

always had a dream of starting my own business, but due to access to limited resources, I hadn't been able to afford it”.

When MANUVIKASA team visited the village for conducting catering training for women to build their skills and improving their financial condition, Nikitha was impressed with the concept. “I thought this would be a good opportunity to achieve my dream, so I signed up for the training programme,” says Nikitha. Thus, she underwent the 5-day catering training organized by MANUVIKASA which gave her the tools of knowledge and confidence to start her new venture.

“Earlier, options for livelihood improvement were limited. When MANUVIKASA provided catering training, it was a godsend. This opened



up many opportunities to strengthen my family's economic condition" says Nikhita .

Post the training, Nikitha decided to start her home-based bakery. (Sai Bakery) She purchased used furniture for displaying the bakery items. To begin with, she made savories like chakkuli, shankarpali, as well as sweets like laddoo, and basic cake items, with the help of her mother. "In the evenings, I started making samosas, gobi manchurian, kababs and bajjis to attract customers ', says Nikitha.

"Due to the natural inclination for people to prefer home-made, fresh food, people began coming to my bakery to taste the goods. Sometimes they gave me prior orders for functions and celebrations like birthday parties, engagements and other small occasions; with a steady flow of orders, my confidence to achieve something in my life soared," shares Nikhita.

Generally, Nikitha's monthly expenses were around Rs.15,000 per month. After spending on

essentials, she is now able to save Rs.7,000/- per month. This instilled confidence in Nikitha's business skills and they began to actively support her business venture.



"Due to the limited resources, I have not been able to take any big orders like marriages and other big celebrations. I plan to take up these as well. To do this, I am planning to share the order with 3-4 other women who have the same mindset. Eventually, I would like to expand my bakery on the lines of modern bakeries found in big cities," says Nikitha enthusiastically.

"There has been a vast improvement in our financial situation, from what it was before I ventured into the Bakery business. MANUVIKASA and its team instilled courage and provided me with an opportunity to achieve my dream. Not only have my finances improved, but it has also helped our family to lead a peaceful, healthy contented life. I am eternally grateful to MANUVIKASA for the positive changes that have happened in my life," says a visibly happy Nikitha.

## One Stitch at a time: Kalpana's success story

**Kalpana S Naik, Lakshmeshwara, Ankola Taluk,  
Uttara Kannada District Tailoring and cloth Business**



In a country of 1.3 billion people, making ends meet is a daily ritual for many underprivileged people. Not many can come out on top despite braving all hardships. But India's diversity is such that in every sphere of life, some beacons shine bright to pave the way for others.

'Simple living and high thinking is the first thing that comes to mind when you hear Kalpana speak. Kalpana S Naik, a housewife lives in Lakshmeshwar, Ankola taluk of Uttara Kannada District. She has studied up to SSLC. Her husband, Suresh works in a private company but lives separately from her. The family does not own any cultivable land and does not have any other income source.

Struggling to make ends meet, Kalpana

wanted to improve the economic conditions of her family. "I wanted to come out of the dire economic straits. So, I decided to become a member of the local self-help group," says Kalpana. Since Kalpana was aware of the facilities and support she could avail of as a self-help group member, she joined Sri Akshata MANUVIKASA Swa Sahaaya Sangha (SHG).

"I joined the Sangha to fulfill my dream of purchasing a tailoring machine and starting a tailoring business, to resolve our problems. For that, we sangha members internally took a loan of Rs.1,50,000/- from a private bank," adds Kalpana. With a portion of the loan allocated to the sangha members and with the money she got as a loan, Kalpana purchased a tailoring machine.

Armed with basic knowledge of tailoring learned when she was doing her 10th standard, Kalpana began her tailoring business in earnest. "Since there was no machine at home, I could not continue tailoring after marriage," recalls Kalpana. She was keen to further her knowledge about tailoring. At the same time, the MANUVIKASA team identified her interest and informed her about providing tailoring training to those interested in learning. Kalpana happily accepted the offer.

### In the world of needles and thread

With the encouragement and unconditional support given by the MANUVIKASA and its team, she slowly learned advanced tailoring skills. "After a month's training, I learned how to stitch Chudidars, blouses, saree falls, bags and school uniforms," says Kalpana.

### A dream comes true

Along with the stitching, Kalpana started selling the clothes like Chudidar materials, sarees and other dress materials. "I have also learned how to order different varieties of clothes from various websites and have a regular client base," says Kalpana shyly. Apart from that, she personally visits Hubli to purchase cloth materials in Hubli at a wholesale price. Adds Kalpana, "I purchase different types of fancy materials as well, to cater to the needs of the younger generation. It's almost a year since I began my new venture, and it is slowly improving."



**O**n average, Kalpana spends Rs.10,000/- rupees per month on her cloth business. After all the expenditure is met, she can save Rs.4,500/- per month. In addition to this, she can earn Rs.1,000/- to Rs.1,500/- per month from her online business.

### Spreading wings

"I am now using an old model sewing machine – I aim to purchase a new electrical sewing machine. It is heartening to see my business improve day by day," says Kalpana. With the business growing and the need for timely delivery of stitched clothes, Kalpana plans to hire an assistant who is trained in the basics of tailoring. Since her house is not close to the city, she also plans to rent a small tailoring shop in the city.

Despite the many financial struggles that Lakshmi has faced, she has not given up hope. Recognizing her efforts to become economically stronger, her family members support her in her business. "Opportunities are not made, we have to create our own and recognize them when they present themselves to us, for us to grow," says Lakshmi, with a confident smile on her face.



### Kalpana charges the following rates for her stitching

Item	Price per unit
Chudidar	250/-
Blouse (Normal)	200/-
Blouse (Designer)	350/-
Uniform	350/-
Saree falls stitching	20/-





## Promotion of FPOs -New Hope for small and marginal farmers

**MANUVIKASA** has been promoting FPOs for small and marginal farmers and fisherwomen. Agriculture plays a vital role in the Indian economy. Over 70 percent of rural households depend on agriculture. Agriculture is an important sector of the Indian economy as it contributes about 17% to the total GDP and provides employment to over 60% of the population. The contribution of the GDP from the agriculture sector is very low but dependency on this sector is very high. Most of the farmers in India are small and marginal farmers and small producers. These farmers are doing agriculture and other agriculture-allied activities like animal husbandry and fishery to fulfilment of their livelihood needs. They are unable to use technology and automation. Input supply, production processing

and marketing are not adequate and intermediaries and commission agents make more profits than primary producers. Scattered and small land holding is forcing the small and marginal farmers to follow traditional methods of farming and they are unable to adopt automation.

Existing agriculture cooperatives and primary cooperatives are not enough to solve the problems of small and marginal farmers and these cooperatives are controlled by large farmers with a huge number of members. Most of the existing farmer's cooperatives and groups are engaged in the lending and few are engaged in the marketing of agricultural produce. Farmers producers companies (FPCs) are the recent institutional setup emerging to organize small

and marginal farmers in small and medium groups involving 1000 to 1500 farmers. Recently FPCs are engaged in input supply, labor support, legal support, processing, value addition and marketing of the product to make farmers get good market prices. Broadly following are the main features of the FPO

- A Farmer Producers Organization (FPO) is a registered organization owned and controlled by its farmer members.

- The purpose of FPO is to meet the common needs of its members by providing required services to them.

- FPOs are engaged in different activities in Agriculture and allied sectors.

- As FPOs are formal organizations, they need to have their office/ infrastructure, staff, systems and be governed by the Board of Directors.



***MANUVIKASA has promoted 03 Farmer’s Producer Companies or organizations (FPO/ FPC) covering six Blocks of Uttara Kannada District with the support of NABARD.***

SI No	Name of the FPO	No of share members	Areas Covered
1	Pragatimitra Farmers Producer Company	990	Total 75 villages are covered in Sirsi, Siddapur and Yellapur Block of Uttara Kannada District
2	Gokarna Vegetable growers farmers producer organization	450	Total 10 villages in Kumta Block of Uttara Kannada District
3	Karwar Fisher sellers and producers organization	550	Total 10 villages in the Karwar and Ankola Blocks of Uttara Kannada District

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

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

## Earth-Friendly Stamp



**M**r. Raju Tulasu Gowda is a progressive farmer who resides in Harumaskeri village, Kumta Taluk, Uttara Kannada District

While men of his age are either working as civil servants or running a business, 45 -year-old Raju Gowda is going strong as a farmer, becoming a source of inspiration to those who shy away from agriculture. He lives with his wife and two children. He studied up to graduation.

Raju, who has been practicing commercial vegetable cultivation for the last three years, has made farming a lucrative affair earning him more than Rs.70.000 annually Of the five acres of irrigated land he owns. Raju grows varieties of vegetables such as ivy gourd, brinjal, green chili, dumpling, and cluster beans. In the remaining three acres, he grows paddy.



He has been supported by the 'Gokarna Tarakari Belegarara Raita Utpadakara Sangha', Gokarna founded by MANUVIKASA. The producer organization is providing organic manure to farmers and share-holding members, at reasonable rates, right at their doorstep.

"This is being done to encourage them to use earth-friendly organic manure that enhances soil fertility, and to avoid the usage of chemical fertilizers," says Mr. Ramesh Gowda of Gokarna Tarakari Belegara Raita Utpadakara Sangha. This year, Raju applied three quintals of organic manure for growing vegetables on two acres.

With the plants growing robust and healthy, and a bountiful harvest of vegetables, Raju is happy. Says Raju, "After applying organic manure, my vegetable plants are consuming less water. When



"I was using chemical fertilizer on my farm, I had to water my vegetable garden every week. But now I stopped". With the vegetables free from chemical manure, Raju's vegetable produce is fresher, healthier, and highly demanded in the market. "The FPO helped me stabilize my financial condition, as well as practice eco-friendly agriculture. My annual earnings from vegetables are Rs. 70,000 -80,000. But we lose most of our vegetables to wild animals. We would be grateful if we are provided with electric fencing," adds Raju.

"My husband has taken the responsibility of marketing/selling our farm produce. Vegetable cultivation is indeed a lucrative business," says Raju's wife Nagamma.

Raju has now started mixed cropping. Weekly he sells two quintals of ivy gourd, one quintal of green chili and 1 quintal of cluster beans. Apart from that, he grows groundnut in another 10 gunta of land he owns, with the application of organic manure there as well.

Inspired by his success story, others in the village have also taken up commercial vegetable cultivation and organic farming.



# Pragatimitra Souharda Sahakari Sangha

**P**ragatimitra Souharda Sahakari Sangha erstwhile Pragatimitra Souharda Sahakari Niyamita was incepted in the year 2016-17 under the Karnataka Souharda Sahakari Act 1997 with 10 founder members and a seed capital of Rs.10000/, with contention to support the individual and group income generation activities which would ultimately facilitate livelihood development with a special focus on women, especially from rural and semi-urban areas.

Pragatimitra Souharda is operating in all the taluks of North Kanara District except Bhatkal. It has its administrative office at Sirsi and branch offices/service centers in Siddapur and Ramanagara. Pragatimitra has adopted an asset-light/centralized model of operation; this has helped us to optimize the expenditure. It has developed various customized models of deposit and loan schemes to suit the ever-changing needs of its members. These models are designed to suit both individual and group requirements.

Pragatimitra has developed a large member base of about 2900 members and the membership is open and continuous to ensure democratic participation. Savings deposits, Recurring deposits, Cash certificates, Fixed deposits, Pigmy and Term deposits are the kind of deposit schemes we offer. Term Loans, Cash Credit, Overdrafts, Consumer loans, Vehicle loans, Working Capital loans and also personal loans are extended to suit member credit requirements.

Pragatimitra has successfully completed 6 financial years since inception and with the best methods of thrift management, we are able to generate a surplus consecutively for 5 years.

About 159 new members are enrolled, Deposit growth is about 42%, 8% increase in paid-

up capital has been achieved, working capital has grown by 28%, 73% growth in net profit and 35% growth in loan portfolio has been achieved in comparison with the previous FY 2020-21. A dividend of 5% is announced to the shareholders for the current FY 2021-22. The major source of working capital is the local resource in the form of deposits, and we have also raised working capital assistance of Rs.60 lakhs from NABKISAN. Every year more than 700 individuals get benefitted from the assistance in the form of credit and we offer the best rate of interest on deposits which ranges b/w 4% to 9.5% depending upon the type and term



of the deposit.

Pragatimitra aims to develop 100 micro enterprises/entrepreneurs especially in rural areas within FY 2024-25 and also aims to set up 3 branch offices within the Uttara Kannada district. We aspire to create and sustain the best models of entrepreneurship especially for women. The entire management and the executive team of Pragatimitra express their gratitude and regard to MANUVIKASA for its promotional and handholding support in the upliftment of the neglected portions of the community and in developing a collective establishment.

# Pragatimitra North Kanara Farmers Producer Company (FPC)

Impact Partner



**P**ragatimitra North Kanara Farmers Producer Company Limited was registered in the year 2016 under the Company Act 2013 with 10 initial promoters, the company has successfully completed 6 financial years since its inception.

As of date the company has enrolled about 1035 individual share members and the operational area of the company covers 4 taluks of Uttara Kannada District namely the Sirsi, Yellapura, Siddapura and Mundgod. In order to address the key challenges faced by the farming community the company has developed various unique services. The list of services is as follows:

**1 . Contract Harvesting of Arecanut:** This service involves the procurement of the harvested produce at the farm gate at the best prevailing market price and immediate settlement of proceeds to the farmers' bank account. This prevents the farmer's from distress

selling and exploitation from the middlemen.

**2 . Collective Processing Center:** This is a unique service corresponding to the Arecanut crop where the farmer will peel his harvested into the center and will get the ready produce after its primary processing. This service will ease the farmer from issues like scarcity of labour, cost of processing infrastructure, security and wastage. In return the farmer will pay the service charge to the company after getting his ready produce; this facilitation will reduce the cost of production by at least 40%. About 4000 quintals of tender areca nut are processed which benefits about 100 individual farmers every year.

**3 . Dehusking Machine Service:** This is a service that includes the custom hiring of the machinery along with the skilled laboures to the farm gate. This service will reduce the cost of production of Arecanut(White Variety) by at least 50%. More than 5000 quintals of areca nut are dehusked covering about 350 beneficiaries every year.

**4 . Farm Development Service:** The Company owns 2 mini excavator machines which are hired by farmers for farm development works. This service is provided at a very competitive price, this benefits about 200 farmers every year covering about 500 acres.

**5 . Areca Essence Procurement:** It is a service which aims to provide value addition to the byproducts of Arecanut processing. Every year more than 25000 liters of essence are collected from the farm gate at the best price for cash, every year this service is opted for about 500 farmers who sell their collected essence to the company.





**6 . Arecanut Polishing service:** This is a value-added service where the 2nd and 3rd-grade nuts are polished and converted into first-grade, this increases the value of the product and about 100 farmers are benefited from this service.

**7 . Procurement/Trading of Arecanut/ Spices/Minor forest produce:** The Company participates in tenders for the procurement of the above-said produce and also procures from the farmers' doorstep. This helps the farmers to realize the best market price, accurate weightment and immediate cash settlement.

**8 . Coconut Procurement/Trading:** The Company procures Coconuts with shell and Dehusked ones directly from the farmers and also through tenders. Doorstep procurement helps the farmer to realize the best price and also the transportation cost is saved. Every year about 500 farmers are benefitted from this service.

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



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

**11 . Soil testing drive & Input Supply:** The Company is continuously disseminating the importance of soil testing amongst the members, based on the recommendations of the expert organic and inorganic inputs supplied to the farm gate at a competitive price. More than 500 farmers are taking part in this drive.

**12 . Tractor with Rotavator & Cultivator Service:** The company owns a 45Hp tractor along with land preparation equipment, members of the company utilize this service for land preparation and logistics of the farm produce/raw materials. This service is benefitting Arecanut, Ginger, Banana, Turmeric, Paddy and Maize crop cultivation.



**W**ith all these diversified services the company is able to achieve more than 75% of member participation in the activities of the company. The Company has recorded a turnover of Rs.1.2 crores, EBITDA has grown by 22%, Turnover has shown a growth of 130%, Net Profit has shown a growth of about 41%, Reserves have increased by about 19% and the membership is kept open for all the farmers and Agriculture dependant community members.

Pragatimitra North Kanara Farmers Producer Company is recognized and awarded by 'Krishi Alert Awards' as the Best Farmer Producer Company in

Shared Infrastructure Category, this award consists of a cash prize of Rs.11000/- (Eleven Thousand Rupees) and this award is co-sponsored by Apollo tires, MANAGE(Hyderabad), APEDA, TAFE, New Holland Tractors, Syngenta and others.

We have promoted an FPC and two FPOs with the support of NABARD. Our first FPC is Pragatimitra and its turnover is more than 2 Crores and earning 20% profit. This FPC is working with areca and other spices and is engaged in renting processing equipment and earthmoving machinery. This FPC owns 04 areca dehusking machinery, 02 excavators and many more.





## FPOs for vegetable growers and fisherwomen

**G**okarna is known for its Shiva temple and beach. This is a famous tourist spot in coastal Karnataka. But the situation of the farmers in the vicinity is burdensome. They mostly belong to the Halakki Okkaliga community and are very backward and own fragmented piece of lands. They face seawater infiltration and salinity issues on the land. But these communities have been growing indigenous vegetables. These vegetables are unique in size, color and taste and their shelf life are long compared to the normal one. But the

farmers are facing market price fluctuation and a proper place to sell the vegetables. Mostly women are selling vegetables on the roads and selling households carrying in headloads. We have promoted Gokarna Vegetable Growers FPO and this FPO has 450 members and these farmers are growing indigenous Gokarna vegetables.

After the establishment of the FPO, they started supply of inputs including manure, seeds and farm equipment with competitive prices and assured quality. This FPO has got a subsidy scheme called





“Yantradhara” from the Department of Agriculture, a custom hiring center for farm machinery like mini tractors, weeders, irrigation pumps, dumpers etc. Members of the company are getting machines with affordable rent and agriculture will become easy for them. The FPO has started marketing vegetables and value-added products.



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



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



Impact Partner



**Community  
Parivartan  
(Positive Change)  
through HDFC  
Bank Parivartan  
support**

**MANUVIKASA** has partnered with HDFC Bank Parivartan for improving the livelihood of 1000 Siddi Community in Yellapur Block of Uttara Kannada District and 1000 fisherwomen households in Kundapur Block of Udupi District.

**What is HDFC Bank Parivartan**

HDFC Bank has been helping to transform the lives of millions of Indians through its social initiatives. These initiatives come under the umbrella of 'Parivartan' and they aim to contribute towards the economic and social development of the country by sustainably empowering its communities.

Parivartan has been a catalyst in making a difference in the lives of people through its interventions in the areas of rural development, education, skill development and livelihood enhancement, healthcare & hygiene and financial literacy.

We have started the 03 years project with HDFC Bank Parivartan in January 2022. We aim to improve the livelihood of 1000 Siddi households and 1000 fisherwomen households through the promotion of a Producer Company, develop honey clusters and capacity building for Siddi tribes on minor forest products processing and marketing in their own brand. Bring all 2000 families under financial inclusion. Develop cage fishing processing and value addition of fish through fisherwomen collectives. Providing training on hospitality to the Siddi and Fisher youths. Support entrepreneurship activities to both the community. In the last three months following are the activities carried out.



- 280 Honey Bee boxes were distributed to 70 families in the Yellapur block. 04 Boxes distributed to each family
- Total 09 women got business assistance for their enterprises
- Distributed 1500 chicks to 150 households and handholding support has been continued to develop backyard poultry in Siddi tribal area.
- Provided hospitality crash course training to 30 Siddi Youths and provided placement in three-star and five-star hotels.
- Supplied 05 community freezing units to female fishermen involved in the marketing of fish for fish storage.
- Provided horticulture farming support including irrigation pump sets, drip irrigation items and saplings to 14 families.

# Glimpses of HDFC Bank Parivartna Program





## Covid Response activities – ensured food security and employment to the unreachable communities

The second wave of COVID-19 in India has had severe consequences in the form of spiraling cases, reduced supplies of essential treatments, and increased deaths, particularly in the young population. Understanding why the second wave has been more dangerous than the first could help to identify the potential areas of diagnostics to target with future control strategies, MANUVIKASA also reaches out to the poor communities at the grassroots level

During the Covid-19 second wave tough time, the MANUVIKASA team continued its commitment and passion towards community service and was able to reach the needy people with its developmental programmes.

When the lockdown was announced in May -2021, we were again shocked. Within a short time we contacted Azim Premji Philanthropic Initiative, EdelGive Foundation and Vattikutti India Foundation representatives for support to take up covid relief activities. In the meantime, again we had started distribution of food kits, and medical and safety equipment to outside vendors who struck in the city.

### Azim Premji Foundation

With financial support from Azim Premji Foundation MANUVIKASA gave dry ration kits to 801 poor families covering 3176 members.

### Vattikuti India Foundation

With the support from the Vattikuti India Foundation MANUVIKASA provided an oxygen concentrator, Digital thermometer and other medical equipment to Taluk level Hospitals and gave three-layer mass, sanitizer, pulse oximeter and thermometer for Asha and Anganwadi workers at Sirsi and Siddapur taluk

### Edel Give Foundation

With the support from Edel Give Foundation dry ration kits: Distributed to 888 Families covering 3835 members

### Give India

With the support from Give India, we have given dry ration Kits for 895 families covering 3693 members and cash relief funds to the families whose bread earners died due to COVID



## The dry ration kit includes

Sugar-2Kg, Suji-1 Kg, Jaggery-1 Kg, •ToorDal-2 Kg, •Toothpaste-1(100gm)•Toothbrush 1Kg, •Chili powder-0.5 Kg. Turmeric powder-100 gm. •Sambar powder-250 gm. •Sanitizer-1 bottle. •Bath soap-4. •Washing soap-2. •Glucose biscuits-20 packets. •Millet flour-1 Kg. •Milk Powder-250 gm. •PeaNuts-1 Kg. •Edible Oil-1 Liter. •Salt-1 Kg.

## Vaccination drive campaign With the support from APPI





# Free Vehicle System from MANUVIKASA to COVID Vaccine Campaign

**MANUVIKASA**, in association with Azim Premji Foundation, has launched a free vehicle system for the COVID-19 campaign in Sirsi, Siddapur, Yallapur, Haliyal, Joida, and Ankola taluks in Uttara Kannada District. This has benefited disabled, poor, and orphan people as well as those from inaccessible, and other remote areas who have not taken the COVID vaccination yet.

MANUVIKASA recruited community health officers and volunteers at the field level from more than 30 primary health centers covering 73 volunteers in all selected taluks of the Uttara Kannada District. It also gave them proper training and worked for making the public aware of the coronavirus vaccine and convincing them that it is their responsibility to get vaccinated. The organization reached over 35,000 people who got vaccinated in a span of three months..







Impact Partner



*Upon the education of the people of this country, the fate of this country depends.*

*- Benjamin Disraeli*

**Education and environment activities with Give India donations**

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



India.

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 were 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 was spent. Please visit [www.giveindia.org](http://www.giveindia.org)



# A Case Study of a child benefited

*DONATIONS RECEIVED THROUGH GIVEINDIA ARE USED ONLY FOR POOR BENEFICIARIES*



*Dear Swati Madam,*

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

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

### **Before intervention**

Pooja Prakash Ingale is an eleven-year-old girl studying in 6th standard at Ave Maria School, Sirsi. Her father is a lorry driver and her mother Sudha is doing labour work. Pooja has a brother named Pavan studying in 10th standard. Pooja's parents can earn about Rs.1200 a month. Also, Pooja's father doesn't have work all days. This affects their financial condition. Pooja's family lives in a small village, Arekoppa. Possibilities for labour work have very less here. In this situation Pooja can't get educational and basic materials in time.

MANUVIKASA identified Ms. Pooja and provided the basic materials such as notebooks, pens, geometry box, dictionary, grammar books, school bag, raincoat, shoes and casual dress to continue her education.

Pooja is very good at her studies. She has scored A+ grade in every examination. English and Science are her favorite subjects. She likes to dance. Pooja is a hard-working girl. Every day she walks about 4 Km to come to school.



Beneficiary Details	
Full Name	Pooja Prakash Ingale
Father / Husband / Guardian Name	Prakash Ingale
Age	11 yrs
Grade	A+
Utilization Period	07.11.2015
Home Address & School Address	
House / Building / Centre	Arekoppa
Street Name & Number	Sirsi-Banavasi road
Prominent Landmark	Near bus stop
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/ Nagar	Arekoppa
Village / Town / City	Arekoppa
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Husri Taluk: Sirsi Dist: Uttara Kannada
State and Pin code	Karnataka 581401



## Present situation

Pooja is Excellent in her studies. She scored 80% in SSLC annual examination in Ave Maria High School. After that she joined TSS hospitals for a Paramedical course. She wanted to join the B Pharma course after completion of the course. She is good at co-curricular activities like Drawing, Singing, Dancing etc. Science is her favorite subject. She is a hardworking and cheerful girl having leadership qualities. She aims to start a Pharmacy shop on her own in the future.



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

Model Feedback report -1

### **Brief Description**

***DONATIONS RECEIVED THROUGH GIVEINDIA ARE USED ONLY FOR POOR BENEFICIARIES***

**Dear Kalyan Babu Sangam,**

*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 a long-lasting positive impact on the environment.*

*We MANUVIKASA are working in North Kanara and Haveri Districts by conserving the environment and empowering the poor. All our efforts try to carry out innovative and sustainable solutions 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 in our water harvesting effort.*

**Name of village: Kulle of Siddapur Taluk, North Kanara district, Karnataka**

**Address where the tank is constructed: Kulle in Tandagundi Panchayath**

**Date of completion of tank construction: 07/02/2021**

**LATITUDE: 14.43043663**

**LONGITUDE: 74.70308430**

Sl No	Name of the beneficiaries	The total agricultural area benefited (In Acres)
1	Annappa Bira Gouda	1-0-0
2	Linga Siriya Gouda	1-0-0
3	Laxman Ira Gouda	1-0-0
4	Mabla Siriya Gouda	1-0-0
5	Govind Putta Gouda	1-0-0

### A brief description of the village situation

All the families living in the village of Kulle are a backward caste community and have a small quantity of agricultural land and grow paddy as main crop and they use to go for labour work in nearby areca nut plantation most of the days in a year. They were cultivating one crop that depended on rainwater. Rest of the season there was a scarcity of water for cultivating winter and summer crops.

MANUVIKASA came to know about this problem and helped them through the development of a water tank.

### The importance of tank construction/rejuvenation:

The water harvesting pit or farm pond is useful for following.

- **Improve moisture contents in soil**
- **Improve crop production**
- **Increased availability of drinking water for animals and workers**
- **Increased availability of water for wild animals and birds**
- **Control soil erosion.**





Beneficiary Details	
Full Name	Annappa Bira Gouda
Father / Husband / Guardian Name	Bira Gouda
Age	30 yrs
Grade(If Applicable)	
Utilization Period	07-02-2021
Home Address & School Address	
House / Building / Centre	Kulle
Street Name & Number	Sirsi-Hukli road
Prominent Landmark	Bus stop
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Thandagundi
Village / Town / City	Siddapur
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Hukli Taluk: Siddapur Dist: Uttara Kannada
State and Pincode	Karnataka 581331

## DONATIONS RECEIVED THROUGH GIVEINDIA ARE USED ONLY FOR POOR BENEFICIARIES

Dear Vishal sir,

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

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

Kumar Bhaskar Naik is a 14-year-old boy studying in 8th Standard at Government High school Nanikatta of Siddapur Taluk, Uttara Kannada District. He belongs to a very poor family. He lives with his father who is a poor labour and he owns

a small piece of land. His mother's name is Girija. His mother was also a labour. Both father and mother are struggling to fulfill their family livelihood necessities. Kumar has one sister studying in 10th standard. The income of their family is not sufficient to fulfill their family needs and provide necessary materials for their children.

MANUVIKASA identified Mr. Kumar Bhaskar Naik through school teachers providing the basic materials such as notebooks, pens, geometry box, dictionary, grammar books, school bag, umbrella, shoes and casual dress to continue his education.

Kumar is good in his studies as well as in other curricular activities too. He secured a B+ grade in his previous academic exams. Kannada is his favorite subject. He likes to play cricket. He aims to become a doctor.

Beneficiary Details	
Full Name	Kumar Bhaskar Naik
Father / Husband / Guardian Name	Bhaskar Naik
Age	14 yrs
Grade(If Applicable)	B+
Utilization Period	27.03.2021
Home Address & School Address	
House / Building / Centre	Nidgod
Street Name & Number	Sirsi-Siddapur road
Prominent Landmark	Near the main road
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Nanikatta
Village / Town / City	Siddapur
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Nidgod Taluk: Slddapur Dist: Uttara Kannada
State and Pincode	Karnataka 581340





# Model Feedback report

## Brief Description

### **DONATIONS RECEIVED THROUGH GIVEINDIA ARE USED ONLY FOR POOR BENEFICIARIES**

**Dear Shashiraj sir,**

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

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

Most of the poor parents are unable to fulfill the needs of their children, especially by 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 an inferiority complex. They start stealing notebooks, pens etc from other bags. Some children use only rough notes and never get an opportunity to write these notes in a good notebook. Just because of this these children couldn't score much although they are capable. Some children stop their education in the middle.

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

**To overcome this, MANUVIKASA started giving notebooks to poor children.**

**Name of the school: Higher Primary School, Shirnala Taluka: Yellapur**

**No of children Benefited: 5**

**No of notebooks distributed: 25**

**Details of the children**

Sl No	Name of the student	Class	The interest of the student	Grade
1	Bhagya M Poojari	7	She likes Kannada the most. She is good at drawing and wants to become a teacher	A+
2	Rashmi Irayya Naik	5	She likes Kannada the most. She is good in drawing and wants to become an engineer	A+
3	Sinchana Yashopa Siddi	5	She likes Mathematics and reading storybooks	A+
4	Akash Santosh Desai	6	He likes Kannada and playing kho kho. His dream is to become a police officer	A
5	Nagendra Suresh Siddi	5	He likes all his academic subjects. He likes playing carom and kho kho. He wants to join Indian Army	A

Beneficiary Details	
Full Name	Bhagya M Poojari
Father / Husband / Guardian Name	Manjunath
Age	12 yrs
Grade(If Applicable)	A+
Utilization Period	18.08.2021
Home Address & School Address	
House / Building / Centre	Madnasara
Street Name & Number	Manchikeri-Shirnala road
Prominent Landmark	Shirnala
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Manchikeri
Village / Town / City	Yellapur
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Shirnala Taluk: Yellapur Dist: Uttara Kannada
State and Pincode	Karnataka 581347

Beneficiary Details	
Full Name	Rashmi Irayya naik
Father / Husband / Guardian Name	Irayya
Age	10 yrs
Grade(If Applicable)	A+
Utilization Period	18.08.2021
Home Address & School Address	
House / Building / Centre	Mudanagi
Street Name & Number	Manchikeri-Shirnala road
Prominent Landmark	Shirnala
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Manchikeri
Village / Town / City	Yellapur
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Shirnala Taluk: Yellapur Dist: Uttara Kannada
State and Pincode	Karnataka 581347

Beneficiary Details	
Full Name	Sinchana Yashopa Siddi
Father / Husband / Guardian Name	Yashopa
Age	10 yrs
Grade(If Applicable)	A+
Utilization Period	18.08.2021
Home Address & School Address	
House / Building / Centre	Jadajinakoppa
Street Name & Number	Manchikeri-Shirnala road
Prominent Landmark	Shirnala
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Manchikeri
Village / Town / City	Yellapur
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Shirnala Taluk: Yellapur Dist: Uttara Kannada
State and Pincode	Karnataka 581347

Beneficiary Details	
Full Name	Akash Santosh Desai
Father / Husband / Guardian Name	Santosh
Age	11 yrs
Grade(If Applicable)	A
Utilization Period	18.08.2021
Home Address & School Address	
House / Building / Centre	Madnasara
Street Name & Number	Manchikeri-Shirnala road
Prominent Landmark	Shirnala
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Manchikeri
Village / Town / City	Yellapur
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Shirnala Taluk: Yellapur Dist: Uttara Kannada
State and Pincode	Karnataka 581347

Beneficiary Details	
Full Name	Nagendra Suresh Siddi
Father / Husband / Guardian Name	Suresh
Age	10 yrs
Grade(If Applicable)	A+
Utilization Period	18.08.2021
Home Address & School Address	
House / Building / Centre	Sonarjaddi
Street Name & Number	Manchikeri-Shirnala road
Prominent Landmark	Shirnala
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Manchikeri
Village / Town / City	Yellapur
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Shirnala Taluk: Yellapur Dist: Uttara Kannada
State and Pincode	Karnataka 581347



## Model Feedback report

Brief Description

**DONATIONS RECEIVED THROUGH GIVEINDIA ARE USED ONLY FOR POOR BENEFICIARIES**

*Dear Arun Swamy,*

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

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

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

Trupti Krishna Siddi is a 12 year old tribal girl studying in Higher Primary School, Bharatanalli of Yellapur Taluk, Uttara Kannada district. She belongs to a very poor family. Both of her parents expired a few years back and Trupti is living with her maternal family. Due to family economic conditions, Trupti's aged grandmother anyhow provides her food. For other basic requirements they don't have any source of income other than her grandmothers' labour work. Trupti also hesitates to ask for any educational and basic materials from her granny.

MANUVIKASA identified Ms. Trupti Krishna Siddi through school teachers and provided basic materials such as notebooks, pens, pencils, geometry box, dictionary, grammar books, school bag, umbrella, shoes, blanket, bed sheet, oil, toilet soap, washing soap, comb, toothpaste, toothbrush, two sets of casual dress, soap box and washing brush to continue her education & fulfilled her basic needs.

Trupti is a very good girl. She is good both in education as well as in other co-curricular activities. She has scored B+ Grades in her previous academic exams; she is good in all subjects. She has interested in dancing and playing lagori. She wants to become a teacher.

Beneficiary Details	
Full Name	Trupti Krishna Siddi
Father / Husband / Guardian Name	Savitri Siddi
Age	12 yrs
Grade(If Applicable)	B+
Utilization Period	17.02.2022
Home Address & School Address	
House / Building / Centre	Bharatanalli
Street Name & Number	Sirsi-Yellapur road
Prominent Landmark	Near school
Local Area /Sector/Para/Basti / Tola / Dhani / Vas / Bigha/Nagar	Ummachagi
Village / Town / City	Yellapur
PO Name, Taluka / Mandal / Tehsil Block, District	Post: Kundaragi Taluk: Yellapur Dist: Uttara Kannada
State and Pincode	Karnataka 581347



# MANUVIKASA and F.E.S; Commons Land Conservation

In collaboration with Foundation for Ecological Security (FES), MANUVIKASA has begun a new project to identify and map community assets in Uttara Kannada District. This project is aimed to identify 30,000 Acres of community assets and mapping, the restoration of common's land in the Uttara Kannada district. MANUVIKASA appointed a field staff for every 5000 Acres for the proper management and preparation and implementation of restoration plan.



**ಸಮಾಜ ಬಯಸುವ ಕೆಲಸ ಮಾಡಿ**  
 101, 100th Anniversary of the Government of Karnataka  
 ...



**ಮನುವಿಕಾಸ ಸಂಸ್ಥೆಯಿಂದ ನೆರವು**  
 ...



**'ರಸಗೊಬ್ಬರಡಿ'ಯ ಸುಸ್ಥಿರ ಕೃಷಿಗೆ ಹಿಡ್ಡೆ'**  
 ...



**ಹೂಳೆತ್ತುವ ಕಾಮಗಾರಿಗೆ ಚಾಲನೆ**  
 ...



**'ಸ್ವಸಹಾಯ ಸಂಘದಿಂದ ಅನುಕೂಲ'**  
 ...



**ವ್ಯಾಪ್ತಿನೇಣ್ಣ್‌ಗಾಗಿ ಮನುವಿಕಾಸ ಸಂಸ್ಥೆಯಿಂದ ಉಚಿತ ವಾಹನ ವ್ಯವಸ್ಥೆ**  
 ...



**ಜಿಲ್ಲೆಯ ನದಿಗಳ ಹೋಡಣೆ ಅಧ್ಯಯನ ವರದಿ ಸರಕಾರಕ್ಕೆ ಸಲ್ಲಿಕೆ**  
 ...



**ಮಹಿಳೆಯರಿಗೆ ಸುಸ್ಥಿರ ಕೃಷಿ ಅಭಿವೃದ್ಧಿ ತರಬೇತಿ**  
 ...



**ಧರ್ಮ ಪಾಲನೆ ಕುರಿತು ಮನುವಿಕಾಸ ಸಂಸ್ಥೆ**  
 ...



**ಸರ್ಕಾರಿ ಕಂಪಿಯುನಿಟಿ ಮನುವಿಕಾಸ ಸಂಸ್ಥೆ ಆಹಾರ ಸಾಮಗ್ರಿ ಕಿಟ್ ವಿತರಣೆ**  
 ...



**ಕೆರೆಗಳ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಗೆ ಅನುದಾನ ಮುಕ್ತಾಯ**  
 ...



**ಮುಖ್ಯಮಂತ್ರಿಗಳ ಸಭೆ**  
**ಮನುವಿಕಾಸ ಸಂಸ್ಥೆಯ ಕಾರ್ಯ ತಾತ್ಪರ್ಯ: ಶಿವರಾಮ ಹೆಬ್ಬಾರ**  
 ...



**ಪ್ರಜಾಪೀಠ**  
 ...



**ಕೆರೆಗಳ ಹೂಳಿತಿ ಅಂತರ್ಜಲ ಹೆಚ್ಚಿಸಲು ಯತ್ನ: ಹೆಬ್ಬಾರ್**  
 ...



**ಮನುವಿಕಾಸ ಸಂಸ್ಥೆಯಿಂದ ನೆರವು**  
 ...



**ಯಜ್ಞಪ್ರಯೋಗ ದೀಪ್ತಿ ಉದ್ಘಾಟನೆ ಕುರಿತು ನೆರವು ಕೊಡುವ ಪ್ರಕ್ರಿಯೆಗೆ ಉದ್ದೇಶಿಸಿ ಪಾತ್ರಿ ನಿರ್ಮಿಸುವ ಪ್ರಕ್ರಿಯೆಗೆ ಇಳುವರಿ**  
 ...



**ಲೋಕ ಧನಿ**  
 ...



**ವಿವಿಧ ಕೆರೆಗಳ ಅಭಿವೃದ್ಧಿ ಕಾಮಗಾರಿಗೆ ಚಾಲನೆ**  
 ...



**ವಿಜಯ ಕರ್ನಾಟಕ**  
**ಸಮಾಜಮುಖಿ ಕೆಲಸ ಇಂದಿನ ಅಗತ್ಯ**  
 ...



**ಕೆರೆಗಳ ಅಭಿವೃದ್ಧಿಗೆ ಇನ್ನಷ್ಟು ಒತ್ತು: ಹೆಬ್ಬಾರ್**  
 ...



**ಸಮಾಜ ಸೇವಾ ಕೆರೆಗಳ ಅಭಿವೃದ್ಧಿ**  
 ...

**ಸಮಾಜ ಸೇವಾ ಕೆರೆಗಳ ಅಭಿವೃದ್ಧಿ**  
 ...










**MANUVIKASA (R)**  
 AT KARIAGL, PO: BALUR, TO: SIDDAPUR, DIST. NORTH KANARA-581 310  
 KARNATAKA, INDIA

**CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT**  
 FOR THE YEAR ENDING ON 31<sup>ST</sup> MARCH 2022

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Programme Expenditure through Give India Programme to meet basic necessities of an Orphan Child	52,700	By Donations/Grants from Give India	24,800
Programme for Construction of Water Harvesting Structure	1,60,732	Help to construct a water harvesting structure	58,402
Help Villagers to get access to Harvesting Pond	4,21,820	Help Villagers to get access to Harvesting Pond	4,81,751
Sponsoring Uniforms, School Materials and Scholarships	25,542	Sponsor printing and school supplies for a poor child	18,000
Provide a set of five books	15,200	Provide a set of five books	2,889
To Programme Expenditure through Give Foundation USA Programme for Construction of Water Harvesting Structure	2,72,465	By Donations/Grants from Give Foundation USA	84,127
Sponsoring Uniforms, School Materials and Scholarships	89,080	Sponsor clothing and school supplies for a poor child	2,73,208
COVID Relief	8,17,079	Programme for Construction of Water Harvesting Structure	18,28,842
To Programme Expenditure through Give Foundation India Foundation COVID Relief Expenses	11,51,344	By Grants from Give Foundation	11,53,489
To Programme Expenditure through Give Foundation India Foundation Project Expenses	4,67,320	By Grants from Vatikutti India Foundation	10,00,879
To Programme Expenditure through Give Foundation India Foundation Grants from HSB Financial Services	6,71,688	By Grants from HSB Financial Services	8,81,377
To Programme Expenditure for Home Scaled Seeding Project	1,85,240	By Grants from NABARD	10,00,000
Learning of Learning Centre	1,92,244	By Grants from HDFC	28,88,990
Learning Centre Programme Expenses	1,49,202	By Grants from CBS	20,00,000
Preliminary Survey and Assessment	80,679	By Grants from Yes Bank Foundation	10,00,000
Technical Equipments	55,668	By Grants from Aditya Prasad	
Project Staff Salary and Wages	4,14,573	By Grants from Aditya Prasad	
Workshop Expenses	11,665	Philanthropic Initiative for COVID Relief	48,73,000
To Programme Expenditure through Grants from ICB Financial Services Ltd	49,70,070	For Reproduction of Lanes, Construction of Water Harvesting Structures & Farm Ponds	53,28,700
Household TA and Vehicle Expenses	11,904	By Grants from CAIPOD	4,69,000
Salaries, Wages and Incentives	40,913	By Grants from Kishor Give Foundation	
Administrative and Marketing cost	10,200	USDFN Fund	29,00,000
Travel Expenses	4,827	For WEDH Project	45,16,149
Office Administrative Cost	76,420	By Grants from Give India	90,000
To Programme Expenditure through Grants from CBS	22,82,604	By Community Contributor	16,87,502
Salaries and Wages	2,01,980	By Donation	500
Office Administrative Cost	27,278	By Income from activities of the	44,340
Honorarium and Travel Expenses	31,145		
Travel Expenses	31,295		



**MANUVIKASA (R)**  
 AT KARIAGL, PO: BALUR, TO: SIDDAPUR, DIST. NORTH KANARA-581 310  
 KARNATAKA, INDIA

**BALANCE SHEET**  
 AS AT 31<sup>ST</sup> MARCH 2022

LIABILITIES	AMOUNT	ASSETS	AMOUNT
<b>CAPITAL FUND</b>		<b>FIXED ASSETS</b>	
Trust Fund		Opening Balance	18,34,831
General Fund		Add: Additions	24,260
Opening Balance	1,57,05,767	Less: Depreciation	(2,49,654)
Add: Surplus during the Year	10,32,564		13,09,837
		<b>CURRENT ASSETS, LOANS, ADVANCES &amp; RECEIVABLES</b>	
<b>SECURED LOANS FROM BANKS</b>		Office Rent Deposit	1,10,000
Bank of Baroda Vehicle Loan	3,10,076	Operating Balance	80,000
Bank of Baroda Motor Car Loan	3,28,875	Add: Additions during the year	1,90,000
		Telephone Deposit	1,000
<b>CURRENT LIABILITIES</b>		Security Deposit with NABARD	2,00,000
Other Payables	11,114	Financial Services Ltd	
EBI Payable	70,337	Fixed Deposit(FD) in Bank of Baroda	30,68,406
PF Payable	4,600	Operating Balance	28,15,425
Professional Tax Payable	20,013	Add: Additions during the year	4,00,000
TDS Payable		Less: Matured during the year	(70,112)
		Add: Accrued Interest Income	1,74,088
		Assistance to SHGs	83,062
		Income Tax Receivable from Miss Finance	1,02,063
		Tax Deducted at Source A.Y. 2021-22	12,987
		Tax Deducted at Source A.Y. 2022-23	16,917
		Advances for expenses	12,060
		Other Advances	25,000
		<b>CASH AND BANK BALANCE</b>	
		Cash in hand	75
		Bank of Baroda	14,43,088
		SBBI, SBI A/c No. 3057099717	3,62,057
		SBBI, New Delhi A/c No. 00095064000000053	12,31,087
		Canara Bank, SBI A/c No. 520101163383	4,22,812
		ICICI Bank A/c No. 5310100599	7,283
		Union Bank of India A/c No. 5201012000146	4,86,793
		Bank of Baroda, Yerru, A/c No. 64500100003249	1,099
		Punjab and Maharashtra Co-operative Bank	7,057
		Bank of Baroda, SBI A/c No. 645001000000348	40,31,453
		Bank of Baroda, SBI A/c No. 644602000000004	1,91,377
		Bank of Baroda, SBI A/c No. 045001000001381	28,040
		HDFC Bank A/c No. 50100458504260	20,01,087
		Ash Bank SBI A/c No. 917010028097434	56,100
		Karnataka Vikas Graminana Bank	19,54,679
		Ash Bank A/c No. 52010062743065	
<b>TOTAL</b>	<b>1,74,88,238</b>	<b>TOTAL</b>	<b>1,74,88,238</b>

Prepared and Found Correct  
 Subject to Our Report of even date attached

FOR JAYASHETTY & CO  
 CHARTERED ACCOUNTANTS  
 FRN: 0021278



For and On Behalf of MANUVIKASA (R)

Managing Trustee

UDIN: 23214054VREP44104

		3,58,71,895
<b>To Administrative and General Expenses</b>		
Advertisement and Publicity Charges	1,600	
Audit Fees	35,400	
Professional Fees	65,400	
Bank Charges	26,700	
Hospitality	12,207	
Interest and Charges on Vehicle Loan	63,127	
State Taxes and Fees	5,000	
Stamps, Newspapers and Periodicals	8,004	
Miscellaneous Expenses	11,049	
Vehicle Insurance	24,977	
Postage and Telephone	3,112	
Printing and Stationery	45,088	
Repairs and Maintenance	42,708	
Travelling and Conveyance Expenses	5,839	
Board Meeting Expenses	1,000	
	2,43,824	
<b>To Depreciation on Fixed Assets (Schedule 1)</b>		
	10,12,964	
<b>To Surplus i.e. excess of Income Over Expenditure Transferred to Balance Sheet</b>		
<b>TOTAL</b>	<b>3,58,71,895</b>	<b>3,58,71,895</b>

Prepared and Final Correct  
 Subject to Our Report of even date attached

For and On Behalf of MANUVIKASA (B)  
 Managing Trustees

Firm Seal:

F.P. UDAYA SHETTY & CO.  
 CHARTERED ACCOUNTANTS  
 FRN : 0553278  
 Sd/- MANJUNATH S. SHETTY  
 PARTNER  
 M. NO. 214008

		3,20,417
<b>By Other Income/Receipts</b>		
Bank Interest	28,26,649	
Interest on Income Tax Refund	80,74,395	
	85,720	
	2,04,702	
	12,46,700	
	1,91,005	
	2,69,708	
	1,00,912	
	3,781	
	13,411	
	39,281	
	2,26,212	
	2,60,000	
	1,73,213	
	21,83,132	
	2,480	
	2,65,289	
	4,80,043	
	3,20,894	
	9,29,239	
	- 30,000	
	1,87,021	
	3,81,457	
	2,10,260	
	1,87,090	
	25,222	
	1,73,694	
	66,900	
	4,98,877	
	2,97,696	
	10,651	
	30,790	
	11,369	
	73,955	
	4,67,871	
	2,23,024	
	9,60,000	
	50,000	
	2,71,800	
	2,68,002	
	25,500	
	3,20,000	
	1,20,054	
	3,19,734	
	19,060	
	18,600	
	380	
	3,59,489	
	11,507	

		3,20,417
<b>To Programme Expenditure through Grants from Admin Panel/Parastatutory Bodies</b>		
COVID Relief Expenses		
Registration of Ladies		
Ladies Generation Expenses		
Construction of Farm House		
Salary and Stipends		
Travel and Routine Expenses		
Office Administrative Cost		
Audit Evaluation and Learning		
Bank Charges		
Capacity Building Training		
Sustainable Agri Training		
<b>To Programme Expenditure through Vaidikuli India Foundation Administration Cost</b>		
<b>To Programme Expenditure through Grants from Edul Olive Foundation</b>		
Rejuvenation of Lakes		
Communication materials and publications		
Human Resources Costs		
Monitoring and Evaluation Expenses		
Overhead Costs		
Programme and Administrative Costs		
Special Events costs		
Training related costs		
Professional Services		
Infrastructure and Equipments		
<b>To Programme Expenditure through Grants from Yea Foundation</b>		
Development of Lakes		
Construction of Water Harvesting Pits		
Development of Farm Ponds		
Maintenance Expenses		
Salary and Travel Expenses		
Honorarium and Travel Expenses		
<b>To Programme Expenditure through CAPCO grants Rejuvenation of Lakes</b>		
<b>To Programme Expenditure through Grants from HDPD Bank</b>		
Administrative Cost-Office Maintenance		
Administrative Cost-Office Rent		
Administrative Cost-Office Stationery		
Administrative Cost-Traveling Expenses		
Human Resources Cost		
Self Training and Livelihood Enhancement		
SHG Promoter Meetings and Training		
Development/ marketing/ branding/ training/ Cost saving programme		
Self-learned learning horticulture crop diversification		
Storage of fish through set up of community		
Procuring units of NTPP products and fish		
Hospitality catering to youth		
Business assistance to women entrepreneurs		
<b>To Programme Expenditure through MABARD grants Promotion of FPO</b>		
<b>To Other Programme Expenses</b>		
Education materials and Scholarship		
Promotion Of SH-GAUKA		
Rejuvenation of Tanks		
General Project Expenses		
COVID Relief Expenses		

MANUVIKASA (B) KARIAGI  
 53-5348901  
 N.K. MADUR  
 Madur

MANUVIKASA (B) KARIAGI  
 53-5348901  
 N.K. MADUR  
 Madur



### MANUVIKASA staff details

SI No	Staff Name	SI No	Staff name
1	Mr. Ganapati Bhat	22	Mr. Ravi Gouda
2	Mr. Vivek Hegde	23	Mr. Ramesh Naik
3	Mr. Manjunath G Hegde	24	Mr. Shekhar Naik
4	Mrs. Shubha Pai	25	Mr. Mohan Siddi
5	Mr. Basavaraj Radder	26	Ms. Sunita Fernandes
6	Mr. Ganapati Yalivala	27	Ms. Nagaratna Gouda
7	Mr. Niranjana Kadam	28	Ms. Kusuma Kotegadde
8	Mr. Ashwath Naik	29	Ms. Deepa Hini
9	Mr. Raghavendra Bhat	30	Ms. Chandana Naik
10	Mr. Pavan Bommanahalli	31	Mr. Ambarish P R
11	Mr. Ganapati Hegde	32	Mr. Nagaraj Gouda
12	Ms. Divya Gouda	33	Mr. Jagadish Erannanavar
13	Ms. Shilpa Shastri	34	Mr. Gururaj Kudal
14	Ms. Geeta Nilekani	35	Mr. Pavan Hegde
15	Mr. Shrikant Hegde	36	Mr. Jagadish Gavada
16	Mr. Gopalkrishna Badkar	37	Mr. Anand Kasalikar
17	Mr. Mahesh Naik	38	Mr. Wilson D' Souza
18	Mr. Manikant Chalavadi	39	Mr. Jagadish Naik
19	Mr. Sanjay Lamani	40	Mr. Subbarao B S
20	Mr. Ganapati Gamada	41	Mr. Ramachandra Siddi
21	Mr. Manjunath Torlekar		

## Statement of the fund flow for the year ended March 31, 2022

Source of Funds	(Indian Rupees)
Transferred from secured loan to corpus	--
Fees on consultancy services	--
Received from sale of fixed assets	--
Other Income	340397
Contribution to the earmarked funds	35331498
Decrease in net current assets	--
Redemption of investments	--
Income on investments	--
Application of Funds	
Addition to fixed assets	24300
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	34020736
Administrative and other Expenses	368571
Increase in net current assets	--



**Staff  
Training**



## Credibility Information of the Organization

- We are registered as a non-profit organization under Indian Public Charitable Trust Act (No 171/03-04) dated 16.04.2003
- We are registered under 12 A of the Income Tax Act 1961 and with the DIT (Exemptions) under 80-G.
- All legal documents are available on request

### **Name and address of Main Bankers:**

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

### **Name of the auditors :**

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

## Staff details

Gender	Paid full Time	Paid Part time	Paid Consultant	Paid volunteers/ Motivators/Teachers	Unpaid Volunteers
Male	31	0	04	00	00
Female	09	0	0	00	00

### **Staff salary paid details**

Head of the organization	63000 per month
Highest paid staff	35000 per month
Lowest paid staff	13639 per month

### **Remuneration paid to the board members**

Name of the board members	No of meetings attended	Amount paid during 2021-2022
Mr. Ganapati Bhat	04	579000
Mr. Nagaraj Hegde	04	Nil
Ms. Shilpa Pai	04	Nil
Ms. Geeta Pandit	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 traveling expenditure made to any staff or governing body members for international travel.

# BOARD OF TRUSTEES



**Mr. Harischandra Bhat**  
Founder

**Mr. Ganapati Bhat**  
Managing Trustee

**Mr. Nagaraj Hegde**  
Secretary

**Ms. Shilpa Pai**  
Trustee

**Mr. Keshav Murthy**  
Trustee

**Ms. Geeta Pandit**  
Trustee

Main Advisory Members

**Prof. B. K. Kemparaju**

**Mr. Prabhakar Bhat**

## 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:** .....

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# MANUVIKASA

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

☎ 9845982552

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

✉ [manuvikasa@gmail.com](mailto:manuvikasa@gmail.com)

🌐 [www.manuvikasaindia.org](http://www.manuvikasaindia.org)

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