

**EVALUATING THE RELEVANCE OF SHRI KSHETHRA DHARMASTHALA
RURAL DEVELOPMENT PROJECT IN RURAL UPLIFTMENT
(A CASE STUDY OF HOSANAGARA TALUK)**

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Abstract

This article focuses on evaluating the relevance of Shri Kshethra Dharmasthala Rural Development Project (SKDRDP) in the promotion and the development of rural areas in Karnataka. This Programme implemented by Shri Kshethara Dharmasthala trust under the auspice of Shri Veerendra Heggade. One of the prime areas of concern has always been the youth and their future. Realizing that rural youth were falling into despondency due to lack of employment opportunities, he is in his own inimitable way, set to work. Educated rural youth have always tended to migrate to urban cities, as the rural areas are primarily agrarian and do not offer them too many job opportunities. So he started number programme for the well being of the entire society. This paper based on the structured questionnaire and the data collected are arranged properly for the analysis. The evaluation and interpretation will be made by using suitable statistical tools and techniques (Chi-square test) in order to arrive at an authenticated information about respondents'(members of Self Help Groups) opinions relating to SKDRDP scheme. Finally, this paper attempts to offer suitable suggestions and conclusion to enhance the role of SKDRDP programme all over India.

Key Words: Developmental Activities, Employment Opportunities, Rural Development, Self Employment and SKDRDP etc.,

1. Introduction

SKDRDP is a charitable trust that undertaken rural development in various parts of Karnataka. It was established in 1982 in by Dr. Veerendra Heggade, trustee of a renowned temple called Shri Kshetra Dharmasathala. It launched its microfinance programme in 1996, following a self-help group (SHG) model where in group of 15-20 members are collectively responsible for employment of loans sanctioned to each individual. The trust focuses on marginal farmers, landourers, and local populace engaged in seasonal occupations. Every SHG has a leader and all the SHGs in a village are organised into a federation, headed by a presidents. The group also undertaken livelihood development programmes. The MFI trains SHGs on maintenance of required documentation, book-keeping and on the conduct of meetings and allied affairs.

SKDRDP is one of India's top five MFIs in terms of loans outstanding and client base. As on march 2015, the MFI had an outstanding portfolio of Rs.3,589.00 Crores, across 123 branches in 23 districts of Karnataka, covering 20.842 villages, 3,17,000 SHGs, 35,18,000 members and Rs.1514.00 Crores loans disbursed. The MFI also incorporated a section 25 company, Shri Dharmasthala SIRI Gramodyog Samasthe, to market the goods produced by its SHGs. The activities of Shri Kshethra Dharmasthala Rural Development Project (SKDRDP) are spread across Dakshina Kannada, Udupi and Uttara Kannada districts. It will expand its activities to Shivamogga district.

2. Literature Review

Bharat Dogra (2002) reported that 15 to 20 women formed such groups with as monthly savings of Rs.10 each or Rs.20 each. Initially, men in many villages used to make fun of these groups with their small savings and also observed that when these savings grew and women were able to take loans to meet several pressing needs, men also started self-help groups with monthly savings of Rs.50 each or more groups laid the foundation for the empowerment of women. Deepti Agarwal (2001) reported that the status of women is low and their socio economic conditions are much more depressed than that of men. An attempt is made here to review few literatures relating to SHGs. The major findings of the surveyed literatures are presented below. Jayaraman (2000 and 2002) reported on the role and performance of fisherwomen SHGs in India. He found that the fisherwomen SHGs performing well in availing microcredit, utilizing it and repaying it in time. The microcredit programme implemented through SHGs contributed to the socio-economic welfare and empowerment of the fisherwomen. It also contributed to the eradication of usury and illicit liquor. Jeyesh Talati and Venkatakrishnan (2001) explained women's empowerment in Jhabua district of Madhya Pradesh. The women 'leaders' elected by the group members were responsible for the maintenance of group records and management of group. These women's groups laid the foundation for the empowerment of women. Nagayya (2000) stated that there has been a massive expansion in the formal credit delivery network in the last three decades and there is an acceptable gap in financing the genuine poor, especially in remote rural area. There is a symbiotic relationship between social mobilization and development process. Social mobilization lies at the genuine development. It gives impetus to the necessary changes that must occur before development whether social, political or economic-can be realized (Prasad 2003). Social mobilization, argues Ikoiwak (1989), in fact, is an essential surgical operation for the removal or virulent tissues of development in a polity. These malignant tissues are old or traditional economic, social, institutional, administrative, cultural system. Radhakrishna Rao (2002) says Kerala's remarkable achievements in education and health have been greatly facilitated by its social and physical terrain. Socially speaking, community based social reform movements competed with each other for social advancement.

3. Statement of the problem

Self-help groups are small voluntary associations created for enabling members to reap the benefits out of mutual help, solidarity and joint responsibility. Benefits include mobilization of savings, access to formal credit facilities, capacity building and marketing. It helps the people to increase their standard of living. They conduct meeting weekly or 15 days. Writing accounts lending policies with the aim that the ember will take all responsibility. But SKDRDP suffers lack of leadership qualities in the women, sometime delay in sanctioning of loan. Hence an attempt has been made in the present study to analyze the relevance of SKDRDP and its impact on rural development.

4. Research Methodology

4.1 Objectives of study

1. To understand the programmes and activities incorporated for rural development.
2. To know the role of Shri Kshethra Dharmasthala rural development project in rural upliftment.
3. To analyze the perceptions of members of the Self-help groups.

4.2 Hypothesis of the study

The following hypothesis is to be formulated for the purpose of the study

H_0 : there is no significant relationship between SKDRDP programmes and rural upliftment.

H_1 : there is a significant relationship between SKDRDP programmes and rural upliftment.

4.3 Scope of study

The scope of this plan is confined only to Hosanagara thalk in Shivamogga district. The study was conducted to evaluate the performance of “Shri Kshethra Dharmasthala Rural Development Project” in the development of rural areas. The study was intended to know the developmental activities undertaken in rural areas.

4.4 Sources of Data:

Primary data- Primary data is collected by personnel interview with project managers, supervisors, and field officers. Data is also collected from the members of the self-help groups benefited from Shri Kshethra Dharmasthala Rural Development Project.

Secondary data- Besides the primary data, data is collected from the secondary sources like books, records and periodicals maintained in the organization.

4.5 Sampling Design: The target sample of the present study covers the selected members of the SHGs of SKDRDP in Hosanagara taluk.

4.6 Tools and Technique- the present study used Chi-square test to analyze the collected information from the members of the Self-help group.

5. Concept of SHGs

Self-help groups is a village based financial intermediary usually composed of between 10 to 15 local women. Most self-help groups are located in India, though SHGs can also be found in other countries, especially in South Asia and South East Asia. A group is formed to help the members deal with a common problem. NABARD defines it as a group of 20 or less people from a homogenous class who are willing to come together for addressing their common problems. They make regular savings and use the pooled savings to give interest-bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritization of needs, setting self-determined terms for repayment, and keeping books and records. It builds financial discipline and credit history that then encourages banks to lend to them in certain multiples of their own savings and without any demand for collateral security. The SHGs need to acquire the 6 organizational characteristics such as Vision/Mission, Organizational Management Systems and Organizational Accountability Norms, Financial management Systems, Learning and Evaluation Systems and Networks and Linkages with other institutions. The SHGs of rural women consists of members who are the poor, having low saving capacity and who depend on money lenders for meeting their consumption needs and social obligations. Formation of women into self help groups paved a way to develop their economic standards, thereby building self confidence. Women in SHGs have been encouraged by the government as well as NGOs to undertake self employment ventures with locally available resources. Availability of micro-credit helped SHG women a lot and many women came forward and established micro enterprises institutions. The SHGs of rural

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5. Performance of SKDRDP

Table 1: Performance of SKDRDP (end of the year 2014-15)

Credit Activities	
Active SHG's	3,17,000 SHG's
Total Members	35,18,000 Members
Loans disbursed(FY)	Rs. 1514.00 Crores
Currently Outstanding Loans	Rs. 3,859.00 Crores
Credit+ Activities	
Destitute Pension Given (FY)	Rs. 1.05 Crores
SIRI members	4,500 members
Sampoorna Suraksha	7,37,301 claims
Training programs(FY)	440 trainings
Total Participants attended(FY)	14,637 people
Community Development Spending	Rs. 8,671 lakhs
Sujnana Nidhi Scholarships	Rs. 2,065 lakhs
De-addiction camps	873 camps
People de-addicted	71,000 people
Jnana Vikasa Members	1,50,000 members
Shudh Ganga	182 units

Source: SKDRDP Report

The above table shows the performance of SKDRDP programmes in the end of the year 2014-15. In the current academic year, the project is paying a monthly scholarship of Rs 400 to 6,000 students for technical courses like TCH, DPed, Bed, Nursing, ITI and Diploma courses and 2,000 students get monthly Rs.1000 each for technical courses like BE, MBBS, BAMS and BDS and the money is remitted directly through their respective SHG units in the taluk. An interesting facet of this disbursement of scholarship amount is the interest shown by girl students in rural areas to pursue their professional education and nearly 65 per cent of those receiving this scholarship amount are girl students.

Table 2: Role SKDRDP in the Hosanagara Taluk

Sl.N	Name of the Programme	Details	Performance of SKDRDP in Hosanagara Taluk
1	Pragathi Bhandu	Association of small and marginal farmers	1232
2	Jnana vikasa	Women empowerment programmes	1080
3	Agriculture Extension;	Training and support for Agriculture, Irrigation, Agriculture development	5
4	Rain water harvesting	Irrigation and watershed programmes	12
5	Pragathivana	Environment protection and a forestation	2
6	Swagraha	Housing Alternative Sources of energy ,rural Sanitation programmes	15 and 992
7	Pragathi nidhi	Micro finance Programme	3213.49 lakhs
8	Sampoorna Suraksha	Health insurance, special claims	17563
9	Gramakalyana	Community development, creation of rural infrastructure	35
10	Jnanadeepa	Primary education programme	-
11	Hindu Rudrabhoomi	Crematorium development project	1
12	SIRI	Income generation activities for groups	27
13	Janajagruthi	Dead diction camps	72
Silver Jubilee Special Program			
14	Sujnana nidhi	Scholarship schemes to the children of the SKDRDP promoted SHG members	-
15	Navachethana	Financial assistance to schools and centers for differently children	-
16	Kamadhenu	Cattle Research program for developing indigenous breeds and to care for destitute bovines	-

7. Analysis and Interpretation of Data

Table 3: Age wise classification of Respondents

Particulars	No. of Respondents	Percentage
Below 20 years	9	15
21 -30 years	16	26.7
31 – 40 years	21	35
Above 40 years	14	23.3
Total	60	100

Source: Survey Data

From the above table it is clear that, 35% of the respondents belong to 31 – 40 age groups, 26.7% of people belong to 21-30 years of age, 23.3% belong to above 40 years and remaining 15% of people come under below 20 years. It is interpreted that majority of the respondents come under the age group of 31-40 years. Because in that age group, people gave much importance for earning and saving of income.

Table 4: Dispersion of Respondents in different villages

Sl. No	Selected Village Name	No. of Respondents
1	Amruthapura	15
2	Balur	15
3	Arasalu	15
4	Humcha	15
Total	0	60

Source: Survey Data

From the above table it is clear that, For the purpose of in-depth study and to draw conclusions of this important aspect they have selected a sample of 60 beneficiaries from 4 villages in Hosanagara taluk and per village 15 SKDRDP beneficiaries selected to the primary survey.

Table 5: Educational Qualification of the Respondents

Education Qualification	No. of Respondents	Percentage
Up to SSLC	38	63.3
Up to PUC	12	20.0
Graduate	9	15.0
Post Graduate	1	1.7
Total	60	100

Source: Survey Data

Out of 60 respondents, only 63.3% of the respondents are educated up to S.S.L.C, 20% of the respondents studied upto PUC level, Graduates are 15% and finally Post – Graduates are only 1.7%. It is interpreted that majority have got the primary education. It is interesting to note that only one member is postgraduate, but the study finds that some are with no formal education.

Table 6: Occupation of the Respondents

Particulars	No. of Respondents	Percentage
Agriculturist	23	38.3
agriculture Louber	16	26.7
House wife	13	21.7
Self Employees	8	13.3
Total	60	100

Source: Survey Data

From the above table it is clear that, 21.7% of respondents are House wife, 38.3% of respondents are Agriculturist, 26.7% of the respondents are agriculture loubre and remaining 13.3% of respondents are Self Employees. It is interpreted that majority of the respondents are agriculturist. House wife, within their house keeping work, they are interested to participate in the programmes of Self-help groups.

Table 7: Response about services given by SKDRDP

Particulars	No. of Respondents	Percentage
Excellent	12	20
Good	24	40.0
Satisfied	22	36.7
Unsatisfied	2	3.3
Total	60	100

Source: Survey Data

From the above table it is clear that, 20% of the respondents agree that the service provided by S.K.D.R.D.P. is excellent and 40% of the respondents feel that service is good, 36.7% of the respondents are satisfied towards services and only 3.3% of the respondents are not satisfied towards services. It is interpreted that overall about their services is satisfied to the respondents.

Table 8: Time taken for sanctioning the loan

Particulars	No. of Respondents	Percentage
15 days	24	40
30 days	21	35.0
above 30 days	15	25.0
Total	60	100

Source: Survey Data

From the above table it is clear that, 40% of the respondents opine that 30 days taken for sanctioning of loan, 30% of the respondents say that 15 days are taken for sanctioning of loan, and remaining 30% of the respondents say that above 30 days are taken for sanctioning of loan. It is interpreted that they will take 30 days for sanctioning the loan because documentation work takes more time to verify all documents necessary for the loans.

Table 9: Recovery of Loan

Particulars	No. of Respondents	Percentage
Within 6 months	7	11.7
6 months - 1 year	16	26.7
1 year - 2 year	23	38.3
more than 2 years	14	23.3
Total	60	100

Source: Survey Data

From the above table it is clear that, 11.7% of the respondents opine that it will take within 6 months and 26.7% of the respondents opine that it will take 6months-1 year for recovering the loan and 38.3% of the respondents opine that it will take 1 year to 2 year and 23.3% respondents more than 2 years for recovering the loan. It is interpreted that within 1 year to 2 year, loans must and should be recovered.

Table 10: Duration of the Training undergone

Particulars	No. of Respondents	Percentage
Less than 15 days	8	13.3
15 days to 1 months	18	30.0
1 months - 2 months	6	10.0
Not attended any training	28	46.7
Total	60	100

Source: Survey Data

From the above table it is clear that, 30% of the respondents undergone for training for a period not less than 15 days, 13.3% of the respondents undergone for training for a period 15 days-1month, 50% of the respondents undergone for training for a period 1 month-2 month, remaining 46.7% of the respondents not attended any type of training. It is interpreted that majority of the respondents have undergone for training for a period 30 days. because within that period it is possible to learn each and everything what they will be taught in that training programmes.

Table 11: SKDRDP Increase saving habit of respondents

Particulars	No. of Respondents	Percentage
Yes	60	100.0
No	0	0.0
Total	60	100

Source: Survey Data

From the above table it is clear that, 100% of the respondents opine that SKDRDP Programmes increase saving habit of respondents. It is interpreted that all the respondents have saving account.

Table 12: SKDRDP create employment opportunity

Particulars	No. of Respondents	Percentage
Yes	47	78.3
No	13	21.7
Total	60	100

Source: Survey Data

The above table analyzes that, out of the 60 respondents, 78.3% of respondents opine that yes SKDRDP programmes help to create employment opportunity and remaining 21.7% of respondents side no. It is interpreted that SKDRDP programme help to create employment opportunity in rural area.

Table 13: Level of satisfaction about SKDRDP programmes

Particulars	No. of Respondents	Percentage
Satisfied	49	81.7
Not satisfied	11	18.3
Total	60	100

The above table analyzes that, out of the 60 respondents, 81.7% of respondents are satisfied about SKDRDP programmes conducted by SKDRDP and remaining 18.3% of respondents are not satisfied about SKDRDP programmes. It is interpreted that training programme conducted by the SKDRDP is effective.

8. Testing of Hypothesis

Let us take hypothesis that SKDRDP programme is not effective in rural upliftment.

Table 14: People benefited by SKDRDP

Particulars	No. Rural Upliftment (B)	Rural Upliftment (b)	Total
SKDRDP Programme conducted (A)	3	45	48
SKDRDP Programme not conducted (a)	8	4	12
Total	11	49	60

Source Survey Data

On the basis of the above hypothesis, the expected frequency corresponding to the number of rural people benefited from SKDRDP programme would be:

$$\text{Expectation of } (AB) = \frac{(A) * (B)}{N}$$

$$= 8.8$$

Table 15: Calculation of Chi Square (X²)

Groups	OF (oij)	EF (Eij)	Oij -Eij	(Oij -Eij) ²	(Oij -Eij) ² /Eij
AB	3	8.8	-5.8	33.64	3.823
aB	8	2.2	5.8	33.64	15.291
Ab	45	39.2	5.8	33.64	0.858
ab	4	9.8	-5.8	33.64	3.433
Total					23.404

Therefore Degree of freedom (r-1) (c-1) = 1

The table value of X² for 1 degree of freedom at 5% level of significance 3.841. The calculated value of **X²** is much higher than the table value. Therefore, the null hypothesis is rejected and the result of the experiment support the alternate hypothesis that SKDRDP programme is very effective in the promotion of rural areas.

9. Limitations of the Study

1. The study is mainly based on the statistical data given by SKDRDP.
2. Only in depth study may bring fruitful results, however the study on **SKDRDP** and its rural developmental activities is not so deep.

10. Findings

1. SKDRDP have played a major and active role in improving the social and economic conditions of individual member in particular and society as whole
2. Financial incentives provided by the SKDRDP are easily available and maintain transparency in the same is given due importance.
3. Technological and various skill development activities conducted by the SKDRDP should be very appreciated
4. Training may be given on how various government schemes should successfully be implemented to achieve the objective of rural development.
5. There is a need to impart training in entrepreneurship and marketing.
6. SKDRDP Programmes helps the people increase their standard of living.
7. Now there is a growing participation of women in the political activities in the rural area.
8. It helps to develop leadership qualities in the women.
10. There is a need to organize literacy camps also.

11. Suggestions:

1. Technology programmes conducted by the SKDRDP are still unable to provide enhanced technological support to the farmers. Lots needs to be done for improvement of the same.
2. Infrastructural programmes conducted by SKDRDP are not properly applied, because it requires huge funding and government agency should be searched for the same.
3. SKDRDP is not running for earning profit like Commercial banks as its motto is rural development through entrepreneurship, the rate of interest on loans should be less than or at least equal to that of commercial banks interest.
4. Recovery approach should be modified. Enough time should be given and stringent action against defaulters should be avoided.
5. Survey reveals that small entrepreneur face problems in generating income in initial stages. In view of this, lesser amount may be fixed as instalment for repayment in the initial stages.
6. The trainings should be so designed that the participants should get a chance to work and also to see the existing projects. Skill formation should be an important part of the programme.

12. Conclusions

SKDRDP has been successful to a certain extent in developing rural areas in Hosanagara taluk Shivamogga district. It has not only provided entrepreneurial opportunities to the people but also has undertaken many activities for the development of rural areas. Apart from providing them financial support, they are trying their level best to indulge various interpersonal skills and through proper training programmes they are imbibing to enhance the output with the decreased amount of input. Social security schemes and women empowerment schemes are something which are a very positive step in ensuring the upliftment of the rural people and providing them proper support to enhance their productivity in the same. The main thing to be noticed here is, no sort of cheating either in the minds of people or in the minds of the staff of the organization. As the name itself suggest SKDRDP is the spirituality and devotion of god makes people to work with faith and belief, which is the reason for its rapid growth in all rural areas.

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