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## **Role of NGOs in Rural Development: A Case Study of SKDRDP in Bhadravathi Taluk**

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### **Abstract:**

Role of non-governmental organizations (NGOs) in rural development was analysed through a case study of SKDRDP in Bhadravathi taluk. Major rural development programmes of the SKDRDP were agricultural programmes, education programmes, health programmes, human resource development programmes, community development and industrial and trade programmes. Majority of the beneficiaries considered rural development works of the SKDRDP as effective for rural development. This paper is an attempt to understand the various schemes launched by SKDRDP and to evaluate the awareness of the same on the part of rural people. Various questionnaires' were duly analyzed on the basis of available data before arriving at a conclusion.

**Key words:** NGOs, rural development, Community Development, SKDRDP, etc.,

### **Introduction**

Non-government organizations with their advantage of non-rigid, locality specific, felt need-based, beneficiary oriented and committed nature of service have established multitude of roles which can effect rural development. In this context, the need to analyse how far the NGOs are effective in rural development, what their roles are, components of their development work, their consequences etc. was evident. With this objective Shri Kshetra Dharmasthala Rural Development Project (SKDRDP) initiated and supported by D. Veerendra Heggade, Dharmadhikari (Religious Head) of Shri Kshetra Dharmasthala has completed almost three decades of its fruitful existence. Basically the SKDRDP is intended in the main to ameliorate the living conditions of those of the rural masses whom the development process has bypassed. To put it differently, its goal all these years has been to realize the dream of inclusive rural development. Started in 1982 in the Belthangady taluk of Dakshina Kannada, a coastal district in the Karnataka State, the SKDRDP today is spread in the villages of as many as thirteen districts. It has grown over the years because it has evolved to meet the requirements of its target groups growing and changing over the years. By virtue of being a highly successful non-official project or program, it has drawn the attention of

a large number of researchers, social scientists, development practitioners, not to forget individuals, agencies and government departments concerned with the task of rural poverty alleviation.

SKDRDP, is a NGO which is working for the cause of the people. Sree Keshtra Dharmasthala Rural Development Programme is a innovative programme, which is meant for the development of the rural people in various spheres of their life. SKDRDP is a service oriented institution who works under Shree Kshetra Dharmasthala Trust. The schemes of this organization are spread for all sections of people and are working from years to provide a effective and efficient life to the rural people. The organizations attempt is not only recognized at national level, but various countries have appreciated the same and various awards and rewards have been presented to the firms due to its enduring effort in global arena.

## **Review of Literature**

**Balchandra p.** 2011 in his study, observed low expanding energy access to the rural population of India has become a critical challenge for the Govt. The study observed that the presence of 364 million people without access to electricity and 726 million who rely on biomass for cooking indicate both the failure of past policies and programmes.

**Grabe,Shelly** (2012) observed that in the wake of globalization women's empowerment, human rights discourse and women's activates within social movements can bring about transformation in structural inequities and provide them with social justice.

**Muhammad Yunus (1998)** "Has examined that this approach to poverty reduction at the macro-level is inadequate. Poverty is caused by our inadequate understanding of human capabilities and by our failure to create enabling theoretical frameworks, concepts, institutions and policies to support those capabilities".

## **Objectives**

- To study the level of knowledge and perception of rural population towards empowerment programmes initiated by SKDRDP.
- To analyze the effective utilization or implementation of programmes initiated by SKDRDP by rural people according to various category.

## **Hypothesis**

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

- SKDRDP has a significant positive impact on agriculture and rural development.

## **Source and Data Collection**

The required and relevant data are collected from primary sources through structured

questionnaire to the individual beneficiaries from SKDRDP in study taluk, questionnaires was designed for assessing the knowledge and awareness about SKDRDP programmes and with various categories of rural people towards the structured development programmes set by SKDRDP and other necessary information collected from secondary data through books, journals, annual reports of SKDRDP e.t.c

## Scope of the Study

For the purpose of present study, 40 respondents was selected in two different villages of Bhadravathi taluk using simple random sampling method.

## Data Analysis

The data was analyzed by tabulating the data collected through various questionnaire and were analyzed in later point of time to arrive at a conclusion.

## Demographic Profile

**Table 1. Age of Respondents**

| Responses    | No of Respondents | Percentage |
|--------------|-------------------|------------|
| 18 – 25      | 8                 | 20         |
| 25 – 30      | 7                 | 17.5       |
| 30 – 35      | 15                | 37.5       |
| 35 & Above   | 10                | 25         |
| <b>Total</b> | <b>40</b>         | <b>100</b> |

Sours: Filed Survey

From the table we can observe that majority of the respondents are in between age of 30 to 35. This is due to the fact that it at the initial stage of their life, people are not that much interested to follow SKDRDP schemes and in that time the seriousness level is also missing.

**Table 2. Educational Status of Respondents**

| Responses         | No of Respondents | Percentage |
|-------------------|-------------------|------------|
| Illiterate        | 6                 | 15         |
| Primary           | 18                | 45         |
| Middle            | 12                | 30         |
| Secondary & Above | 4                 | 10         |
| <b>Total</b>      | <b>40</b>         | <b>100</b> |

Sours: Filed Survey

As far as education level is considered we can see that majority of the respondents are primary level and due to which there dependence on financial incentive provided by SKDRDP is more and further respondents who are educated couldn't able to find adequate opportunity for

job and hence they are dependent on the schemes of the SKDRDP for having an qualitative life. Apart from that the spread of education is also limited in the region, due to lack of basic amenities and it further adds to vows of the normal people.

**Table 3. Employment Opportunity**

| <b>Responses</b>         | <b>No of Respondents</b> | <b>Percentage</b> |
|--------------------------|--------------------------|-------------------|
| Agricultural             | 25                       | 62.5              |
| Work in Small Industries | 6                        | 15                |
| Self-Employments         | 3                        | 7.5               |
| House Wife's             | 6                        | 15                |
| <b>Total</b>             | <b>40</b>                | <b>100</b>        |

Sours: Filed Survey

The table further helps to understand that the majority of respondents have limited sources of earnings due to the limited employment opportunity they have in the rural life. Apart from agricultural opportunities the remaining employment opportunities are limited. This due to the fact that various schemes which has been adopted by the government for the upliftment of the rural people is still remaining on the paper only and lots of practical study needs to be conducted by the government for improvement of the people.

**Table 4. Total Family Members**

| <b>Responses</b> | <b>No of Respondents</b> | <b>Percentage</b> |
|------------------|--------------------------|-------------------|
| 0-4              | 5                        | 12.5              |
| 4-6              | 14                       | 35                |
| 6-8              | 17                       | 42.5              |
| 8 and Above      | 4                        | 10                |
| <b>Total</b>     | <b>40</b>                | <b>100</b>        |

Sours: Filed Survey

Mainly in the rural areas the people are in joint family system and hence we can find that the number of dependents is more due to which we can find enhanced family size and the ever growing expense also extends the burden on the people.

**Table 5. Poverty Status**

| <b>Responses</b> | <b>No of Respondents</b> | <b>Percentage</b> |
|------------------|--------------------------|-------------------|
| APL              | 4                        | 10                |
| BPL              | 36                       | 90                |
| <b>Total</b>     | <b>40</b>                | <b>100</b>        |

Sours: Filed Survey

The share of the BPL is further more as compared to APL respondents. It is due to fact that the rural people have not too much opportunity for earnings by which they can improve their quality of life.

**Table 6. Annual Income of Family**

| Responses                 | No of Respondents | Percentage |
|---------------------------|-------------------|------------|
| Below Rs.50,000           | 16                | 40         |
| Rs.50,000 – Rs.1,00,000   | 14                | 35         |
| Rs.1,00,000 – Rs.1,50,000 | 6                 | 15         |
| Above Rs. 1,50,000        | 4                 | 10         |
| <b>Total</b>              | <b>40</b>         | <b>100</b> |

Sours: Filed Survey

The above table find that the majority of the respondents have limited income and it is due to the fact that the majority of earnings which rural people are getting is from agriculture only and it further worsens there problems.

**Table 7. Awareness of the Rural Empowerment Schemes of SKDRDP**

| Schemes of SKDRDP                                | High Level<br>(In %) | Moderate Level<br>(In %) | Low Level<br>(In %) | Total<br>(In %) |
|--------------------------------------------------|----------------------|--------------------------|---------------------|-----------------|
| Women empowerment Schemes                        | 55                   | 25                       | 20                  | 100             |
| Infrastructure Development Programmes            | 42.5                 | 35                       | 22.5                | 100             |
| Community Development Schemes                    | 65                   | 20                       | 15                  | 100             |
| Environmental protection Programmes              | 30                   | 42.5                     | 27.5                | 100             |
| Technology and market linkage programmes         | 30                   | 32.5                     | 37.5                | 100             |
| Skill and development and Educational programmes | 40                   | 32.5                     | 27.5                | 100             |
| Rural Employment training programmes             | 37.5                 | 40                       | 22.5                | 100             |
| Social Security schemes                          | 25                   | 40                       | 35                  | 100             |
| Health awareness programmes                      | 32.5                 | 35                       | 32.5                | 100             |
| Financial assistance Programmes                  | 62.5                 | 25                       | 12.5                | 100             |
| Nutrition awareness                              | 30                   | 32.5                     | 37.5                | 100             |
| <b>Total:</b>                                    | <b>40.90</b>         | <b>32.73</b>             | <b>26.37</b>        | <b>100</b>      |

Sours: Filed Survey

The above table exhibits that there has been increased awareness about women empowerment in rural areas it is due to the fact that financial and economic conditions of the rural people in general and women in particular is very worsen. Due to which we can see many new women entrants pushing the line with their necessity to succeed. Hence we can see high amount of contribution for the same. At the same time we can find and understand that the various programmes organized

by SKDRDP is the most credible way for channelizing the fund. It enhanced the saving of the people and provide them an opportunity to divert there security in different productive purpose. Hence we can see high amount of share for the same. The table further exhibits that it acts as a medium for social and economic integration of the rural economic condition and is a vital source for improving the financial condition of the same. Hence there is high proportion for the accept region. Apart from undertaking various social and economic integration, the SKDRDP are taking proper care for the development of the infrastructure of the rural people. As we can find from our previous observations it si the lack of the basic amenities among the village which proves to be a further burden for them. The further states that community development schemes are undertaken by the SKDRDP are involved in various environmental development programmes through which they create awareness among the people and stimulate them to participate actively in various developmental programmes. Technological related programmes are conducted frequently by the SKDRDP so as to imbibe the necessary awareness among the members about the recent technological changes and helps to learn and applicator the same in their work life. Now days it is the interpersonal skills which matters a lot and hence the SKDRDP are actively involved in the work of providing them an extra step towards reaching the success by way of conduction of various training related programmes. Apart from that we can find that firm now a day's taking regular interest in understanding the rural peoples and it takes its training related programmes to enhance the same. Social security is of very necessitate. Now a day's SKDRDP are actively participating in enhancing the same in the modern era by providing various schemes and developmental programmes. Health is something which now a day's holds paramount of interest and firms are actively engaged in providing quality health programmes through conducting various health related programmes. Financial assistance programmes is provided to the members of the SKDRDP and they are provided with various financial incentives by the same. Apart from that high nutrition value programmes are conducted so as make the members feel happy, as many of the peoples are suffering from malnutrition.

### **SKDRDP Impact on Agriculture and Rural Development**

**Table 8. SKDRDP Impact on Agriculture and Rural Development**

| <b>Responses</b> | <b>No of Respondents</b> | <b>Percentage</b> |
|------------------|--------------------------|-------------------|
| Yes              | 31                       | 77.5              |
| No               | 5                        | 22.5              |
| <b>Total</b>     | <b>40</b>                | <b>100</b>        |

Sours: Filed Survey

It is proved from the several studies that most of development programmes of SKDRDP are to support the agriculture and rural development. In this study also it has not been separated from it. It is proved from this study that out of 40 respondents interviewed, 77.5 per cent of the respondents said that SKDRDP Programmes give support to agriculture and rural development.

Among the respondents, majority of the respondents opined about SKDRDP programmes has given support to agriculture and rural development in the study regions. Hence, the hypothesis set for the study *SKDRDP has a significant positive impact on agriculture and rural development has been verified and found correct.*

## **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 activates conducted by the SKDRDP should be much appreciated.
4. It is proved from several studies that most of the development programmes of SKDRDP supported agriculture and rural development.
5. Majority of (77.5 per cent) the respondents of Bhadravathi taluk opined that SKDRDP Programmes supported agriculture and rural development. Hence, the Hypothesis set for the study "SKDRDP has a significant positive impact on agriculture and rural development in study regions" has been verified, tested and found correct.

## **Suggestions**

1. 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.
2. Recovery approach should be modified. Enough time should be given and stringent action against defaulters should be avoided.
3. The survey reveals that more and more amount of loan should be sanctioned for the rural development in each area.
4. SKDRDP's main aim is rural development; therefore it should provide loans to the members to start any kind of business of their own choice.
5. Infrastructural programmes conducted by SKDRDP are not properly implicated, because it requires huge funding and government agency should be searched for the same.
6. Apart from providing various programmes, educational related programmes needs to be undertaken as still majority of the children are not interested in education.
7. Techonolgy 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.

## **Conclusion**

At the era of rapid competition, where various firms are indulged in gaining or enhancing competitive advantage over each other's and is motivated to strengthen its core competencies, the steps undertaken by the SKDRDP for safeguarding our rural sector is really appreciated. 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. Application

of the technology in uplifting the society is really appreciated. Hence we can conclude that steps taken by the SKDRDP is an initiative which needs to be extend for huge period of time to ensure sweet results.

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