

The Role of SKDRDP in Rural Empowerment Through the SHGs: A Case Study of Shikaripura Taluk

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Abstract

Today, in India the problem of rural poverty is increasing very rapidly. There are a very few way to eradicate rural poverty in India. Mainly providing economic support to the rural people, particularly to the rural women, has been proved very fruitful to reduce the poverty in rural India. Providing economic support or loans to the rural women helps them to empower, not only economically but also socially, further this strengthens the whole society in general. Hence, the present study is placed in this context to examine the role of Shri Kshetra Dharmasthala Rural Development Project (SKDRDP) in rural empowerment trough the woman Self Help Groups in particular of Shikaripura Taluk, Karnataka state and also to suggest suitable measures for the effective improvement of functioning of SKDRDP in improving the socio-economic conditions of the rural people. For the said purpose the primary data has been collected from field survey in Shikaripura Taluk of Karnataka state. This paper is an attempt to understand the various schemes launched by SKDRDP empower the rural people and to evaluate the awareness of the same on the part of rural people. Various quesitonarries were duly analyzed on the basis of available data before arriving at a conclusion.

Keywords: Rural Empowerment, Self – Help Groups, Rural Development, Rural Poverty and Development Programmes.

Introduction

According to the country's Eleventh National Development Plan currently there are around 300 million poor people in India and more importantly a large population of poor people live in rural areas. Hence, poverty remains a chronic condition for almost more than 35% of India's rural population. Particularly poverty is very deep among the members of scheduled castes, tribes and women in the country's rural regions. In India more rural poverty prevails mainly in Rajasthan, Madhya Pradesh, Uttar Pradesh, Bihar, Orissa, Chattisgarh and Karnataka states. A major cause of poverty among India's rural people, both individuals and communities, is lack of access to productive assets and financial resources. Further, high level of illiteracy, inadequate health care and extremely limited access to social services are common among poor rural people. Women in general are the most disadvantaged people in the rural regions of India. Though the things have been changing with the involvement of NGOs in rural India. Apart from providing them funds, they are providing ample opportunity for the rural people to get employment in their village itself. The rate of interest charged by these firms is nominal and is a major tool in preventing the people from falling in the traps of rural sahuikars (Money lenders'). The way of recovery is also phenomenal and no coercive method is used for getting back the money. Various innovative schemes have been enrolled in the village and women's were duly motivated to take up challenging activities and stimulated to come up with shining colors in all areas and same as proving to be effective.

Introduction of MGNREGA Act is an additional benefit which plays a significant role in reducing the migration of people from rural areas to urban areas.

Though the Government has planned certain schemes but the implementation of the same is in high question. The awareness of the people for basic amenities is still a cause of concern due to high level of illiteracy among the rural people. SKDRDP is a NGO which is working for the cause of the people. Sree Kshetra Dharmasthala Rural Development Programme is an 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 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 area.

Review of Literature

Meanwhile, Desai (2005) has mentioned that NGOs have an important role to play in supporting women, men and households, and expected that they can meet the welfare. She accounted some role and functions for NGOs, such as counseling and support service, awareness raising and advocacy, legal aid and microfinance. These services help the people to achieve their ability, skill and knowledge, and take control over their own lives and finally become empowered.

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.

Baccaro (2001) shows how particular NGOs can promote the organization and “empowerment” of the poor, particularly poor women, through a combination of micro-credit, awareness-raising, training for group members, and other social services.

Moyle. L. Tracey and Dollard F. Maureen (2008) in their study evaluated rural work psychology with the help of comparative study, administered between Indian and Australian rural population.

This study explored all factors of rural empowerment.

Streeten .(1997). NGOs are professionally-staffed organizations aiming at contributing to the reduction of human suffering and to the development of poor countries.

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

Objectives

- To study the self-help group approach for the empowerment of women by providing access to economic resources.
- To study the level of knowledge and perception of rural population towards empowerment programmes initiated by SKDRDP.

Source and Data Collection

The required and relevant data are collected from primary sources through structured questionnaire to the individual beneficiaries from SKDRDP, questionnaires was designed for assessing the knowledge and awareness about SKDRDP, 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 and annual reports of SKDRDP e.t.c.,

Scope of the Study

For the purpose of present study, 50 respondents were selected in Shikaripura 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 an conclusion.

Table 1. Demographic Profile

Particulars	Responses	No of Respondents	Percentage
Age	20-25	6	12.0
	26-30	12	24.0
	31-35	14	28.0
	36&Above	18	36.0
Total		50	100
Education Status	Illiterate	15	30.0
	Primary	12	24.0
	Middle	14	28.0
	Secondary & Above	9	18.0
Total		50	100
Poverty Status	BPL	33	66.0
	APL	17	34.0
Total		50	100
Total Family Members	1-3	9	18.0
	3-5	23	46.0
	5 and Above	18	36.0
Total		50	100
Annual Income of Family	Below 50,000	21	42.0
	50,000 – 1,00,000	17	34.0
	1,00,000 – 1,50,000	7	14.0
	Above 1,50,000	5	10.0
Total		50	100

sources: Primary survey

From the table we can observe that majority of the respondents are in the age group of 35 & above. This is due to the fact that in 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. As far

as education level is considered we can see that majority (30%) of the respondents are illiterate 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. The table further helps to understand that the majority of respondents have limited sources of earnings due to the limited employment opportunity they in the rural life. Apart from agricultural opportunities the remaining employment opportunities are limited. This due to the fact that various schemes which have been adopted by the government for the upliftment of the rural people are still remaining on the paper only and lots of practical study needs to be conducted by the government for improvement of the people. 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. 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. Further we can also 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 from agriculture only and it further worsens their problems.

Table 2. Awareness of the Rural Empowerment Schemes of SKDRDP

Awareness of the Rural Empowerment Schemes of SKDRDP	High Level		Moderate Level		Low Level	%	Total	
Women Empowerment Schemes	2	4	16	2	2	4	0	00
Most Credible mode channelizingFund	9	8	17	4	4	8	0	00
Acts as a medium for social and economic integration of rural people	7	4	20	0	3	6	0	00
Infrastructure Development Programmes	5	0	18	6	7	4	0	00
Community Development schemes	7	4	19	8	4	8	0	00
Environmental protection programmes	7	4	20	0	3	6	0	00
Technology and market linkage programmes	5	0	16	2	9	8	0	00
Skill and development and Educational programmes	0	0	16	2	4	8	0	00
Rural Employment training programmes	9	8	19	8	2	4	0	00
Social Security schemes	8	6	20	0	7	4	0	00
Health awareness programmes			18					

	6	2		6	6	2	0	00
Financial assistance programmes	6	2	16	2	8	6	0	00
Nutrition awareness	6	2	15	0	9	8	0	00
Total		6.46		5.38		8.92		00

sources: Primary 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 economical 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 neccisate 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 are 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 is 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 apply the same in their work life. Now a 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 from now a day's taking regular interest in understanding the rural peoples and it takes its training related programmes to enhance the same. The necessary of social security is of very high. 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 to make the members feel happy, as many as people are suffering from malnutrition.

Table 3 – Participation of the communities towards various Schemes of

SKDRDP.

Awareness of the Rural Empowerment Schemes of SKDRDP	house wife	Agriculturist	Rural Entrepreneurs	Labours	Others	Total
Women Empowerment Schemes	1	13	11	10	5	0
Infrastructure Development Programmes	1	12	12	14	1	0
Community Development schemes	0	9	14	12	5	0
Environmental protection programmes	0	14	11	12	3	0
Technology and market linkage programmes	1	9	15	13	2	0
Skill and development and Educational programmes	0	13	12	11	4	0
Rural Employment training programmes		11	14	12	4	0
Social Security schemes	3	12	12	10	3	0
Health awareness programmes	0	9	12	11	8	0
Financial assistance programmes	4	13	10	10	3	0
Total (percentage)	1.8	23.0	24.6	23.0	7.6	00

sources: Primary survey

The above table clearly exhibits that the majority of the respondents who promoted and participated in women empowerment schemes are the agriculture women's as they all have got high financial needs to satisfy, the majority of the agriculture women's participated in the same. Whereas apart from that we can observe that it is the participation of the women's which promoting and developing the women empowerment schemes. The table further signifies that majority of the rural entrepreneurs are the persons who are contributing to the infrastructural programmes as many of them have anticipation that if they are able to increase their infrastructure facilities they can contribute to higher growth of their respective business. Community development schemes are the important schemes for the development of the community as particular and society as a whole. It ensures that various communities are developed and growth among them takes in a regular sphere. Green house effect has now a days a raising concept in every national and international summit. The reason for this hot debate is due to the fact that there has been rapid decline in the growth of the forest and deforestation has been undertaken in a rapid place. Here we can observe that its agriculturist who are actively participating the same. Application of the technology is the necessity of the hour. Technology transformation is growing in every sphere of the life and training programmes are conducted to make understand the recent advancement of the same. In the above table we can find that agriculturist are the major interested

parties who implicate the responsibility of applying the technology in agriculture products. Interpersonal skill development of the people is of paramount

necessity and it is due to the fact that majority of the respondents are dealing with the various outsiders and hence the developing is of the same is of paramount necessity. Rural employment training programmes are conducted on the regular basis so as to imbibe the necessary skills among its members which ensures their success in the long run and a basis for the enhancing individual efficiency. Various social security schemes are conducted by the SKDRDP so as to ensure long term growth of the society as whole. Here we can see that it is majority of the women's who participate in this type of the programmes. Health awareness and financial assistance programmes are conducted by the SKDRDP so as to ensure that health and financial incentives are reachable to the persons in proper time and proper space.

Findings

Based on the analysis and discussion in the study of performance evaluation of SKDRDP and rural empowerment in Karnataka state, the following findings have been drawn:

1. The SKDRDP members and their federation were playing an active role in the formation of groups, selection of beneficiaries, monitoring the loan utilization and repayment.
2. SKDRDP have played a major and active role in improving the social and economic conditions of individual member in particular and society as whole.
3. In the state of Karnataka SKDRDP provide a way for reduction of the poverty which improves the capacity of its members on many levels. It is grounded in participatory decision-making, which creates a sense of ownership among members.
4. The study shows that there is increase in income and assets and reduction in the level of poverty as a result of intervention through SHG based microfinance like SKDRDP.
5. Financial incentives provided by the SKDRDP are easily available and maintain transparency in the same is given due importance
6. Technological and various skill development activities conducted by the SKDRDP should be very appreciated.

Suggestions

1. SKDRDP have to be implemented through Self Help Groups under proper supervision for highest success rate.
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 should raise the lone size in order to cater the requirements of women entrepreneurs.
4. Woman entrepreneurs need to acquire new skills or to improve their traditional skills to adjust to new structure.
5. Technology programmes conducted by the SKDRDP are still unable to provide enhanced technological support to the farmers. A lot needs to be done for improvement of the same.

Conclusion

In India the role of NGOs in the rural development has attracted attention from all over the realism of social sciences. Hence, the study is placed to evaluate the SKDRDP plays an important

role in increasing rural development of Karnataka state. Social security schemes and women empowerment schemes are something which are 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 the steps taken by the SKDRDP is a initiative which needs to be extend for huge period of time to ensure sweet results. The major findings in the study justify the greater role played by the SKDRDP in increasing empowerment of women, by making them financially strong, as well as it helped them to save some amount of money and invest it in further development.

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