

Management and Leadership in Rural Development: The Case of SKDRDP

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The 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 sixteen 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. In this connection, we can profitably quote the Human Development Report for Udupi district for 2008:

“The project is now hailed as one of the

most successful rural development programs in the country. The project has earned the unique distinction of being one of the best and most integrated and successful programs in the fields of poverty alleviation and rural development being tried and implemented by any NGO in the country.” [1]

NGOs and their Tasks

The NGOs of the 21st century are required to function as sensitive, critical and intellectual organizations to protect the interest of the poor and downtrodden. However, the recent literature is instrumental in showing that the emphasis of NGOs should be to create a culture of self-reliance and not of culture of dependency [2]. The abundant literature covering agrarian societies of Asia, Africa and Latin America helps us to conceive three inter-related aspects of the process of rural development:

- i. Rural development should be viewed as a process of raising the capabilities of rural people to control their environment, the term environment being used here in a very broad sense;
- ii. Rural development has to become operationally meaningful by enabling the rural people to become initiators and controllers of change rather than being merely the positive objects of external control; and

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iii. What is important is the end result of rural development which must be accompanied by a wider distribution of benefits accruing from technical developments and the participation of the target groups in the course of development. This study makes an effort to bring to light the *modus operandi* of SKDRDP in putting into practice a program to realize these inter-related aspects of rural development.

Management and Leadership Issues in the Governance of NGOs

The governance and leadership issues in the functioning of NGOs are discussed by Drucker, David Hussey, Robert Perrin, Michael Edwards and Alan Fowler. Drucker believes in leadership which can lead to planning for performance. The NGOs or nonprofit organizations should exhibit their dexterity of governance in turning the common men into uncommon men; but ultimately those who come under the influence of the leader should be able to attain effective self development. To quote Drucker, "Effective self development must proceed along two parallel streams. One is improvement – to do better what you already do reasonably well. The second is change – to do something different. Both are essential" [3].

David Hussey and Robert Perrin [4] are more vocal about management and leadership issues. Voluntary organizations or NGOs need to have a shared vision and clear supporting strategies. There is a periodic need to modify that vision to meet the requirements of changing conditions. Strong leadership from the top is vital in charity management both to

inspire staff and volunteers and to maintain the high motivation among the beneficiaries of the programs of NGOs. Voluntary organizations need to obtain high performance from paid staff and volunteers. It is necessary to improve the management skills from time to time because of the conflicting priorities of staff and volunteers. The process of decision making should be improved from time to time. There is the whole issue of fund-raising so that the programs of NGOs do not become overdependent on grants. It is necessary to strengthen accounting awareness among many staff and trustees of NGOs.

Michael Edwards [5] discusses the causes of success of NGOs with evidence from South Asia. From evidences available in South Asian countries, it is clear that there is no such thing as a universally appropriate strategy among NGOs across different contexts of development. The ability of rural residents to advance their interests depends substantially on their success in sustaining local organizations beyond the immediate task that precipitated them. The performance of NGOs is to be assessed with their success in improving the ability of the rural residents. The roles of the NGOs in rural development get multiplied over the years. The leaders involved in these NGOs must be able to find a dynamic balance between these roles. By using the right strategies in the right combinations, the leaders in NGOs can produce the multiplier effect of strengthening local institutions to take on more responsibility for management and decision making.

In this article, the relative significance of

management and leadership issues in the overall progress of SKDRDP is delineated to provide a broad view of the origin, growth and transformations of this rural development program. The schemes implemented under SKDRDP for women empowerment and also for building infrastructure for rural development are evaluated on the basis of findings of various research studies. This is done to arrive at some broad inferences for the future plans and strategies for the sustainability of SKDRDP on which the whole course of rural development would depend.

Project for Poverty Stricken Small Farmers

The SKDRDP made a beginning in February 1982 in Belthangady taluk as an aftermath of a big religious function involving the erection of 39ft. high statue of Bahubali at Dharmasthala. From the evidences available to us the origin of the program was consistent with the socio-economic environment of the district at large. Harper *et al.* (hereafter Harper) noted that in Dakshina Kannada, there was a long tradition of financial intermediation and banking often with a strong social mandate [6]. The banking institutions in this region were competing for business with small farmers and landless agricultural labourers. This competition benefitted the local people as there was improvement in the services provided to them. Banks here encouraged small savings by small holders albeit their poverty and penury. The rural development activities of the Dharmasthala temple in Belthangady taluk started with the impact of the deep rooted banking traditions nursed and

nurtured in Dakshina Kannada. Primarily, the SKDRDP started as a project for the small holders in ten villages namely Hatyadka, Shishila, Shibaje, Rehya, Kokkada, Patrame, Nidle, Kalanja, Puduvetu and Miriya. By 1985-86, all the villages of Belthangady taluk were covered under the program.

Another equally important fact which at once proved the need for a separate program for ameliorating the condition of the small holders was the implementation of the Karnataka Land Reforms (Amendment) Act of 1974. This Act was regarded by some as one of the most radical land reforms legislations in India, more advanced than even the one in West Bengal at least in important respects [7]. The most important provision in the Act was the abolition of tenancy. Assumptions behind tenancy abolition were: (i) tenancy does not provide incentive for investment and production in agriculture, and (ii) the best way of ending the exploitation of tenants was abolition of tenancy, by converting tenants into owners. Therefore, the Act was justified on the twin grounds of equity/distributive justice and efficiency / productivity.

The Act provided that all land (other than land owned by soldiers and sea men) covered by tenancy arrangements as on March 1, 1974, stood vested in the government. The tenants holding these lands had to file declarations or applications to the land tribunal constituted under the Act. The last date for filing applications before the tribunal was originally December 31, 1974. Later on it was extended upto June 30, 1979. By February 1982, a considerable number of small tenants in

Belthangady taluk had acquired ownership rights in terms of the Act. Thus the official effort resulted in the provision of equity / distributive justice here by 1982, the year that saw the birth of the rural development program of Dharmasthala.

The new owners of the land lacked capital, technology and skills to cultivate land obviously because the traditional source of money from the former landlords had dried up. To put it in other words, the very small farmers who got equity did not possess the requisite resources to raise the productivity of the land, another goal of the Act of 1974. They were badly in need of some support for coming out of the circle of poverty which pervaded them even after acquiring ownership rights. That timely support was extended by Dharmasthala temple under the leadership of Veerendra Heggade. Now, while tracing the genesis of SKDRDP, we can safely say that an official effort of imparting equity through a piece of legislation to the small holders in Belthangady taluk was promptly accompanied by the non-official effort which he initiated with deep concern for them for raising agricultural productivity.

Many small holders were cultivating bits of land which they had encroached to eke out a meager sustenance. However, they had no documentary evidences to prove their status. In addition, the menace of wild animals was adding to their age old tale of sufferings since centuries. Many poor and impoverished parents out of helplessness were approaching Hemavathi Heggade, the life partner of D. Veerendra Heggade for getting milk to feed

their hitherto unfortunate babies! [8]

Dharma Providing Necessary Backdrop

Mention needs to be made of the background that Dharma provided for the birth of the SKDRDP. In the words of Pramod and Ballal, “The genesis and the nature of the rural development project can be better understood against the background of the role played traditionally by the Dharmasthala temple in the socio-economic sphere.” [9] The Heggade family since centuries was performing a number of social functions, the performance of ‘*Danas*’ or charities being very important. These charities included free food to thousands of devotees visiting Dharmasthala, free mass marriages for the less privileged couples, financial assistance for the medical care to hundreds of poor rural patients and ‘*Vidyadana*’ or imparting education and ‘*abhayadana*’ or assuring protection. The conventional background of Dharma was strengthened by the transformation in the outlook of Veerendra Heggade, particularly after the erection of Bahubali. He conceived of the idea of an institution which would go beyond charity. In 1982, Heggade started to transform the charitable work of the Dharmasthala temple into a modern rural development institution, which would enable the people to lead dignified lives, without losing their faith in the temple [10]. The SKDRDP was the outcome of enrichment of the *Dharmik* tradition of Dharmasthala by the transformation in the thinking of the religious head of the place, who profoundly influenced the numerous devotees aspiring for sustainable and dignified livelihoods.

RUDSETI and SKDRDP as Sources of Development

During the early 1980s, two institutions were started almost simultaneously for providing sustainable and dignified self-help livelihood for the rural poor a reality. The first of these two was obviously the SKDRDP with agriculture as its focus. The second was Rural Development and Self Employment Training Institute or RUDSETI which has now become a model for the whole country [11]. The SKDRDP began to serve the people in a small area and RUDSETI began to offer a training and livelihood assistance over a wider area. Both were funded and managed by Veerendra Heggade himself. Now, the SKDRDP like RUDSETI is a pace setter for the country dreaming of inclusive growth.

Certain salient features of SKDRDP may now be listed for these features had a bearing on its growth and evolution; (i) By 1984, the SKDRDP proceeded to encourage both traditional and non-traditional activities. The traditional agricultural activities included the development and management for raising the productivity of the land and man power resources available with the target groups in Belthangady taluk. The non-traditional activities that came to be recognized in 1980 were sericulture, dairy farming, piggery etc; (ii) The Project treated individual families as the operative social units with the optimum use of the available land as the chief goal. The crop mix that was chosen too had the objective of ensuring maximum utilization of available local resources; (iii) The technology that was chosen was simple and flexible to suit the

conditions of the small and marginal farmers. The decision making power of the individual farmer was given due consideration because the choice of technology was left to the farmer though the Project advised and educated the farmer about the technology. (iv) To ensure the sustainability of the development program, the Project commenced on the basis of in-depth studies of all target group families. Such studies got reflected in a variety of registers providing a wealth of information about the socio-economic conditions of the villages within the fold of SKDRDP. All these registers were maintained with meticulous care by *Sevanirathas* dedicated to the service of the rural poor at grass roots level; (v) With a view to motivate the target group families to work towards the development of their own farms, the SKDRDP arranged for the efficient system of providing the food grains necessary for their sustenance. This relieved the families from the anxiety of getting their basic means of livelihood so that they could devote themselves to land development programs. This way the SKDRDP began with a realistic Food For Work Program with the idea of sustainable livelihood as its main goal; (vi) From the very beginning the need for enabling the target group families to have access to institutional credit facilities was recognized by SKDRDP. At the same time, the importance of making suitable arrangements for marketing the agricultural produce was admitted. They were educated to avail off the benefit from favorable market prices. Along with the direct support of the SKDRDP, the target group families were helped in availing of the social

services and facilities which the state government was extending under the minimum needs program; and (vii) A pragmatic approach was pursued in the interest of those of the rural families who came under the purview of SKDRDP. Therefore, it recognized the potential of the religious-cultural instruments for furthering the pace of socio-economic development.

An integrated approach to rural development was begun in the villages of Belthangady taluk in 1982. With enough emphasis on agriculture and allied activities, the Project was intended to link production, consumption, credit and marketing because a single non-governmental agency (NGO) shouldered the responsibility of promoting the cause of rural welfare. As the needy and deserving individuals were embraced by SKDRDP, there was individual centered approach for social development which is the ultimate goal of the Project funded by Dharmasthala temple whose contribution to social welfare is evidenced by history. At a micro level, the Project anticipated Inclusive Rural Development Strategy that became a policy effort in the 11th Five Year Plan. As group action or approach was adopted, to that extent the philosophy underlying *Pragathi Bandhu* that became a corner stone of SKDRDP later, was foreshadowed in the 1980s in the villages of Belthangady taluk where the Project was badly needed. Suffice it to say, as the SKDRDP has a comprehensive conceptual framework, the role of non-economic factors (religion and culture) in rural development is not lost sight of.

Execution and Continuation of SKDRDP

A major virtue of SKDRDP was the care taken by the field level workers and the chief promoters to have the plans implemented to reach the families identified as the intended beneficiaries [12]. The major accomplishments of the Project could be listed.

- Rural development was to become sustainable on the basis of the principle of self-help. Therefore, the Food-for-Work Program was carried through vigorously to enhance the productivity of the eligible farm families. A review procedure was introduced in 1984 to overcome the bottlenecks that would appear in the beginning of the program.
- Each family that benefited from the program had to regularly report the development works undertaken by it.
- The essential and basic farm implements were supplied to the farmers as they did not possess even these implements in the target villages.
- Informal groups were constituted by 1987 to generate an atmosphere for mutual help to facilitate the completion of farm development works.
- Appropriate technology was made available to the farmers to back up the initial stimulus for development that was provided by the Project.
- The target group families were encouraged to grow commercial crops like nendra banana, gherkins (*tonde*) and betel wines. They were also induced to go in

for diversification of cropping instead of mono cropping.

- In 1987, steps to promote small scale dairying as a commercial activity were started which subsequently became a major source of supplementary income in Belthangady taluk.
- Extension education, demonstrations and field visits, *krishimelas* or agricultural fairs, training programs to repair pump sets and to modernize pottery were organized. All such activities produced backward and forward linkages as some of these programs were coordinated with various governmental and non-governmental agencies. What produced a salutary effect in the long run was deliberate effort of SKDRDP to encourage group meetings and actions.
- Many of the target group families who had occupied small pieces of public land called 'darkasts' lands were helped by Sevani Rathas in the procedure for getting the possession of such lands regularized by the government. By 1991, out of the 1279 such cases, cultivation rights had been bestowed on 537 families by the government.

Originally the SKDRDP was to operate for a period of five years (1982-1987). After five years, Veerendra Heggade's advisers were convinced about the need for continuation of the program as five years was too short a period. During the first five years, Hemavathi Heggade played a supporting role by staying behind the whole project. By 1992, she started taking active interest in the work of the

SKDRDP realizing the need for empowering women for social development. A remarkable change was taking place in the outlook of the small and marginal farmers who were then the real beneficiaries of the SKDRDP. It was not difficult for them to know that they had similar labour requirements which could not be met by individual farmers. They had to work as a group for pooling the resources consisting mainly of their labour and skills. This realization later facilitated the concept of *Pragathi Bandhu*.

Growth of SKDRDP

By 1991, the legal status of SKDRDP got transformed since it was registered as a charitable society [13]. There was a big change in approach to rural development under the aegis of SKDRDP because it adopted empowering approach that substituted charity as such. Partly this change reflected the development at the macro level because by the dawn of 1990s, microfinance owing to the interest evinced by NABARD gained currency. In addition, the need of the society was to empower women with microfinance as the major instrument. Such a need was captured by SKDRDP. By 1996, SKDRDP used microfinance as a powerful tool to make it complementary to the overall development of small and marginal farmers and landless laborers. Some of the leading SKDRDP programs which well represented its growth and evolution may now be listed:

1. *Pragathinidhi* is a project initiated for the purpose of growth or development of the target group, its main features being adequate funds without any hassles and formalities,

convenient tenure, easy accessibility and easy repayment installments. Though started in 1996, it got the full form by 2003 to extend micro finance program on a large scale. As per the modified program, the group, obviously SHG, can avail of loans for agriculture, infrastructure development, non-farm sector development and group enterprises. Under the *Pragathinidhi* program, loans are offered for long tenures (8-10) years while banks offer loans to SHGs for only a medium term. Now, SKDRDP borrows from commercial banks for on-lending to SHGs. During the year 2010-11, *Pragathinidhi* saw a leap in its activity amounting to Rs. 779.18 crore as against the previous year's Rs. 1,310.11 crores. The special achievement of *Pragathinidhi* scheme has been 100 percent recovery all these years.

The loans given for different purposes under *Pragathinidhi* conform to what Stuart Rutherford explains in his seminal work, *The Poor and Their Money*. The poor need money for life-cycle needs on account of marriage, birth, education, house building etc. These life-cycle needs are not simply the needs of meager survival. The scope of basic needs of the poor has enlarged because they also want to send their children to good private schools like the well-to-do sections of the society. The poor have emergency needs arising due to death of the main breadwinner, serious illness, accidents, floods, famines and so on. The poor like others desire to capture new income earning opportunities. The *Pragathinidhi* lending operations cover practically all the needs of the poor which Rutherford identifies.

2. *Pragathi Bandhu* groups are self help groups for men, the unique feature of which is labour sharing. This has benefitted thousands of small farmers by promoting group or team spirit. The *Pragathi Bandhu* model, started in December 1991, is approved by the Government of India for the implementation of SGSY project. *Pragathi Bandhu and Pragathinidhi* are like the two wings of the same bird for realizing the goal of rural development through agricultural development. The formation of federation of SHGs and frequent meetings of *Pragathi Bandhu* members are indicating the significance of governance in all the villages covered by the scheme. By 2010-11 as many as 27,797 *Pragathi Bandhus* were formed which involved 1,81,837 families. The savings mobilized with the help of SHGs amounted to Rs. 59.25 crore from their inception.

3. *Jnana Vikasa Kendras* (JVKs) which began in 1993, are the centers of socio-economic empowerment for uneducated, underemployed rural women without landed property. The frequent meetings in JVKs help the members to know the importance of health, family welfare, hygiene, children education, clean environment and income earning opportunities through floriculture, dairying, vegetable cultivation etc. The additional advantage for them is the manner in which they can inculcate the values for better management of households. By 2010-11, 4580 JVKs were formed in 6500 villages having membership of 11,77,909. The impact of JVKs is to be measured by the extent to which women are empowered domestically, socially

and economically. More on this later.

4. *Gelathi* is a center for the women who need counseling, motivation and guidance particularly in times of family conflicts. It is a committee of members from different walks of life like health, service and politics. The committee members meet twice in a week for realizing the central purpose of promoting good family life.

5. *Jana Jagruthi* started in 1992, is an anti-alcoholic program which has now taken shape of a powerful and successful social movement not only in Karnataka but also in the country at large. This is instrumental in creating awareness among both men and women to root out alcoholism striking at the very root of village life and rural development.

6. *Navajeevana Samithis* (1996) are committees for starting a fresh or new life for what we call values of rural development. To quote Harper: "In the *Navajeevana Samithi* the people come together to express their gratitude to God for liberating them from the vices of alcohol, and it acts in some ways like the wholly secular Alcoholics Anonymous of the USA and elsewhere. The members are also very often members of other *Pragathi Bandhus* or microfinance Self Help Groups."

7. *Sampoorna Suraksha* (2003) is a unique micro health insurance scheme for providing financial assistance to meet the unexpected medical expenses to the stakeholders and their families. The significant fact about *Sampoorna Suraksha* is the planned way it is integrated with *Pragathinidhi* and *Pragathi Bandhu*. Virtually it has taken the shape of the social insurance scheme which

Nadkarni emphasizes in his paper *Financing the Poor* [14]. There is a lot of conformity in what the SKDRDP has done and what he writes. Stating that the problem of financing the poor and particularly of meeting their emergency needs and providing social insurance is presenting a challenge, Nadkarni asks: "Can professional financial wizards and social scientists take up this challenge and contribute to elimination of poverty in this country?" It is to the credit of SKDRDP that steps to meet this challenge have been initiated successfully.

8. *Jeevana Dhama* (1991), meaning place for life, is a program introduced by SKDRDP to build houses for destitute families. This program has been extended in a very benevolent way to the flood victims in North Karnataka.

9. *Suraksha* (1991), meaning safety, is used in SKDRDP to describe the health and sanitation program.

10. *Jnana Deepa* (1990), symbolizing a source radiating the rays of knowledge, is applied to help teachers and students in primary schools. Though it is symbolic, it has the effect of spreading the message that knowledge is light.

The growth and evolution of SKDRDP may be viewed from different angles. In the first instance, the carefully chosen wordings of the schemes have been acting as instruments for creating development consciousness among the rural poor. Harper notes that the frequent usage of the word *Pragathi* stimulates the stakeholders in SKDRDP by inculcating the idea that the path to progress is endless.

Secondly, the growth of SKDRDP has not been sporadic. It is not a sudden outburst either. The different schemes formulated from time to time have been serving as vivid proofs to the fact that the changing needs of the rural poor in a changing society are being met without sacrificing the spirit of self-help. Thirdly, though SKDRDP is now in operation in as many as 16 districts in Karnataka namely, Dakshina Kannada, Udupi, Shimoga, Chikmagalur, Uttara Kannada, Coorg, Dharwad, Gadag, Haveri, Tumkur, Belgaum, Koppal, Chitradurga, Davangere, Mysore and Chamarajnagar, it is different from its original form. It is relentlessly spreading the message that the rural poor have to help themselves while expecting others to help them. Fourthly, the SKDRDP is strengthening the micro foundations of inclusive rural development. A lucid exposition of these micro foundations is given by N. K. Thingalaya [15]:

- *Anna*, which means means of earning food.
- *Akshara*, which means literacy
- *Arogya*, signifying health
- *Ashraya*, representing shelter or roof for life
- *Aadhara*, basic infrastructural facilities to support the rural masses.

Upliftment of Small and Marginal Farmers through SKDRDP

The SKDRDP was started at a time when the major problems of small and marginal farmers were being hotly discussed at the national level by individual scholars, institutional agencies and macro level surveys. Therefore, the extent to which the interests of

these farmers have been promoted may be treated as the main yardstick for measuring the impact of the Program. A comparative study to evaluate the economic impact of rural development projects of small farmers was completed by Krishna Kothai in June 1992 [16]. His Ph.D. thesis submitted to Mangalore University contained a comparative SWOT analysis of three rural development projects including the Farm Clinic (FC) of the Syndicate Agricultural Foundation, Sri Kshetra Dharmasthala Rural Development Project (SKDRDP) and the Integrated Rural Development Project (IRDP). Kothai's study has a lot of relevance here because Belthangady taluk was his study area. The sample consisted of 350 farmers and 50 non-beneficiary respondents who were selected to get a good comparison. While studying FC and SKDRDP, apart from the direct beneficiaries, different personnel connected with the planning, implementation, monitoring and administration of the projects were interviewed.

The SWOT analysis in his work noted that the philosophy of the SKDRDP was much better than beneficiary-oriented or target-oriented approach of IRDP. The works done by *Sevanirathas* and their relationship with the target group families helped them to gain a place of pride in the communities they served. The communicating systems used by the SKDRDP such as individual contacts, group meetings (*Samparka Sabhas*), the organizational structure of SKDRDP, the participatory approach that it adopted ever since its commencement made SKDRDP

unique and powerful.

The opportunities generated by SKDRDP have been documented in Kothai's work [17]. The Program rehabilitated the rural artisans. To that extent, in Belthangady taluk, the development of agriculture was integrated with the secondary and tertiary sectors. As new skills were imparted to unemployed youths who could be rehabilitated in various vocations, there was considerable empowerment of such of the youths. Some of the communication techniques devised in SKDRDP were worth emulating by other agencies functioning with the goal of achieving rural development through upliftment of small and marginal farmers. As Kothai wrote, "The valuable experience gained by the SKDRDP can be used for rural development activities elsewhere..... SKDRDP probably is one of the very few programs in the field of rural poverty alleviation taken up by religious institution. This could be emulated by other voluntary / religious organizations which are welcome to take up the mammoth rural poverty alleviation program."

Some of the weaknesses of SKDRDP were reported by Kothai. The works assigned to *Sevanirathas* were many. The salary and perks given to *Sevanirathas* were not attractive. The instances of underfinancing under SKDRDP schemes were noticeable. The need for giving better technical orientation to supervisors involved in the program was felt. In the beginning 'ad hocism' was creeping into the activities of the Program.

All these weaknesses reported in 1992 were

overcome in due course of time. Harper pointed out in 2008 that there was restructuring of the organizational basis of SKDRDP which served as a method for improving the economic conditions of *Sevanirathas*. The increase in the number of *Sevanirathas* eased their burden. Jayavanth Nayak in his Ph.D. thesis submitted to Mangalore University in 2007 listed the merits of a multi-layer organization structure of SKDRDP with many hierarchical levels. He reported that the process of appointing *Sevanirathas* was thoroughly improved. The practice of giving importance to local leaders for monitoring projects at the bottom level was much superior to the initial process of SKDRDP. Scientific practices in agricultural sector were adopted with latest farm technology. The SKDRDP established a liaison between the farmers and the research centers. Agricultural Extension Programs were linked to Agricultural Development Programs designed with the objective of helping the small and marginal farmers. As Jayavanth Nayak observed: "All the programmes envisioned by the project are participatory in nature. The stakeholders, village betterment committees and school betterment committees play a vital role by raising a part of the funds. The various government departments, agricultural universities, experts, technicians etc: extend support to this program as and when required. The project provides the necessary manpower for visualizing and facilitating the tasks. The project also supports various initiatives by providing the material and financial support." [18]

A quick study of *Pragathi Bandhu* groups of SKDRDP in South Kanara and North Kanara districts, sponsored by NABARD, was conducted in March 2007 [19]. Twenty groups were contacted in Belthangady taluk and 23 groups in North Kanara were included in the Study. The study applauded the training of *Pragathi Bandhu* groups in three phases. The procedure of sanction of loans by SKDRDP was streamlined. The formation of federation of all the *Pragathi Bandhu* groups was helpful in overcoming the deficiencies in financing small and marginal farmers. The grading of the *Pragathi Bandhu* groups on the basis of their performance by *Okkoota* or federation revealed that as on January 31, 2007, as much as 83% of the groups were in A grade. The NABARD study reported the following:

1. The members of the *Pragathi Bandhu* groups expressed that the model could be successfully replicated with proper orientation even in the absence of “Dharmasthala” factor. The intrinsic worth of *Pragathi Bandhu* model was more important than Dharmasthala factor, to put it properly;

2. The initiative has proved that it is a replicable model and can achieve the desired results with systematic implementation and people’s participation; and

3. As the initiative generates ideas, leaders and resources from within, besides huge savings in terms of cost of labour, it is very much sustainable.

The success stories in both South Kanara and North Kanara districts, apart from the overall impact of SKDRDP showed that the upliftment of the small and marginal farmers

could be accomplished because the *Pragathi Bandhu* model provided answers to the serious problems that these farmers faced since many years.

Women Empowerment through SKDRDP

The SKDRDP’s success in empowering women is viewed from different perspectives by different writers or researchers. Harper views it from the point of view of the different components of microfinance program namely, micro savings, micro credit and micro insurance [20]. The women’s JVK groups were subdivided in South Kanara, Udupi and North Kanara districts into microfinance SHGs and they were all encouraged to engage in livelihood generation programs often in collaboration with government schemes. The SKDRDP provides a full range of livelihood assistance to these groups with microfinance at the basis of its success. The financial results for the period 1999-2000 and 2006-07 cited by Harper showed that the value of loans outstanding to the groups from SKDRDP expanded by about 70 times. The major source of financial support was the grant from Dharmasthala temple with the specific purpose of empowering women. The transformation attained through women empowerment measures found expression through the intensification of group building activity in order to generate more groups and thus to expand the scale of activities of the groups.

The Annual Report of SKDRDP for 2009-10 made a mention of the objectives of promoting women SHGs. The women of backward classes, minority community, SC/

ST community, landless laborers and beedi rollers have been organized into women SHGs. Four or five groups in a village once in a month are brought together for empowerment programs. Women are encouraged to run micro enterprises for promoting income generation activities. The members of JVKs are encouraged to undergo training programs encompassing subjects of vital importance including nutritious food, child care and education, health and hygiene, community welfare and adult education. The Report for 2009-10 further informs that the SHG members enrolled themselves under Mahatma Gandhi Rural Employment Generation Programs (MGREGP) and took up maintenance works in the cashew gardens in the coastal districts.

Jayavanth Nayak adopted four indicators for assessing SKDRDP programs pertaining to women empowerment. These indicators were transparency, people's participation, accountability and inclusiveness which were suitably incorporated in social auditing index. He compared the income level of the respondents in his field study before joining NGO with that obtainable after joining NGO. The sectors included by him for the purpose of comparison were industry, service and trade. The study conducted by him in Bantwal, Belthangady, Mangalore, Puttur and Sullia taluks showed that of the various NGOs involved in rural development, the SKDRDP made a really positive impact on the generation of employment opportunities leading to increase in income levels. The innovative and need based approach which

SKDRDP adopted throughout played a decisive role in transfer of technology, providing the infrastructure and making available the finance through micro credit. These approaches were helpful in empowering the poor rural women. Nayak on the basis of the specific measures of SKDRDP points out that empowerment aspect of women composed of variables such as capacity building through training, discussion and periodic meetings. Of particular importance was the participatory approach for empowering women. His SWOT analysis based on participatory index, coordination index and social auditing techniques is helpful in revealing that the SKDRDP covered a large number of beneficiaries in a wide area. The occupational pattern of the women beneficiaries witnessed significant transformation after getting the benefits of SKDRDP. They took up openings which ensured better income levels and better status in their own families. Therefore, it turned out to be a socially relevant and acceptable program [21].

Latha Krishnan carried out a study in Dakshina Kannada with the sample of 350 SHG members and 30 animators [22]. She used four parameters indicating the functioning of SHGs and their impact on the concerned members. These parameters are the loan utilization pattern, loan recovery, changes in socio-economic status of SHG women and changes in educational status of women. The women under SKDRDP reported that the living conditions in their localities improved because of the impact of their training on

health, hygiene and sanitation. On account of such improvement they acquired a sense of recognition and respect in the society. The social empowerment process of women was possible due to participation in SHGs as they attended meetings, engaged in discussions, interacted with people and influenced decisions in families. The social improvement so acquired helped SHG members in improving their assertiveness to protect themselves from alcoholism, gambling and violence against women. Latha's report makes a special mention of Satya, Dharma and Shanthi SHG in Kodikeri village in Kulai near Mangalore. A group of fifty poor families mostly engaged in beedi rolling formed this SHG in 2002-03. The members experienced a perceptible improvement in their living conditions and it is a direct and clear indication of their empowerment.

The required backward and forward linkages for empowerment of women through SKDRDP have been reported by Sujatha in her Ph.D. thesis [23]. She treated the women beneficiaries of micro finance under SKDRDP as stakeholders and not beneficiaries. The weekly meetings of JVKs and guidance given to women members through such meetings on activities like floriculture, dairying, vegetable cultivation and home industries were positively helpful to them. In Belthangady taluk alone, there were 1718 SHGs by 2004-05. The major finding of Sujatha was that a large majority of women who were empowered through SKDRDP were young. This had a long term impact on family welfare and social well-being.

The Justice K S Hegde Institute of Management completed a study of SHGs in four districts - Dakshina Kannada, Uttara Kannada, Udupi and Mysore. In all these districts, commercial banks and grameen banks had played a proactive role in promoting and sustaining the SHG movement. N. K. Thingalaya, M. S. Moodithaya and N. S. Shetty in their study covering as many as 1200 SHG members found that in Udupi district, the SHG members, majority of whom were covered by SKDRDP, were benefitted substantially. They saw the possibility of SHGs formed by SKDRDP gradually replacing moneylenders in the rural areas. Those who ran enterprises like dairying and poultry were able to supplement farm income so that their economic empowerment became a reality. There were many instances of women carrying on jasmine cultivation, a lucrative vocation in Udupi district [24].

M. V. Narayanaswamy made an evaluative study of SHGs in Kundapur taluk in 2008. The sixty sample units included 48 SHGs sponsored by SKDRDP and 12 SHGs by another NGO. He found that there was an increase in the level of empowerment of women members after joining the SHGs formed under SKDRDP. The average score of economic variables was included under income, expenditure, savings, borrowings, employment and economic betterment. An evaluation on a five point scale recorded an increase ranging from 40 to 86% after joining the SHGs. The average score of social variables included under the heads like decision making, self confidence, general

awareness, participation in community activities, human relations and leadership abilities recorded a clearly visible improvement. The fact that deserves to be reckoned here is that the SHG activities were dominated by female members [25].

K. V. Prabhakar [26], in his study concentrated on decision making before joining SHGs and decision making after joining SHGs. It is confined to an assessment of SKDRDP's microfinance interventions in relation to empowerment issues pertaining to Belthangady taluk. Members belonging to about 64 SHGs were approached by him. The major questions raised by him were related to decision making, status and recognition and public participation. The parameters which he chose included buying jewellery, buying assets, buying daily necessities, education to children, health and medical attention, size of the family, life stock rearing, social visits and visiting offices. His paper ends up with a conclusion "SKDRDP microfinance program has empowered women".

In his comparative study of SKDRDP and Sanghamitra Rural Financial Services (SRFS), Mysore, Naveen Kumar K [27] covered determinants of interest rates in micro finance groups. His study included five villages from Belthangady taluk - Bandaru, Kokkada, Neriya, Machina and Badangadi, where SKDRDP had heralded a process of change long back. The five villages in T. Holenarasipur taluk included Hykanoor, Helavarahundi, Talakadu, Bettahalli and Vatal. In these villages, SRFS was dominant. He considered five loan cycles for calculating the

cost of borrowing. Naveen noted that the average loan amount borrowed by the SHGs in T. Narasipur taluk was much higher than in Belthangady taluk. During the period covered by the study, the average rate of interest paid by the SHGs for the loans to the MFIs had declined from 14.75% to 11.04% in Belthangady taluk and 16.08% to 14% in T. Narasipur taluk. Logically it follows that the rate of decline in the interest rate in Belthangady taluk covered by SKDRDP was more than the rate of decline in T. Narasipur taluk in which SRFS was exercising its influence. In respect of costs determining the rate of interest, the study proved that in Belthangady taluk, there were certain favorable factors which were not found in T. Narasipura taluk. The economic empowerment of women members of SHGs in Belthangady taluk was obviously more than what their counterparts experienced in T. Narasipura taluk. A comparative study involving transition of Self Help Groups to Microenterprises in Dakshina Kannada and Shimoga districts was completed by Suprabha in 2011 [28]. Field surveys covering 200 SHGs with 1000 members were conducted in 2008-09. Her comparative assessment was helpful to highlight that in the case of SKDRDP promoted SHGs, the major strength is the support given to set up microenterprises in terms of marketing and technical knowledge. SKDRDP set up *Siri* as a unified marketing wing with a view to assist the microenterprises to market their products. Therefore the members were not required to worry about creating demand for their products. The

success of SKDRDP in empowering women was much in evidence because it gave intensive training in group discipline, bookkeeping and capacity building in income generating activities, and also keenly monitored the operations of SHGs. On the basis of a consolidated empowerment index of SHGs, her study revealed that SHGs promoted SKDRDP were institutionally and financially more graduated than others. To quote her: “Comparatively, the high level of empowerment of SKDRDP linked SHGs also clearly demonstrate the significance of the role of promoting agencies which is not merely restricted to group formation but also in the provision of back up services in capacity building, graduation to microenterprises, smooth marketing arrangements and closely monitoring the activities of SHGs. Then only SHGs can successfully and on sustainable basis graduate from mere microfinance users to microenterprise entrepreneurs.”

From the various studies included here, it can be inferred rightly that SKDRDP’s approach to women empowerment is distinct in many respects. The economic empowerment of women in SKDRDP was accompanied by social empowerment. On the one hand, SKDRDP assisted women members of SHGs in getting economic strength through group enterprises and insurance coverage. On the other, they were educated simultaneously to fight against vices like alcoholism. The holistic approach to empowerment of women culminated in an effective SHG movement with a good degree of ethical content. The SKDRDP generated opportunities to

transform microfinance into microenterprise development which can play a vital role in empowering women in a society which is basically biased in favour of men.

Infrastructure for Rural Development

In building basic infrastructure for rural development, the SKDRDP took a pragmatic view by complementing the state initiated works rather than acting as a substitute. It maintained strategic connections with the government sponsored programs. The important programs such as Swarna Jayanthi Gram Swarozgar Yojana (SGSY) and Mahatma Gandhi Rural Employment Guarantee Scheme were implemented in collaboration with the government departments and agencies. The SGSY beneficiaries were linked to *Sirito* market their products. Also arrangements have been made for training, provision of loan assistance and development of marketing network.

In his report of minor research project (2007-09) funded by UGC, Jayakumar Shetty evaluated the performance of SHGs under SGSY in Belthangady taluk [29]. The SKDRDP set up the Center for Rural Excellence to impart necessary training and provide technical and other supportive services, which enabled the beneficiaries of SGSY to take up entrepreneurial challenges. His study revealed the following:

1. Success of group enterprises depends to a large extent on the effective support of link organizations.
2. Group enterprises help the poorest in undertaking mass based production activities in a viable manner.

3. Group enterprises generate employment in then on farm activities and thereby contribute to the socio-economic development of the region.

4. Group enterprises initiated by Government programs under SGSY and guided by NGOs are successful in generating income and employment and thereby alleviating poverty in the rural areas.

Shetty also noted that the enhancement of entrepreneurship qualities among the members of SHGs was an important step in the social and economic empowerment of women. The positive impact of SGSY was reinforced with the SKDRDP as a program for building infrastructure for rural development.

The major accomplishment of SKDRDP in building infrastructure for upliftment of rural areas is found in the Community Development Program (CDP) covering the whole Karnataka State focusing mainly on education, facilities for rural transformation and crematoriums. The important objective of CDP is to create an urge among the rural poor for better life and to show the way to satisfy this urge by means of Self Help. The participation of SKDRDP in schemes of CDP is resulting in providing essential rural infrastructure like school buildings, hospital buildings, drinking water facility, veterinary building, rural sanitation and anganwadi activities.

In order to reduce the strain on formal electric supply system and to produce electricity at the doorstep of the users, SKDRDP has facilitated various non-conventional energy sources to be used in its project areas. The following measures of

SKDRDP are worth mentioning:

- Installation of solar lights to the unelectrified houses;
- Promote gobar gas plants;
- Improving living conditions by using indigenously available sources;
- Conservation of energy; and
- Solar home lighting system.

Suprabha made a comparison of the infrastructural facilities possessed by rural households before and after the initiation of schemes by SKDRDP [30]. She found that the majority of the members in Dakshina Kannada district where SKDRDP had a strong hold acquired cell phones, televisions, cycles and cooking gas after becoming members of JVKs. There were some improvements in housing conditions of JVK members as well. Though all improvements in infrastructural facilities for rural development could not be attributed to SKDRDP alone, there was no denying the fact that the significant rise in the level of awareness of households was attributable to the role played by SKDRDP with a definite purpose and with a definite approach.

Harper sees something more than improvement in infrastructure for rural development when he states that the SKDRDP has certain organizational values which contribute to rural welfare. By 2008, SKDRDP helped around 20,000 families, to build their own homes through loan and partial subsidies, and about 1000 destitute families were given grants to build their homes. Thousands of families obtained government subsidies for solar lighting systems and gas digester plants through SKDRDP's interventions. SKDRDP

is running education and health awareness programs to help people to move towards development in a total sense.

Management and Leadership Issues in SKDRDP

The SKDRDP began with its concern for agriculture in 1982. Now with a very wide spectrum of its operations in many villages of Karnataka State, it covers almost all fields having both economic and social importance. In the very beginning of its operation, it did not make a specific effort to ameliorate the conditions of rural women. After ten years of its birth, the SKDRDP brought women within its fold so much so that by 2006, two-thirds of its loan portfolio was with women. The relation of SKDRDP with the banking sector got expanded over the years. This expansion with proper planning and accountability helped SKDRDP to move towards sustainability. Linking production with marketing in micro enterprises through *Siri* helped both men and women to be profitably and independently occupied. As the Annual Report for 2009-10 of SKDRDP informs, the major initiative under financial inclusion by implementing the Business Correspondent model (BC model), launched in collaboration with the State Bank of India in 2008-09, developed as one of the larger SHG promotion operations under the BC model in the country. A remarkable change is found in treating the beneficiaries of SKDRDP as stake holders. To quote the report for 2009, "SKDRDP has always believed that stakeholder capacity building is a precursor to financial intermediation". Thus SKDRDP has proved

that by professional management, a charitable organization can generate sufficient funds from within the country for meeting the emergent needs of the community.

The professional management which is the foundation for the success of SKDRDP began in 1991 in conspicuous forms. There was restructuring of the organizational setup to meet the new challenges because the activities of SKDRDP were extended beyond Belthangady. Decentralization of operations under different programs with the appointment of a full time director for professional management was the first step taken. To give a full professional touch, the charitable traditions of SKDRDP were carefully streamlined. The SKDRDP came to be linked to microfinance to mobilize the resources for helping the poor and the needy. Harper makes a specific mentioning of the role of L. H. Manjunath who had sound knowledge of banking before he became the Executive Director of SKDRDP. Manjunath integrated individual farmers, farmer's groups and general community development outside the Belthangady area. The role responsibilities of *Sevanirathas* were redefined so as to make them accountable for every program at the village level. The increase in their emoluments and service conditions was effected in order to tone up their efficiency. Thus, *Sevanirathas* provided an effective and unbiased link to the communities for which they worked.

Each project under SKDRDP is guided by a director at head office at Dharmasthala. There are different departments for different projects, with an effective internal audit

system. SKDRDP is managed by a trust which attends to all issues related to the functioning of the projects targeting expansion and development. Regular weekly and monthly meetings, use of the local language as medium of discussions and deliberations, open debates, maintenance and recording of the proceedings of the meetings and the active involvement of Veerendra Heggade in all important meetings have been accepted as good management practices. The very high level of recovery of loans disbursed out of *Pragathi Nidhi* is effectively documented by Harper himself: “If any loans are seriously in arrears, these too are discussed and nothing is done behind closed doors. Everyone feels free to speak, and if someone has done particularly well, the achievement is described and applauded. If someone has failed, this too is acknowledged and discussed.” [31]

The professional management which Manjunath introduced with commitment and dedication became fruitful under the leadership of Veerendra Heggade. In SKDRDP, Harper noticed a unique combination of development, divinity and dharma which became possible on account of inspiring leadership qualities of Veerendra Heggade. In the words of Harper, “SKDRDP is essentially a traditional community-based institution, inspired by a local God, and relying on a local institution and locally recruited staff, to serve local people. Its competence is home-grown rather than professionals, and Dr. Heggade has whenever possible resisted the employment of development professionals.”

The practical wisdom of Veerendra

Heggade is coupled with the deep concern and care of his wife, Hemavathi Heggade for the rural poor. Her contribution to the welfare of women in almost all chosen fields of SKDRDP has been documented. Therefore when we assess the major factors for the success of SKDRDP we can do no better than quote, Peter Drucker who said, “management is doing things right; leadership is doing the right things.” [32]

Development of Belthangady Taluk

The year 2002 was a landmark year in Karnataka, for the High Power Committee for Redressal of Regional Imbalances (popularly known as Nanjundappa Committee) submitted its report [33]. The Committee classified the taluks into different categories in Karnataka by applying the conceptual framework of Comprehensive Composite of Development Index (CCDI). There were four categories of taluks: 1. Relatively developed taluks, 2. Backward taluks, 3. More backward taluks, and 4. The most backward taluks. Belthangady taluk was in Category 1 along with Mangalore, Puttur, Sullia and Bantwal taluks of Dakshina Kannada district. The Nanjundappa Committee used social infrastructure index for grouping various taluks in Coastal Karnataka into different categories. Belthangady taluk fell into the relatively developed taluks along with Mangalore, Sullia and Puttur.

The Committee formulated education infrastructure index for classification of taluks into relatively developed, backward, more backward and most backward taluks. It found that Belthangady taluk was relatively

developed like other taluks in Dakshina Kannada namely, Puttur, Mangalore, Sullia and Bantwal.

The Nanjundappa Committee considered the number of doctors per ten thousand population for classifying different taluks. Belthangady taluk was relatively developed taluk along with other taluks in Dakshina Kannada. The Committee also considered the literacy rate for classification of taluks into different categories. The Belthangady taluk like Mangalore, Bantwal, Sullia and Puttur was relatively developed.

In the absence of SKDRDP, there was everylikelihood of Belthangady taluk lagging behind many other taluks. The evaluation reports included here would help us to appreciate the fact that the SKDRDP under the stewardship of an NGO headed and directed by Veerendra Heggade made positive contributions in improving the quality of life in this part of the district of Dakshina Kannada. The improvement in the living conditions of a large number of beneficiaries of SKDRDP is evidenced by a number of studies with a focus on rural development in Belthangady taluk.

Challenges as Opportunities for Leadership and Management

The problems or challenges which SKDRDP now faces are the problems or challenges of its own growth and success. But though SKDRDP has success stories to present in promoting team spirit and group actions, labour shortage is posing a serious challenge. The field study indicates that this is one of the burning problems in Belthangady taluk also.

Veerendra Heggade admits that there is a growing aversion of the younger generation towards agriculture. This is causing worry to him who strongly believes that without the involvement of youths in agriculture, the society in general may stand to suffer [34]. We can only hope that the SKDRDP under his stewardship may have to play a vital role in creating an institutional setting for the rejuvenation of agriculture by bringing about essential transformation in the outlook of youngsters who are otherwise evincing interest in non-farm vocations at the cost of agriculture. In the days to come, SKDRDP may have to promote mechanization of farming on a much larger scale without jeopardizing the basic values and virtues of rural life.

In the survey villages, there are rising expectations of the people, which again illustrate the success story of SKDRDP. These rising expectations are to be fulfilled with the support and efforts of SKDRDP only by improving rural infrastructure. What the NABARD study found in 2007 is very much relevant. To quote, “There is a case for SKDRDP to liaise with Government officials/ Departments so that the programs of both can complement each other as their objectives are the same i.e. Rural Prosperity” [35].

SKDRDP’s success is closely linked to Veerendra Heggade’s family and to Dharmasthala. Now SKDRDP has been extended to eleven districts. Veerendra Heggade has the pious hope of taking it to the other districts in Karnataka and also to areas outside Karnataka. In this connection, Harper

has his own foresightful observation when he says that it remains to be seen how durable the program will be in places which are more distant from Belthangady. The need for professional management may become more sharp with the spread of the program in areas inhabited by people with different attitudes and aptitudes. Now when economies of large scale farming are being emphasized, it will be a little difficult in championing the case for small farms and small farmers. *Siri* products with relatively high labour cost may have to face the challenges of competition from products made more economically by machines.

With the expansion of SKDRDP and its extension to regions where complex social structures are found, there can be the critical issue of leadership. Elaborating this reality,

Harper remarks: “Many development NGOs fail because they are too dependent on the one charismatic leader who sets them up, who is the focus of loyalty of both the staff and their clients. Dr. Heggade is such a person, but it remains to be seen whether SKDRDP can survive in a world of impersonal and professional relationships” [36]. Veerendra Heggade [37] admits with open mind the challenges for SKDRDP which keep growing. At the same time he exhibits his confidence to face these challenges successfully. He hopes with the wisdom of his own experiences that the old weapons at his disposal can be fruitfully used with new outlook to convert challenges into opportunities by constantly oiling the lamp of inclusive rural development to provide light to the rural poor, who need and deserve a radiant tomorrow.

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