



# SYSTEMATIC REVIEW ON THE ROLE OF SHRI KSHETRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (SKDRDP) IN RURAL DEVELOPMENT

Vidya Kishan Alva

Research Scholar, Institute of Management & Commerce, Srinivas University, Mangalore, India.

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## ABSTRACT

Rural development in India has increasingly relied on community-based organizations, Self-Help Groups (SHGs), microfinance institutions, and non-governmental organizations to address poverty, unemployment, financial exclusion, and social inequality. Among such institutions, Shri Kshetra Dharmasthala Rural Development Project (SKDRDP) has emerged as one of the most successful rural development models in Karnataka. This systematic review examines the role of SKDRDP in promoting rural development through financial inclusion, women empowerment, entrepreneurship development, agricultural support, livelihood enhancement, and community development initiatives. The findings reveal that SKDRDP has significantly contributed to rural transformation by organizing Self-Help Groups, facilitating microfinance, strengthening SHG-bank linkage programmes, promoting group entrepreneurship, enhancing livelihood security, and improving socio-economic conditions of rural households. The organization's integrated approach combining financial services, skill development, agricultural extension, social welfare programmes, and community participation has empowered women, farmers, and marginalized communities. The review concludes that SKDRDP represents a sustainable and replicable model of inclusive rural development capable of addressing multiple dimensions of rural poverty and social exclusion. The study further identifies research gaps and suggests directions for future empirical investigations on the long-term developmental impact of SKDRDP.

**KEYWORDS:** SKDRDP, Rural Development, Self-Help Groups, Women Empowerment, Financial Inclusion, Microfinance, Entrepreneurship, Livelihood Security

## 1. INTRODUCTION

Rural development is a complex, multidimensional process aimed at enhancing the economic, social, and institutional conditions of rural communities. In the context of India, these rural areas continue to grapple with a myriad of challenges that hinder their progress, such as widespread poverty, high unemployment rates, limited access to financial services, low agricultural productivity, and pronounced gender inequality. Addressing these persistent issues requires a coordinated effort involving government agencies, financial institutions, and non-governmental organizations (NGOs), all of which have launched various development programs focused on generating livelihoods, empowering women, and fostering financial inclusion.

One of the most prominent organizations dedicated to rural development in India is the Shri Kshetra Dharmasthala Rural Development Project (SKDRDP). Established in Karnataka under the visionary leadership of Dr. D. Veerendra Heggade, SKDRDP has emerged as a trailblazer in the realm of rural development. The organization adopts a holistic approach that integrates multiple dimensions of rural life, focusing on the formation and strengthening of Self-Help Groups (SHGs), facilitating access to microfinance, promoting entrepreneurship, providing agricultural support, and offering health care services. Additionally, SKDRDP places a strong emphasis on education, environmental conservation, and a wide array of social welfare programs designed to uplift rural communities.

This systematic literature review seeks to examine the critical role played by SKDRDP in the landscape of rural development. By synthesizing evidence and insights from existing research, the review will identify and analyze the organization's contributions to the socio-economic transformation of rural Karnataka. Through this analysis, the review aims to illuminate how SKDRDP's multifaceted strategies have not only addressed pressing developmental challenges but have also fostered sustainable growth and empowerment within these communities.

## 2. OBJECTIVES OF THE STUDY

The study aims to:

1. Review the existing literature on SKDRDP and its impact on rural development.
2. Examine the role of SKDRDP in promoting women's empowerment and entrepreneurship.
3. Analyze the contribution of Self-Help Groups (SHGs) and microfinance initiatives to rural development.
4. Assess SKDRDP's role in enhancing livelihoods, agricultural development, and financial inclusion.
5. Identify research gaps and suggest directions for future research.

## 3. METHODOLOGY

This study adopts a systematic review approach. Secondary data were collected from journal articles, research papers, case studies, reports, and academic publications relating to



SKDRDP, SHGs, microfinance, women empowerment, and rural development. Relevant studies published between 1991 and 2025 were reviewed and analyzed thematically. The literature was categorized into key areas including women entrepreneurship, SHG development, financial inclusion, livelihood security, agricultural development, and community empowerment.

## 4. LITERATURE REVIEW

### 4.1 Women Entrepreneurship and Self-Help Groups

The literature emphasizes that women entrepreneurship is a crucial tool for economic development and social empowerment. Mayoux (2001) argued that women's entrepreneurship creates employment opportunities, enhances economic independence, and promotes gender equality. Carter and Cannon (1992) identified significant challenges faced by women entrepreneurs, including limited access to finance, inadequate training, marketing constraints, and mobility issues.

Agarwal (2001) emphasized the importance of viewing women as active participants in development processes rather than passive beneficiaries. Similarly, Jaya S. Anand (2002) found that microcredit programs based on Self-Help Groups (SHGs) significantly contributed to women's empowerment when supported by training and guidance. Rajamohan (2005) observed that SHGs improved women's social status, living standards, and entrepreneurial participation. Punitha, Sangeetha, and Padmavathi (1999) identified financial barriers, lack of confidence, and social restrictions as major obstacles to women entrepreneurship. Shanta Kohli Chandra (1991) and Kamala Singh (1992) also underscored the necessity of training, education, and institutional support in promoting sustainable women-owned enterprises.

### 4.2 SKDRDP and Group Entrepreneurship

Jayakumar (2010) examined the successful experiment of SKDRDP with group entrepreneurship through the SIRI Gramodyoga Yojana. The study found that SKDRDP provides comprehensive support, including training, finance, procurement of raw materials, marketing assistance, and technological guidance. This initiative enabled rural women to engage in enterprises such as garment manufacturing, food processing, detergent production, handicrafts, and incense-stick making.

The study highlighted that group entrepreneurship mitigates risks, strengthens collective decision-making, and allows economically disadvantaged women to participate in productive economic activities. Furthermore, it concluded that institutional support, continuous monitoring, and market linkages are essential for sustaining rural enterprises.

### 4.3 SHGs and Women's Empowerment

Neelam Kumari (2021) examined the impact of SHGs on the economic, social, political, and psychological empowerment of women. The findings revealed that SHGs enhance financial decision-making, mobility, leadership skills, and social participation. The study also emphasized the importance of training and financial literacy in improving empowerment outcomes.

Dasgupta (2001) and Rasure (2002) reported that SHGs foster habits of saving, improve access to credit, and strengthen

financial management capabilities. Nedumaran (2001) found significant improvements in income, savings, and living standards among SHG members. Silvia (2004) observed that participation in SHGs enhanced women's income, awareness, confidence, and repayment practices.

### 4.4 SHG-Bank Linkage and Financial Inclusion

Anusha and Nadig (2019) analyzed the impact of SHG-Bank Linkage Programs implemented through SKDRDP. The study revealed that SKDRDP effectively connected SHGs with banks, enabling access to affordable credit and financial services. The program encouraged savings habits, entrepreneurship, and income generation among rural women.

The authors noted that SKDRDP integrated successful elements of the Grameen Bank model with NABARD-supported initiatives. The study concluded that SHG-bank linkage programs significantly contribute to poverty alleviation, financial inclusion, and women's empowerment.

### 4.5 Rural Transformation and Community Empowerment

Manjunatha Achary (2025) examined the role of SKDRDP SHGs in rural transformation. The study found that SHGs improved women's socio-economic and political status by promoting savings, self-reliance, leadership, and participation in local governance. Several members successfully participated in Panchayat elections, reflecting enhanced confidence and community involvement.

The study emphasized that SKDRDP has transformed its development strategy from charity-based assistance to empowerment-based interventions through initiatives such as Jnanavikasa SHGs, Group Enterprise SHGs, and community leadership programs.

### 4.6 Inclusive Growth and Financial Services

D'Souza et al. (2012) studied SKDRDP's Business Correspondent (BC) Model and found that it significantly expanded access to formal banking services in rural areas. By providing doorstep banking, savings accounts, insurance services, and credit facilities, SKDRDP reduced dependence on informal moneylenders and promoted financial inclusion.

The study further highlighted SKDRDP's contributions to housing, sanitation, education, healthcare, environmental conservation, and agricultural development. The authors concluded that SKDRDP represents an effective model for inclusive growth and sustainable rural development.

### 4.7 Livelihood Security and Agricultural Development

Chaithra and Shivalingaiah (2023) conducted a study on the livelihood security of beneficiaries of the SKDRDP programs. Their findings indicated significant improvements in various areas, including food security, economic stability, health conditions, social well-being, and ecological sustainability.

The study highlighted that agricultural training programs, Pragathi Bandhu groups, watershed development initiatives, livestock support, and environmental conservation activities have greatly enhanced livelihood opportunities for rural households. However, it also identified challenges related to market access, awareness, and infrastructure that need to be addressed.



#### 4.8 Organizational Sustainability and Financial Management

D'Souza, Varambally, and Nayak (2021) examined the financial management strategies employed by SKDRDP. The study emphasized the organization's transparent budgeting systems, internal controls, auditing mechanisms, and financial reporting practices. Effective financial management has contributed to operational efficiency, accountability, and long-term sustainability.

Additionally, the study underscored that strong leadership, dedicated staff, teamwork, and community support are key factors that contribute to the success of SKDRDP.

### 5. ROLE OF SKDRDP IN RURAL DEVELOPMENT

#### 5.1 Women Empowerment

The Suvaikala Kshetra Development and Rural Development Program (SKDRDP) has been instrumental in fostering the empowerment of rural women. Through the establishment of Self-Help Groups (SHGs), the organization offers microfinance programs that enable women to gain financial independence. Additionally, SKDRDP provides comprehensive leadership training designed to nurture the skills and confidence necessary for women to take on leadership roles within their communities. Beneficiaries of these programs have reported significant improvements not only in their income and savings but also in their decision-making abilities and overall confidence. The creation of Jnanavikasa Kendras serves as a cornerstone for further enhancing women's leadership and promoting active community engagement, allowing women to play a vital role in local development initiatives.

#### 5.2 Financial Inclusion

A key contribution of SKDRDP has been its efforts to broaden access to formal financial services for rural communities. By implementing SHG-bank linkage programs and utilizing the Business Correspondent (BC) model, the organization has effectively connected rural populations to essential financial services. These services include savings accounts, credit facilities, insurance options, and pension plans, which are pivotal in enhancing the financial security of participants. Furthermore, through targeted workshops on financial literacy, SKDRDP educates members of these communities about managing their finances, leading to a noticeable decline in financial exclusion and a significant reduction in the reliance on informal lenders.

#### 5.3 Entrepreneurship Development

SKDRDP actively encourages entrepreneurship by promoting group enterprises and providing vital vocational training. The organization supports budding entrepreneurs through marketing assistance and access to credit, leveraging programs like the SIRI Gramodyoga Yojana. This initiative has empowered rural women to launch and sustain their own micro-enterprises, which not only generate employment opportunities but also contribute to the overall improvement of household incomes. By focusing on sustainable business practices, SKDRDP plays a crucial role in transforming the entrepreneurial landscape in rural areas.

#### 5.4 Agricultural Development

In the realm of agricultural development, SKDRDP implements various programs designed to bolster agricultural productivity and enhance rural livelihoods. Initiatives such as the Pragathi Bandhu groups provide farmers with access to agricultural extension services, fostering best practices in farming. The organization also focuses on watershed management, livestock support, and training initiatives aimed at improving crop yields and diversifying income sources. By integrating these elements, SKDRDP contributes to sustainable agricultural development, ensuring that rural communities can thrive despite challenges such as fluctuating market demands and environmental changes.

#### 5.5 Livelihood Enhancement

SKDRDP's integrated approach to enhancing livelihoods encompasses multiple dimensions: economic, social, health, and environmental well-being. By combining microfinance with skill development programs, enterprise promotion, and community development initiatives, the organization aims to strengthen livelihood security for diverse populations. This holistic focus not only helps individuals achieve financial stability but also fosters community resilience, allowing families to better withstand economic shocks and improve their overall quality of life.

#### 5.6 Community Development

Beyond its economic initiatives, SKDRDP is committed to comprehensive community development. The organization's activities span vital areas such as housing improvement, sanitation access, healthcare services, and educational opportunities. By addressing environmental conservation and promoting renewable energy projects, SKDRDP reinforces the importance of sustainable practices to local economies. Additionally, their focus on infrastructure development directly contributes to enhanced quality of life in rural areas. Collectively, these initiatives represent a holistic approach to rural transformation, fostering an environment where communities can thrive and sustain their development goals.

### 6. FINDINGS

The reviewed literature consistently highlights that the Samaja Kalyana Grameena Dhana Rakshana and Development Project (SKDRDP) has transformed into a robust and multifaceted rural development institution. It effectively tackles various aspects of rural poverty and social exclusion, setting it apart from traditional microfinance organizations, which typically concentrate solely on providing credit. In contrast, SKDRDP adopts a holistic approach by integrating not just financial services, but also capacity building, livelihood promotion, social empowerment, and overall community development into its operational framework.

The organization's remarkable success can be largely credited to its participatory approach, which encourages active involvement from community members in decision-making processes, ensuring that initiatives are tailored to meet their specific needs and aspirations. Additionally, strong leadership within SKDRDP has been pivotal, fostering a clear vision and strategic direction that galvanizes support from various stakeholders. Furthermore, the robust institutional support



mechanisms established within the organization create a conducive environment for innovation and sustainability, reinforcing the emphasis on fostering self-reliance among rural communities.

At the core of many of SKDRDP's programs are Self-Help Groups (SHGs), which serve as vital platforms for collective action. These SHGs not only promote financial inclusion among underserved populations but also play a pivotal role in social empowerment by providing members with a sense of belonging and community. This collective framework facilitates the pooling of resources, sharing of knowledge, and mutual encouragement among members, leading to enhanced self-confidence and improved decision-making capabilities.

Additionally, the literature underscores that one of the most significant achievements of SKDRDP lies in its commitment to women's empowerment. Through various initiatives such as entrepreneurship promotion, comprehensive training programs, and targeted leadership development activities, rural women have been able to transition into active participants in both household welfare and community development. This empowerment is evidenced by women taking on leadership roles, contributing financially to their families, and driving social change within their communities. As a result, the impact of SKDRDP extends beyond individual success stories, fostering an environment where women are increasingly recognized as pivotal agents of change in rural settings.

## 7. RESEARCH GAPS

While the existing literature on the Sri Kshetra Dharmasthala Rural Development Project (SKDRDP) is extensive, several notable research gaps warrant further exploration:

- **Limited Longitudinal Studies.** There is a critical lack of longitudinal research that tracks the long-term impacts of SKDRDP on its beneficiaries. Understanding how participants' quality of life, income stability, and social mobility evolve over time can provide valuable insights into the project's sustained effects.
- **Insufficient Comparative Studies.** There is a dearth of comparative research analyzing SKDRDP alongside other rural development models. Such studies could help identify best practices, highlight unique strengths and weaknesses of SKDRDP, and ultimately contribute to more informed policy decisions in rural development.
- **Limited Quantitative Assessments of Entrepreneurship Outcomes** Although entrepreneurship is a key focus of SKDRDP, there is insufficient quantitative data regarding the measurable outcomes of entrepreneurship initiatives within the program. Robust analyses that assess business growth, job creation, and income generation among participants are needed to better evaluate the program's effectiveness.
- **Inadequate Evaluation of Environmental Sustainability Initiatives:** The environmental sustainability initiatives within SKDRDP have not been comprehensively evaluated. Detailed assessments of these initiatives are crucial to determining their effectiveness and the extent to which they contribute to ecological conservation and sustainable practices in rural communities.

- **Lack of Comprehensive Studies on Digital Financial Inclusion and Technological Interventions:** As technology plays an increasingly vital role in financial inclusion, there is a significant gap in studies examining the impact of digital financial services and technological interventions facilitated by SKDRDP. Understanding how these innovations enhance access to finance and empower rural entrepreneurs is essential.

To address these gaps, future research should prioritize empirical and impact-based investigations, utilizing robust methodologies to generate actionable insights and enhance the overall effectiveness of the SKDRDP and similar initiatives.

## 8. CONCLUSION

This systematic review highlights the substantial contributions of the Shri Kshetra Dharmasthala Rural Development Project (SKDRDP) to the landscape of rural development in Karnataka. Through a well-coordinated and inclusive approach, SKDRDP has effectively addressed various dimensions of rural life, significantly impacting the socio-economic conditions of numerous households in the region.

One of the hallmark features of SKDRDP's strategy is its integration of diverse interventions, including microfinance initiatives, the formation and empowerment of Self-Help Groups (SHGs), entrepreneurship promotion, agricultural enhancements, and financial inclusion efforts. This multi-faceted approach has been instrumental in improving not only the economic status but also the overall welfare of rural communities.

The evidence reviewed points to SKDRDP's notable success in empowering women within these rural settings. By providing access to financial resources and entrepreneurship training, the project has enabled many women to engage in income-generating activities, fostering a sense of independence and self-reliance. Additionally, the initiatives have significantly enhanced livelihood security among participants, leading to better resilience against economic shocks.

In terms of self-employment, SKDRDP has facilitated various skill development programs and provided support for local entrepreneurship. This emphasis on capacity building has strengthened the ability of individuals to create jobs for themselves and others, ultimately contributing to sustainable livelihood opportunities in the area.

Furthermore, the project has made great strides in promoting financial inclusion. By ensuring that marginalized communities have access to banking services and credit, SKDRDP has laid the groundwork for residents to engage more fully in the economy, enhancing their ability to invest in their businesses and family welfare.

The essence of SKDRDP's success lies in its strong focus on community participation and collaborative decision-making. The organization prioritizes the active involvement of local populations in planning and executing development initiatives, ensuring that the programs are tailored to the unique needs of these communities. Additionally, SKDRDP provides valuable institutional support, creating a robust framework that empowers communities to sustain their development efforts over the long term.

Overall, the Shri Kshetra Dharmasthala Rural Development Project exemplifies a successful model of how



non-governmental organizations can drive inclusive growth and sustainable development. By holistically addressing the economic, social, and institutional aspects of rural life, SKDRDP serves as a replicable model for similar initiatives aiming to empower and uplift rural populations.

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