



ROLE OF NON-GOVERNMENTAL ORGANIZATIONS IN RURAL DEVELOPMENT: A REVIEW WITH SPECIAL REFERENCE TO SHRI KSHETRA DHARMASTHALA RURAL DEVELOPMENT PROJECT (SKDRDP), DAKSHINA KANNADA DISTRICT

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ABSTRACT

Rural development has emerged as a crucial strategy for achieving inclusive growth and improving the quality of life of rural populations. Non-Governmental Organizations (NGOs) play a significant role in complementing governmental efforts by addressing socio-economic challenges at the grassroots level. Among the prominent NGOs in Karnataka, Shri Kshetra Dharmasthala Rural Development Project (SKDRDP) has gained recognition for its innovative and community-based approach to rural development. This review paper examines the role of NGOs in rural development with special reference to SKDRDP in Dakshina Kannada district. The study is based entirely on secondary data collected from research articles, books, reports, dissertations, and published literature. The review highlights the contributions of SKDRDP in promoting Self-Help Groups (SHGs), women entrepreneurship, microfinance, skill development, financial inclusion, and community empowerment. The findings indicate that SKDRDP has significantly contributed to poverty alleviation, livelihood enhancement, women's empowerment, and sustainable rural development through its integrated development model. The study concludes that SKDRDP serves as an exemplary NGO model that demonstrates how institutional support, community participation, and entrepreneurial development can transform rural societies.

KEYWORDS: Rural Development, NGOs, SKDRDP, Self-Help Groups, Women Empowerment, Entrepreneurship, Microfinance, Rural Transformation.

1. INTRODUCTION

Rural development is a comprehensive process aimed at enhancing the economic, social, and institutional frameworks of rural communities. In a country like India, where a significant portion of the population relies on agriculture and allied sectors for their livelihoods, rural development is not merely a policy objective but a crucial priority for fostering balanced and inclusive economic growth. Although various governmental initiatives have been launched to enhance the situation in rural areas, these communities frequently confront persistent challenges, including widespread poverty, high unemployment rates, limited access to financial resources, inadequate infrastructure, and entrenched social inequalities.

In addressing these multifaceted challenges, Non-Governmental Organizations (NGOs) have emerged as vital partners in the rural development process. These organizations often work on the ground level, collaborating closely with local communities to identify their specific needs and challenges. By implementing targeted development programs, NGOs encourage self-reliance, sustainable practices, and empowerment among local populations. Their participatory approach not only enables them to tackle local issues more effectively but also empowers marginalized and disadvantaged sections of society.

One of the prominent NGOs operating in Karnataka is the Shri Kshetra Dharmasthala Rural Development Project (SKDRDP), which has acquired widespread recognition for its significant contributions to rural development efforts. Founded in 1982 under the visionary leadership of Dr. D. Veerendra Heggade, SKDRDP has been instrumental in implementing initiatives focused on various aspects of rural life. These initiatives include the establishment and promotion of Self-Help Groups (SHGs), which provide women and other underprivileged individuals with access to microfinance, as well as support for entrepreneurship development.

Moreover, SKDRDP plays a pivotal role in women's empowerment by facilitating skills training and creating opportunities for income generation. The organization also addresses critical issues related to health and sanitation, ensuring that communities have access to basic healthcare services and clean living conditions. Its community development programs aim to foster holistic growth by enhancing not only economic stability but also social cohesion.

This review paper will delve into the specific roles and contributions of SKDRDP in promoting sustainable rural development within the Dakshina Kannada district, providing a closer look at how such initiatives impact local communities and contribute to a



broader national transformation. By examining the successes and strategies of SKDRDP, we can better understand the essential role that NGOs play in addressing the unique challenges faced by rural populations in India.

2. OBJECTIVES OF THE STUDY

The present review study has been undertaken with the following objectives:

1. To examine the role of Non-Governmental Organizations in rural development.
2. To review the contribution of SKDRDP towards rural development in Dakshina Kannada district.
3. To analyze the role of Self-Help Groups in women's empowerment and entrepreneurship development.
4. To study the impact of SKDRDP initiatives on socio-economic development.
5. To identify the key factors contributing to the success of SKDRDP as a rural development model.

3. METHODOLOGY

The study is strictly descriptive in nature and relies exclusively on secondary sources of information. A comprehensive collection of relevant literature was gathered from a diverse range of research articles, scholarly books, academic journals, conference proceedings, dissertations, annual reports, and various publications that pertain to key areas such as rural development, non-governmental organizations (NGOs), Self-Help Groups (SHGs), women entrepreneurship, and the initiatives undertaken by the Sri Kshetra Dharmasthala Rural Development Project (SKDRDP).

4. LITERATURE REVIEW

Achary (2025), in the study *“Role of Self-Help Groups in Rural Transformation: A Sociological Study with Reference to Udupi District,”* examined the contribution of Self-Help Groups promoted by SKDRDP towards rural transformation and women empowerment. The study found that participation in SHGs significantly improved the socio-economic status of rural women through increased savings, access to credit, leadership development, and participation in community activities. The study further revealed that SHGs enhanced women's decision-making power within households and encouraged their involvement in local governance and social development initiatives. The author concluded that the SKDRDP model has been successful in transforming rural women from passive beneficiaries into active agents of development.

Pandhare, Bellampalli and Yadava (2024), in their study *“Transforming Rural Women's Lives in India: The Impact of Microfinance and Entrepreneurship on Empowerment in Self-Help Groups,”* investigated the relationship between microfinance, entrepreneurship, and women empowerment. The study reported that participation in SHG-based entrepreneurial activities had a positive impact on women's economic, social, and psychological empowerment. The authors observed that access to microfinance and entrepreneurial opportunities increased self-confidence, income generation, and social recognition among rural women. The study highlighted the importance of institutional support and capacity-building programmes for sustainable rural development.

Ghosh et al. (2024), in the study *“Achieving Sustainable Development Goal of Women Empowerment: A Study among Self-Help Groups in India,”* examined the role of SHG interventions in promoting economic and socio-cultural empowerment of rural women. The study found a strong positive relationship between SHG participation and women's empowerment, particularly in terms of income generation, savings, entrepreneurial development, and social participation. The authors concluded that SHGs serve as effective instruments for achieving sustainable development goals by strengthening rural women's economic independence and entrepreneurial capabilities.

Neelam Kumari (2021), in the study *“A Study on Impact of Economic Self-Help Group Programs on Women's Empowerment,”* analyzed the impact of economic self-help groups on women's empowerment. The findings indicated that SHGs significantly improved women's economic and political empowerment by increasing their participation in financial decision-making, mobility, and household activities. The study also emphasized that training, financial literacy, and access to microcredit enhanced women's confidence, social networking, and economic independence. The author concluded that SHGs play a vital role in promoting self-reliance and socio-economic development among rural women.

Anusha and Nadig (2019), in the study *“A Study on Impact of Self Help Group-Bank Linkage Programme in the Upliftment of Poor with Special Reference to SKDRDP, Harohalli Region, Ramanagara District,”* assessed the effectiveness of SHG-bank linkage programmes in improving the socio-economic conditions of rural women. The study revealed that SKDRDP played a crucial role in promoting financial inclusion, savings habits, and entrepreneurial development through microfinance support. The authors observed that access to institutional credit and entrepreneurial training enabled women to engage in income-generating activities and improve their standard of living. The study concluded that SKDRDP's SHG-bank linkage model significantly contributes to poverty alleviation and rural development.

5. ROLE OF NGOS IN RURAL DEVELOPMENT

Non-Governmental Organizations (NGOs) play an indispensable role in driving rural development by implementing a wide range of programs tailored to enhance various aspects of rural life. These initiatives focus on improving education quality, expanding access to healthcare services, creating sustainable employment opportunities, promoting environmental sustainability, and enhancing social welfare for rural communities.



One of the key advantages of NGOs is their ability to maintain close interaction with local communities. Unlike government agencies that may operate from a distance, NGOs adopt participatory development approaches that empower local individuals and groups. This involvement enables them to effectively assess the unique needs and preferences of the community, ensuring that development projects are aligned with local priorities. By mobilizing local resources and fostering community engagement, NGOs create a sense of ownership among residents, leading to greater sustainability of initiatives.

The literature highlights that NGOs serve as important agents of change by advocating for and promoting self-help initiatives that encourage communities to take charge of their development. They often enhance access to financial services through microfinance programs and capacity-building workshops that equip individuals with the skills needed to launch and manage their own enterprises. By facilitating livelihood opportunities, NGOs contribute significantly to reducing poverty levels and enhancing the overall economic stability of rural areas.

Furthermore, the interventions carried out by NGOs play a crucial role in building social empowerment. They strengthen community institutions by providing training, resources, and support to local organizations and groups. This empowerment allows communities to advocate for their rights and needs, fostering a more equitable and participatory development process.

In summary, NGOs are vital contributors to rural development, driving initiatives that lead to poverty reduction, enhanced capacity building, and greater social empowerment. By promoting inclusive practices and engaging with local communities, they create a more resilient and sustainable framework for rural development.

6. SKDRDP: AN INNOVATIVE MODEL OF RURAL DEVELOPMENT

The Shri Kshetra Dharmasthala Rural Development Project (SKDRDP) was founded in 1982 with a mission to empower rural communities through comprehensive and sustainable development initiatives. Under the visionary leadership of Dr. D. Veerendra Heggade, the organization has significantly expanded its reach and influence across various regions in Karnataka, addressing the needs and aspirations of rural populations.

SKDRDP adopts a holistic development model that intertwines multiple sectors to foster a more integrated approach to rural advancement. Its key initiatives include microfinance, which provides essential financial services to underserved communities, thereby enabling entrepreneurs to access capital for starting and expanding their businesses. Additionally, SKDRDP focuses on entrepreneurship development by offering training programs that cultivate essential skills and knowledge, empowering individuals to establish their enterprises successfully.

Capacity building is another cornerstone of SKDRDP's strategy, as it works to enhance the skills and competencies of community members. The organization emphasizes health awareness and education, promoting practices that lead to improved health outcomes in rural areas. This encompasses a range of initiatives, including health camps, workshops, and information dissemination on hygiene and nutrition.

Sanitation programs are integral to SKDRDP's efforts, with a strong focus on improving sanitation facilities and promoting safe waste management practices. These initiatives aim to create healthier living environments, particularly in underserved communities, which often lack basic sanitation infrastructure.

Environmental conservation also plays a vital role in the organization's activities. SKDRDP initiatives often include afforestation programs, water conservation efforts, and training on sustainable agricultural practices, ensuring that natural resources are protected for future generations.

A significant strength of SKDRDP is its extensive network of Self-Help Groups (SHGs). These groups serve as vital platforms for savings, credit, entrepreneurship, and social empowerment, encouraging community members to collaborate and support one another. By promoting self-reliance and active participation, SKDRDP transforms rural individuals from passive beneficiaries into proactive partners in their development journey, fostering a sense of ownership and accountability within the community.

Through its comprehensive and inclusive approach, SKDRDP continues to pave the way for sustainable rural development, making a lasting impact on the lives of countless individuals across Karnataka.

7. SELF-HELP GROUPS AND WOMEN'S EMPOWERMENT

The existing literature emphasizes the crucial role of Self-Help Groups (SHGs) in fostering women's empowerment and contributing to rural development. A notable study by Achary (2025) underscores that SHGs have significantly altered the socio-economic landscape for rural women, facilitating improvements in various aspects of their lives. Specifically, these groups have been instrumental in enhancing women's savings habits, increasing access to credit, developing leadership skills, and augmenting decision-making power within their households and communities.

The Shri Kshetra Dharmasthala Rural Development Project (SKDRDP) has effectively embraced the SHG model as a means to empower women both financially and socially. By organizing regular meetings and encouraging structured savings activities, the project creates a platform for women to engage with each other and build a sense of community. The provision of credit facilities is another critical aspect that empowers these women to start their own businesses or invest in educational opportunities for their children. Furthermore, SKDRDP's incorporation of awareness programs helps women gain crucial knowledge about their rights, health, and the importance of self-advocacy.



As women actively participate in SHGs, they not only gain confidence but also develop essential leadership qualities. This newfound self-assurance often translates to increased involvement in family decision-making processes, allowing women to voice their opinions and wishes more assertively. Additionally, their participation extends to community activities and local governance, enabling them to have a say in matters that affect their lives and environment.

Research consistently indicates that SHGs do more than just improve the economic conditions of women; they also foster an environment that enhances social recognition and self-esteem. Women who are members of SHGs often experience a marked increase in their collective bargaining power, allowing them to negotiate better terms in both economic and social contexts. The shared experiences and support among group members cultivate a strong sense of solidarity, which further empowers women to challenge societal norms and advocate for their rights. Overall, SHGs serve as a transformative force in promoting gender equality and uplifting rural communities.

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9. ENTREPRENEURSHIP DEVELOPMENT THROUGH SKDRDP

Entrepreneurship development stands out as a pivotal contribution of the Sri Kshetra Dharmasthala Rural Development Project (SKDRDP) towards enhancing the socioeconomic conditions in rural areas. As noted by Jayakumar (2010), one of the flagship initiatives, the SIRI Gramodyoga Yojane, has played a crucial role in fostering group entrepreneurship among rural women. This program offers an integrated support system that encompasses a variety of essential components, such as comprehensive training, access to finance, provision of technology, supply of raw materials, and marketing assistance.

The women entrepreneurs engaged with SKDRDP have diversified their ventures across numerous sectors. They are involved in activities like garment manufacturing, where they create clothing items that cater to local markets. Additionally, they participate in incense stick production, an enterprise that often relies on traditional techniques, as well as detergent making, which targets the growing demand for household cleaning products. Furthermore, these women engage in food processing, which not only helps preserve local agricultural produce but also boosts food security in their communities. Other notable enterprises include handicrafts, where skilled artisans create unique products that reflect local culture, and the production of areca leaf plates, a sustainable alternative to plastic disposable plates.

These micro-enterprises have not only generated significant employment opportunities for women but have also led to marked improvements in household income levels. As a result, they contribute positively to local economic development, fostering a sense of empowerment among participants. The success stories emerging from these initiatives illustrate the profound impact that entrepreneurship can have as a viable strategy for poverty alleviation. Moreover, when bolstered by appropriate institutional mechanisms, such as those provided by SKDRDP, entrepreneurship can drive sustainable rural development, paving the way for a more prosperous future for these communities.

10. FINANCIAL INCLUSION AND MICROFINANCE INITIATIVES

Financial inclusion stands as a vital focus area where the Sri Kshetra Dharmasthala Rural Development Project (SKDRDP) has made remarkable strides. By leveraging Self-Help Groups (SHGs) and implementing comprehensive bank linkage programmes, SKDRDP has successfully empowered rural women to gain access to formal financial institutions. This access allows them to obtain



credit without the traditional requirement of collateral, breaking down significant barriers that often hinder women's financial participation in rural economies.

Anusha and Nadig (2019) conducted a study that underscored the success of SKDRDP's facilitation of SHG-Bank Linkage Programmes. These initiatives are designed not only to promote savings and facilitate credit access but also to enhance financial literacy among rural women. By providing targeted financial education and resources, these programmes have significantly reduced reliance on informal moneylenders, who often charge exorbitant interest rates. This shift has resulted in improved financial stability for many beneficiaries, allowing them to manage their finances more effectively and confidently.

Furthermore, the microfinance initiatives spearheaded by SKDRDP play a crucial role in fostering entrepreneurship and income generation in rural areas. By enabling women to access financing for small businesses, the organization encourages productive investments that contribute to both individual and community economic empowerment. These initiatives not only uplift families but also stimulate local economies, demonstrating how financial inclusion can drive broader socio-economic development in rural contexts. The integrated approach of SKDRDP highlights the transformative power of empowering women through financial independence and support.

11. SKILL DEVELOPMENT AND CAPACITY BUILDING

The literature emphasizes the importance of skill development in fostering rural entrepreneurship and empowerment. Recognizing this need, the Sri Kshetra Dharmasthala Rural Development Project (SKDRDP) has taken proactive steps by establishing specialized training centers, such as the Boruka SKDRDP Centre for Rural Excellence. These centers are dedicated to providing comprehensive vocational and entrepreneurial training tailored to meet the unique challenges and opportunities present in rural areas.

Among the various initiatives implemented, training programs in sectors such as tailoring, handicrafts, food processing, and incense stick making stand out. These programs are designed not only to impart practical skills but also to enhance the employability and entrepreneurial potential of rural women. By offering these opportunities, SKDRDP has played a pivotal role in helping beneficiaries break through social and psychological barriers that often hinder their progress. As a result, participants have reported increased confidence, self-reliance, and the ability to engage meaningfully in their communities.

Moreover, the capacity-building programs facilitated by SKDRDP have been instrumental in fostering leadership skills and encouraging active community participation among rural women. These initiatives empower women to take on leadership roles within their communities, amplifying their voices and allowing them to contribute to decisions that affect their lives. Overall, these comprehensive training and capacity-building efforts by SKDRDP mark a significant step towards fostering sustainable development and empowerment in rural regions, driving both individual growth and community advancement.

12. MAJOR FINDINGS OF THE REVIEW

The comprehensive review of existing literature highlights several significant findings about the impactful role of the Shri Kshetra Dharmasthala Rural Development Project (SKDRDP) in fostering rural development initiatives:

- **Successful Model of Rural Development:** SKDRDP has established itself as a leading model for NGO-led rural development in Karnataka, recognized for its innovative approaches and successful implementation strategies that resonate with the specific needs of rural communities.
- **Empowerment of Women:** The Self-Help Groups (SHGs) facilitated by SKDRDP have played a crucial role in enhancing both the economic and social empowerment of women. These groups have not only provided women with access to financial resources but have also fostered a supportive environment where they can share experiences, build confidence, and cultivate leadership skills.
- **Entrepreneurship and Employment Opportunities:** The entrepreneurship programmes initiated by SKDRDP have created numerous employment opportunities within rural settings, allowing families to improve their economic conditions. By equipping individuals with the necessary skills and knowledge, these programmes have significantly contributed to an increase in household income levels.
- **Financial Inclusion and Reduction of Informal Credit Dependence:** Through the implementation of microfinance initiatives and the SHG-Bank Linkage Programme, SKDRDP has effectively enhanced financial inclusion among rural populations. This has led to a noticeable decline in dependence on informal credit sources, which often charge exorbitant interest rates and exploit vulnerable borrowers.
- **Skill Development Initiatives:** SKDRDP has launched various skill development initiatives aimed at empowering rural women with essential entrepreneurial competencies. These initiatives have not only bolstered the self-confidence of participants but have also provided them with practical skills that can lead to sustainable livelihoods.
- **Community Participation and Institutional Support:** A key factor contributing to the success of SKDRDP has been the strong emphasis on community participation and the provision of continuous institutional support. Engaging local communities in decision-making processes has fostered a sense of ownership and accountability, thereby enhancing the effectiveness of development initiatives.
- **Integrated Development Approach:** SKDRDP's commitment to an integrated development paradigm has been instrumental in addressing multiple dimensions of poverty alleviation and rural transformation. By simultaneously focusing on various



aspects such as income generation, skill enhancement, and community empowerment, SKDRDP has made substantial strides in improving the overall quality of life for rural inhabitants.

These findings underscore the significance of SKDRDP as a model for sustainable rural development, revealing the interconnectedness of economic empowerment, social cohesion, and community-driven growth.

13. CONCLUSION

The review illustrates that Non-Governmental Organizations (NGOs) play a crucial and multifaceted role in fostering sustainable rural development. Among the various NGOs operating in this realm, the Sri Kshetra Dharmasthala Rural Development Project (SKDRDP) stands out as an exemplary institution. It has successfully pioneered innovative approaches that integrate Self-Help Groups (SHGs), entrepreneurship development, microfinance initiatives, skill enhancement programs, and active community participation, all aimed at significantly improving rural livelihoods.

The impact of SKDRDP extends well beyond mere economic development; it encompasses vital elements of social empowerment, leadership cultivation, financial inclusion, and transformative community engagement. Through its comprehensive initiatives, SKDRDP has enabled marginalized populations to gain access to resources and opportunities that were previously out of reach, thereby fostering a greater sense of agency among community members.

Moreover, the organization's achievements underscore the importance of providing robust institutional support and emphasizing capacity building among local populations. The participatory development approaches adopted by SKDRDP are essential in ensuring that beneficiaries are not only recipients of aid but also active participants in their own development journeys.

The successful model established by SKDRDP serves as a valuable framework that can be adapted by other NGOs and development agencies aiming to promote rural transformation and empower women and disadvantaged groups. By prioritizing collaboration, skill development, and community involvement, this model offers insightful strategies for achieving sustainable rural development and can be a blueprint for future initiatives.

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