

Appendix

Works like fencing the boundaries, planting Coconut, Banana, Arecanut plants etc., were got done through a provision for consumption credit. Artisans of these villages too gained a lot from SKDRDP. For instance, the potters of Belthangady Taluk were organised by the project and were given training to upgrade their technology and also to produce market friendly modern products. During the whole of this period of adaptation, the consumption requirements of these artisan families were met by SKDRDP. These potters have now evolved as the most progressive artisans of the district.

Through this process of asset creation all the 18000 families were brought above the poverty line. To support the asset creation process, SKDRDP also undertook various community development programmes, public asset creation programmes and an activity of building access to the various benefits available to the poor, under different Government sponsored programmes.

The second phase of developmental efforts were started in 1991. This phase of the programme has the objective of making the beneficiaries of the first phase, self reliant and sustain the results achieved during the first phase. Here, the project emphasises on Self Help Groups. Five to ten families living in close vicinity will make their own voluntary group. This group has an element of labour exchange and periodic savings built into it. All the members of the group will spare a days labour in a week to one member of the group. On rotation they work for all the members. In a labour scarce

area like Dakshina Kannada, this idea of labour exchange through self help group is highly relevant. Secondly, each member of the group will have to save a fixed amount every week, which will be deposited in a nearby Cooperative Society on a joint account. This amount serves as the basis of credit that the group can generate. As of now, each group is eligible to get a credit which is five times the amount saved by the group. The group would be jointly liable for any credit. However, it has the liberty of giving this assistance to any one or a few in the group, at an interest rate agreed by the group.

This self help group (about 1382 in number) concept has in the last two and half years enabled generation of about 37.5 lakh rupees of deposits and more than a lakh man days of labour.

SKDRDP being a project under a well known religious centre and lead by a charismatic religious leader may have many things that can not be replicated. However, it definitely serves as a model to prove that self help, voluntary and participatory modes would contribute immensely towards sustainable development.