

**SOCIAL ENTREPRENEURSHIP AND ITS CONTRIBUTION TO  
RURAL ECONOMIC DEVELOPMENT**

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**INTRODUCTION**

Social entrepreneurship is about applying practical, innovative and sustainable approaches to benefit society in general, with an emphasis on those who are marginalized and poor. It is a term that captures a unique approach to economic and social problems; an approach that cuts across sectors and disciplines. Grounded in certain values and processes that are common to each social entrepreneur, independent of whether his/ her area of focus has been education, health, welfare reform, human rights, workers' rights, environment, economic development, agriculture, etc., or whether the organizations they set up are non-profit or for-profit entities. It is this approach that sets the social entrepreneur apart from the rest of the crowd of well-meaning people and organizations who dedicate their lives to social improvement. In this context the present study makes an attempt to overview the contributions of SKDRDP, promoted by Dr. D. Veerendra Heggade, Dharmadhikari, a renowned social entrepreneur to the marginalized sections of the society. This paper will cover the contributions of various programmes like Pragathi Bhandhu, Jnana Vikasa, Agriculture Extension, Pragathivana, Swagruha, Pragathinidhi, Gramakalyana, Jnanadeepa, Siri, Janajagruthi, etc.

In the year 2006 Nobel Prize was awarded to Prof. Mohammad Yunis and Grameen Bank for the excellent efforts in the field of promoting economic and social Development in the poorest sections of the society. Thereafter the concept of social entrepreneurship gained importance

throughout the world. Many NGOs, profit sector and foundations started to represent as social enterprises.

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Social entrepreneurs are individuals with innovative solutions to society's most pressing social problems. They are ambitious and persistent, tackling major social issues and offering new ideas for wide-scale change. Rather than leaving societal needs to the government or business sectors, social entrepreneurs find what is not working and solve the problem by changing the system, spreading the solution, and persuading entire societies to take new leaps.

Social Entrepreneurship as the concept was coined long ago but has been in the corporate parlance in just the recent past. Traditionally, entrepreneurship has been associated with profit making individuals who aim high and achieve a lot for themselves in the world of tough competition. And the success of enterprise was and is being judged on parameters like ROI and Net Income margins. But, with the empowerment and awareness of the citizens of the developing world, a new revolution has started, particularly among the youth of the world. This revolution is the growth of Social Entrepreneurship – the form of entrepreneurship where profits are not the end result, but just the means to achieve the end result of social and economic empowerment.

While business entrepreneurs aim to generate profits, social entrepreneurs aim to improve social values. But they differ from non-governmental organizations in that they aim to make broad-based, long-term changes, instead of few immediate small-time results. They recognize when a section of the society is stuck and offer innovative ways

to break out of its stagnant state. They find out the things that don't work and alter the system to solve the problems. They detect resources while others see problems. They consider the affected people as part of the solution and not as passive beneficiaries. They propagate the solution and persuade the whole society to adopt it.

Rural development is based on sustainable development with available resources. The main aim of rural development schemes is to generate employment opportunities, alleviate poverty by harnessing the available resources. The Government of India has implemented many schemes for the self-employment of the rural poor.

SHG activities are initially confined to internal savings and internal lending, borrowing for consumption purpose. Later on emphasis shifted from consumption credit to investment. At present SHGs are considered as an effective participatory process in development endeavors. SHGs are slowly entering into IGAs, as a measure of poverty alleviation or enhancing income levels as well as quality of life of the rural mass. Initially NGOs have encouraged the members of SHGs to take up individual enterprises and were induced to avail various Government schemes. Most of the SHG members who have a very low economic profile are confronted with a number of hurdles. As the SHG concept has imbibed and developed group consciousness, it was realized that group enterprise is a possible measure to encourage income-generating activities among the members, of the SHGs.

### **SOCIAL ENTREPRENEURSHIP AND SKDRDP**

Dr. D .Veerendra Heggade, Dharmadhikari, Shri Kshetra Dharmasthala., had recognised the social problems and thought of bringing change in the society through various supportive interventions. Employment generation, economic and social empowerment of the weaker and downtrodden sections of the society are the main concern. In order to materialise his dream of solving socio economic problems of the poor, he founded Shri Kshetra Dharmasthala Rural Development Project (SKDRDP) in the year 1982, it is a pioneering NGO in Dhakshina Kannada district of Karnataka State

is actively associated with the implementation of SGSY in the district. Under the SGSY, higher degrees of incentives are offered for group enterprises. The main beneficiaries of SGSY are the people below the poverty line and members of SHGs. After a careful analysis of the project and the identification of beneficiaries, the Agency - Government / NGO - imparts necessary training to empower the people below the poverty line to take up IGAs either individually or in group.

Ever since, the project has encompassed various aspects of rural development to make the rural living an enjoyable process. SKDRDP is active at present in the state of Karnataka and more intensely in west coast where it is engaged in intensive fight against poverty, ignorance, illiteracy, alcoholic abuse, and gender discrimination, division of villages on the lines of caste, creed and money power.

The various programmes introduced by SKDRDP since 1982

1. Pragathi Bhandhu : association of small and marginal farmers
2. Jnana Vikasa : Women Empowerment Programmes
3. Agriculture Extension : training and support for agriculture
4. Rain water harvesting : irrigation and water shed programmes
5. Pragathivana : environmental protection and afforestation
6. Swagruha : Housing , Alternative sources of energy , rural sanitation programmes
7. Pragathinidhi : Microfinance programmes
8. Sampurna Suraksha : health Insurance
9. Gramakalyana: community development , creation of rural infrastructure
10. Jnanadeepa : primary education programmes
11. Hindu Rudrabhumi: crematorium development project
12. Siri : income generation activities for groups
13. Janajagruthi : Deaddiction camps

### **Achievements during 2009-10**

\*SKDRDP presently consist of 1, 15,172 self help groups consists of 12, 32,422 clients

\*Groups promoted by SKDRDP have made total turnover of Rs1559.81 crores

\*SHGs promoted under SIRI achieved a turnover of 14.12 crores

\*Sujnananidhi scholarship scheme launched by SKDRDP helped 3006 students with total

Amount of 1.28 crores

\*Community development programme of SKDRDP provided teachers to 450 schools

\*Actively participated in the flood relief programme in north Karnataka

## **A brief profile of the four major schemes of SKDRDP**

### **SIRI- Group enterprises**

The SKDRDP has promoting economic empowerment among the poor landless families by introducing various income generation activities both in production and service sector. Self help groups are motivated, trained and assisted in setting up various group ventures.

These groups are given professional assistance in acquiring the skills, finance, raw materials procurement, production and marketing of the products.

A brand name "SIRI" has been created to market the products produced by the groups include, fast moving chemical products like detergent cake, detergent powder, phenyls, washing liquids, scouring powder, candles, incense sticks etc., confectioneries sweets and condiments, packed foods, pickles, ready made garments, etc., are being manufactured and sold under the brand name "SIRI".

### **PRAGATHINIDHI**

Microfinance (MF) is one of the key areas which SKDRDP is handling since 1992 and has gained expertise in MF over the years. The stakeholders' financial needs for livelihood promotion, consumption, productive agriculture and to develop infrastructures such as house, toilet, electricity, gobargas etc. are met with the funds provided by microfinance. The funds required for lending are sourced through the savings of the members which is deposited with the group's account. Another source of funds is bank loans. The funds provided under the programme are called as 'pragathinidhi'. The members availing Pragathi Nidhi pay back in weekly installments. SKDRDP today is the biggest NGO MFI in the country. During the year 2009-10, by taking loan and grant from SKDRDP the following facilities were provided to the rural poor

1. Construction of 74000 houses including renovation
2. Electricity for 4,04,000 houses
3. Constructed 135000 toilets
4. 6000 Solar lighting equipments installed
5. Installation of 9000 gobar gas system
6. 330 Deaddiction camps conducted ,30226 peoples deaddicted

#### **PRAGATHI BHANDHU GROUPS:**

In this model, five to eight small and marginal farmers come together to form a group and undertake labour sharing once in a week. They also make small savings per week and take up financial transactions. They draw a five year plan defining the financial Investments to be made for development over the years. This helps them to set up goals and try to achieve them. Another feature of the Pragathi bhandhu SHG is the mixed cropping practiced by the members of the group. This helps them to get steady income on a daily basis which helps them to meet their weekly loan repayment obligations. The members borrow money for their farming activities to be repaid over weeks from their multiple farming produces and farm labour work done by these farmers in the neighborhood large farmer. In the year 2009-10, the total man days worked 2.62 crores. The value of labour comes to Rs 387 crores (per day per person Rs 150)

#### **JNANAVIKASA WOMEN SHG:**

The women in rural areas have little opportunity to express their talents, views and skills in any forum. They are tied up with their household duties taking care of family. Jnana Vikasa is a forum for women to develop their skills express their innate talents and empower themselves in the company of the fellow rural community. The Jnana Vikasa is also self help groups but with a difference in that these groups meet once in week for financial affairs and once in a month they undertake capacity building programs, awareness programs for about two hours in a common centre. The issues discussed during the meeting are related to the way of living and improving the livelihood and living environs. During the year 2009-10, 302045 families' involved and total savings mobilized Rs 6018lakhs

### **MICRO INSURANCE PROGRAMME**

SKDRDP has introduced insurance products to protect the stakeholders against hospitalization, death, permanent disability, maternity expenses, calamities etc. the scheme is named as Sampoorna Suraksha. The local hospitals are engaged as network hospitals to provide cash free treatment to the policy holders. During the year 2009-10 2, 94,374 families and 11, 76,948 members enrolled .there are 72320 claims covering 26,023 lakhs

### **SKDRDP AND SGSY:**

SKDRDP is the leading NGO in implementing the SGSY scheme of government of India in dakshina Kannada district of Karnataka state. The role of SGSY in the socio economic transformation of the SHG members is discussed here. However the researcher has confined himself to the demographic profile comprising the age, education, occupation, and socio economic variables of income and savings, economic activity, expenditure pattern of the members

Table1 reveals the age profile of SHG beneficiaries. The majority of the members are of the age group between 20-29 and 40-49 in different taluks of dhakshina Kannada.

Middle aged and married members are more involved in SHG and IGAs.who has more responsibility towards their family.

**Table NO.1 Age profile of the SHG members who availed SGSY benefits**

Age	Bantwal		Belthangady		Mangalore		Puttur		Sullia	
	No	%	No	%	No	%	No	%	No	%
20-29	<b>86</b>	<b>54.8</b>	<b>232</b>	<b>42.6</b>	<b>153</b>	<b>46.4</b>	<b>197</b>	<b>51.8</b>	<b>276</b>	<b>65.4</b>
40-49	<b>42</b>	<b>26.8</b>	<b>185</b>	<b>33.9</b>	<b>114</b>	<b>34.5</b>	<b>126</b>	<b>33.2</b>	<b>95</b>	<b>22.5</b>
50-59	20	12.7	91	16.7	47	14.2	45	11.8	41	9.7
60and above	9	5.7	37	6.8	16	4.8	12	3.2	10	2.4
Total	157	100	545	100	330	100	380	100	422	100

Source: SKDRDP study report

Table 2 reveals the educational backgrounds of the members of SHGs. Majority of the members are below secondary and illiterates. Majority of the people who have high school, PUC and degree level of education were able to get the job or go for self-employment. However, the people who were deprived of formal education or had little education found it difficult in getting a job or starting individual enterprise. Because, these group of vulnerable poor are unable to get any financial and technical support. Hence, this study found that the members who are joining to the SHGs that are formed by the NGO for the income generating activities are having no formal education (illiterates) or most of them are having Upto secondary education.

This reveals a very interesting phenomenon. The IGAs taken up by SHGs motivated by NGOs have helped at the most to the people with very poor educational background. It indicates the real spirit of economic empowerment through IGAs of SHGs by increasing income and standard of living.

**Table No 2 Educational profiles of the beneficiaries**

Education	Bantwal		Belthangady		Mangalore		Puttur		Sullia	
	No	%	No	%	No	%	No	%	No	%
Illiterate	27	17.2	175	32.1	82	24.8	80	21.1	111	26.3
Primary	19	12.1	130	23.9	62	18.8	62	16.3	64	15.2
Secondary	64	40.8	152	27.9	115	34.8	129	33.9	131	31.0
High school	26	20.4	79	14.5	58	17.6	78	20.5	93	22.0
PUC	32	8.9	6	1.1	8	2.4	24	6.3	19	4.5
Graduates	14	0.6	3	0.6	5	1.5	7	1.8	4	0.9
Total	157	100	545	100	330	100	380	100	422	100

Source: SKDRDP study report

In all the cases (table3), the income of SHG members was irregular and not enough to satisfy even their basic needs. Again, the work of Beedi rolling was hazardous. These are the reasons, which made the respondents to shift their preference to SHG and start IGAs either individually or groups. Thus occupational background of the respondents clearly reveals that IGAs of SHGs have immensely helped the unemployed to earn their bread. Shift from hazardous job to healthy occupation, irregular and low income job to regular income generating job. This indicates qualitative improvement in the employment. Regular employment and enhanced income was made a reality to the rural poor with low economic and educational profile through IGAs of SHGs is initiated by the NGOs.

**Table No 3 Occupational backgrounds of the beneficiaries**

Occupation	Bantwal		Belthangady		Mangalore		Puttur		Sullia	
	No	%	No	%	No	%	No	%	No	%
Agriculture	7	4.5	93	17.1	9	2.7	44	11.6	24	5.7

Coolie	<b>29</b>	<b>18.5</b>	<b>272</b>	<b>49.9</b>	<b>58</b>	<b>17.6</b>	<b>73</b>	<b>19.2</b>	<b>188</b>	<b>44.5</b>
Tailoring	36	22.9	13	2.4	12	3.6	20	5.3	14	3.3
Beedi	<b>48</b>	<b>30.6</b>	<b>91</b>	<b>16.7</b>	<b>152</b>	<b>46.1</b>	<b>111</b>	<b>29.2</b>	<b>91</b>	<b>21.6</b>
Government	6	3.8	3	6.0	21	6.4	14	3.7	22	5.2
Private	1	0.6	0	0.0	2	0.6	0	0.0	0	0.0
Business	25	15.9	20	3.7	16	4.8	7	1.8	12	2.8
<b>House wife</b>	<b>3</b>	<b>1.9</b>	<b>22</b>	<b>4.0</b>	<b>15</b>	<b>4.5</b>	<b>33</b>	<b>8.7</b>	<b>68</b>	<b>16.1</b>
Dairying	0	0	19	3.5	18	5.5	69	18.2	1	0.2
Pottery	0	0	8	1.5	0	0.0	0	0.0	0	0.0
Fish sale	2	1.3	3	0.6	27	8.2	1	0.3	2	0.5
Total	157	100	545	100	330	100	380	100	422	100

Source: SKDRDP study report

The table 4 &5 depict the income and savings habit beneficiaries. Respondents clearly indicated that their income level and savings has increased after joining SHG and engaged in IGAs. They moved from the status of irregular income to regular income and from low income to high income. This speaks of the quality of improvement in the income level as well as standard of living of the respondents after joining SHGs and initiating IGAs. This also reveals the positive impact of IGA initiation in alleviating rural poverty and enhancing the standard of living as well as quality of the life of the people.

**Table No 4 Current income status of beneficiaries**

Annual income	Bantwal		Belthangady		Mangalore		Puttur		Sullia	
	No	%	No	%	No	%	No	%	No	%
<b>Below 10000</b>	<b>57</b>	<b>36.3</b>	<b>141</b>	<b>25.9</b>	<b>101</b>	<b>30.6</b>	<b>92</b>	<b>24.2</b>	<b>103</b>	<b>24.4</b>
10001-14000	38	24.2	95	17.4	70	21.2	77	20.3	55	13.0
14001-20000	<b>20</b>	<b>12.7</b>	<b>162</b>	<b>29.7</b>	<b>60</b>	<b>18.2</b>	<b>90</b>	<b>23.7</b>	<b>98</b>	<b>23.2</b>
Above	<b>42</b>	<b>26.8</b>	<b>147</b>	<b>27</b>	<b>99</b>	<b>30.0</b>	<b>121</b>	<b>31.8</b>	<b>166</b>	<b>39.4</b>

20000										
Total	157	100	545	100	330	100	380	100	422	100

Source: SKDRDP study report

**Table No 5 savings of SHG beneficiaries**

Savings	Bantwal		Belthangady		Mangalore		Puttur		Sullia	
	No	%	No	%	No	%	No	%	No	%
<b>Below 10000</b>	<b>14</b>	<b>73.7</b>	<b>12</b>	<b>22.6</b>	<b>15</b>	<b>50.0</b>	<b>13</b>	<b>34.2</b>	<b>5</b>	<b>12.2</b>
10001-30000	4	21.0	13	24.5	1	3.3	7	18.4	7	17.1
30001-50000	<b>1</b>	<b>5.3</b>	<b>18</b>	<b>34</b>	<b>7</b>	<b>23.3</b>	<b>11</b>	<b>28.9</b>	<b>22</b>	<b>53.7</b>
Above 50000	<b>0</b>	<b>0.0</b>	<b>10</b>	<b>18.9</b>	<b>7</b>	<b>23.3</b>	<b>7</b>	<b>18.4</b>	<b>7</b>	<b>17.1</b>
Total	19	100	53	100	30	100	38	100	41	100

Source: SKDRDP study report

Table 6 explains the different economic activities (IGAs) of SHG members in five taluks of dhakshina Kannada. In Bantwal taluk majority of the members taken up readymade garments and dairying as their IGA (26.1% and 20.4% respectively). In Belthangady taluk majority of the SHG members took dairying and agriculture as their IGA (constitute 49.9% and 21.5%). In Mangalore taluk it is the business and dairying (25.5% and 24.8%), in Sullia taluk IGA taken up by the majority members of the SHG are dairying and poultry forming (32.7% and 23.4%)

**Table No 6 Economic activities of SHG beneficiaries**

Self occupation	Bantwal		Belthangady		Mangalore		Puttur		Sullia	
	No	%	No	%	No	%	No	%	No	%
Carpentry	16	10.2	1	0.2	0	----	0	---		----
Tailoring	17	10.8	11	2.0	47	14.2	40	10.5	5	1.2
Pottery	<b>12</b>	<b>7.6</b>	<b>10</b>	<b>1.8</b>	<b>0</b>	<b>--</b>	<b>10</b>	<b>2.6</b>	<b>0</b>	<b>---</b>
Readymade garments	<b>41</b>	<b>26.1</b>	<b>8</b>	<b>1.5</b>	<b>0</b>	<b>---</b>	<b>57</b>	<b>15.0</b>	<b>51</b>	<b>12.1</b>
Domestic products	<b>12</b>	<b>7.7</b>	<b>5</b>	<b>0.9</b>	<b>0</b>	<b>---</b>	<b>0</b>	<b>--</b>	<b>0</b>	<b>---</b>
Cement dealing	<b>17</b>	<b>10.8</b>	<b>0</b>	<b>---</b>	<b>0</b>	<b>----</b>	<b>0</b>	<b>---</b>	<b>0</b>	<b>---</b>
Dairying	<b>32</b>	<b>20.4</b>	<b>272</b>	<b>49.9</b>	<b>82</b>	<b>24.8</b>	<b>221</b>	<b>58.2</b>	<b>138</b>	<b>32.7</b>
business	<b>10</b>	<b>6.4</b>	<b>49</b>	<b>6.8</b>	<b>84</b>	<b>25.5</b>	<b>11</b>	<b>2.9</b>	<b>16</b>	<b>3.8</b>
Agriculture /fertilizers	----		<b>117</b>	<b>21.5</b>	<b>10</b>	<b>3.0</b>	<b>13</b>	<b>3.4</b>	<b>13</b>	<b>3.1</b>
Tank /well/pump set	---		<b>24</b>	<b>4.4</b>	<b>0</b>	<b>---</b>	<b>6</b>	<b>1.6</b>	<b>4</b>	<b>0.9</b>
Cottage industries	----		<b>7</b>	<b>1.3</b>	<b>26</b>	<b>7.9</b>	<b>0</b>	<b>---</b>	<b>27</b>	<b>6.4</b>
Dairy &Poultry	----		<b>41</b>	<b>7.5</b>	<b>47</b>	<b>14.2</b>	<b>22</b>	<b>5.8</b>	<b>101</b>	<b>23.4</b>
Fish	----		<b>0</b>	<b>2.2</b>	<b>34</b>	<b>10.4</b>	<b>0</b>	<b>---</b>	<b>0</b>	<b>-----</b>
	-									
Total	19	100	53	100	30	100	38	100	41	100

Source: SKDRDP study report

**Table No 7 Changes in expenditure pattern of SHG members**

Sl. No.	Particulars	Preference prior to joining SHGs		Preference after joining SHGs	
		Content Score	%	Content Score	%
1	<b>Food products</b>	<b>1000</b>	<b>18.18</b>	<b>760</b>	<b>13.82</b>
2	Consumer durables	440	8.00	540	9.82
3	<b>Education</b>	<b>700</b>	<b>12.73</b>	<b>840</b>	<b>15.27</b>
4	<b>Health</b>	<b>610</b>	<b>11.09</b>	<b>080</b>	<b>12.36</b>
5	Housing development	500	9.09	540	9.82
<b>6</b>	<b>IGAs</b>	<b>510</b>	<b>9.27</b>	<b>800</b>	<b>14.55</b>
7	Insurance	280	5.09	400	7.27
8	Skill development	110	2.00	240	4.36
9	Social and religious ceremonies	870	15.82	100	1.82
10	<b>Quality of life</b>	<b>480</b>	<b>8.73</b>	<b>600</b>	<b>10.91</b>
	Total	5500	100.00	5500	100.00

(Source: primary data)

Analyzing the changes in quality of life, one can assess the impact of SHGs/IGAs. This can be assessed using the data pertaining to the income level before and after joining the SHGs. Changes in the expenditure pattern too reveals changes in the quality of life. If the proportion of expenditure declines in the case of food products and expenditure on social ceremonies, it reveals a clear departure for better. The table reveals a positive pro-development change in the expenditure pattern.



## **Conclusion**

The initiatives of the Social entrepreneurs aim at generating employment opportunities and alleviating poverty by harnessing the available resources. In 1999 GOI merged all the anti poverty programmes into SGSY to promote self employment among men and women by training groups among them and enabling them to cross the poverty line. SKDRDP has contributed to the socio economic development of the poor and marginalized sections of the society. IGA particularly Group Enterprises setup by SHGs guided and supported by the NGOs (social enterprises), and Government has made remarkable progress. It has imbibed entrepreneurial talent among the people with a very low economic, social and educational background even in the remote area. Concepts of SHGs and IGAs have inculcated a very progressive expenditure pattern among the rural poor. Proactive role of the NGO has made the concept of Group enterprise a reality and developmental. Constitutional support is necessary in the initial days to motivate, strengthen and sustain IGAs by SHGs. SKDRDP model of empowering the poor through a government programme of SGSY is a successful model which can be replicated to spread and strengthen the rural empowerment initiatives.

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