

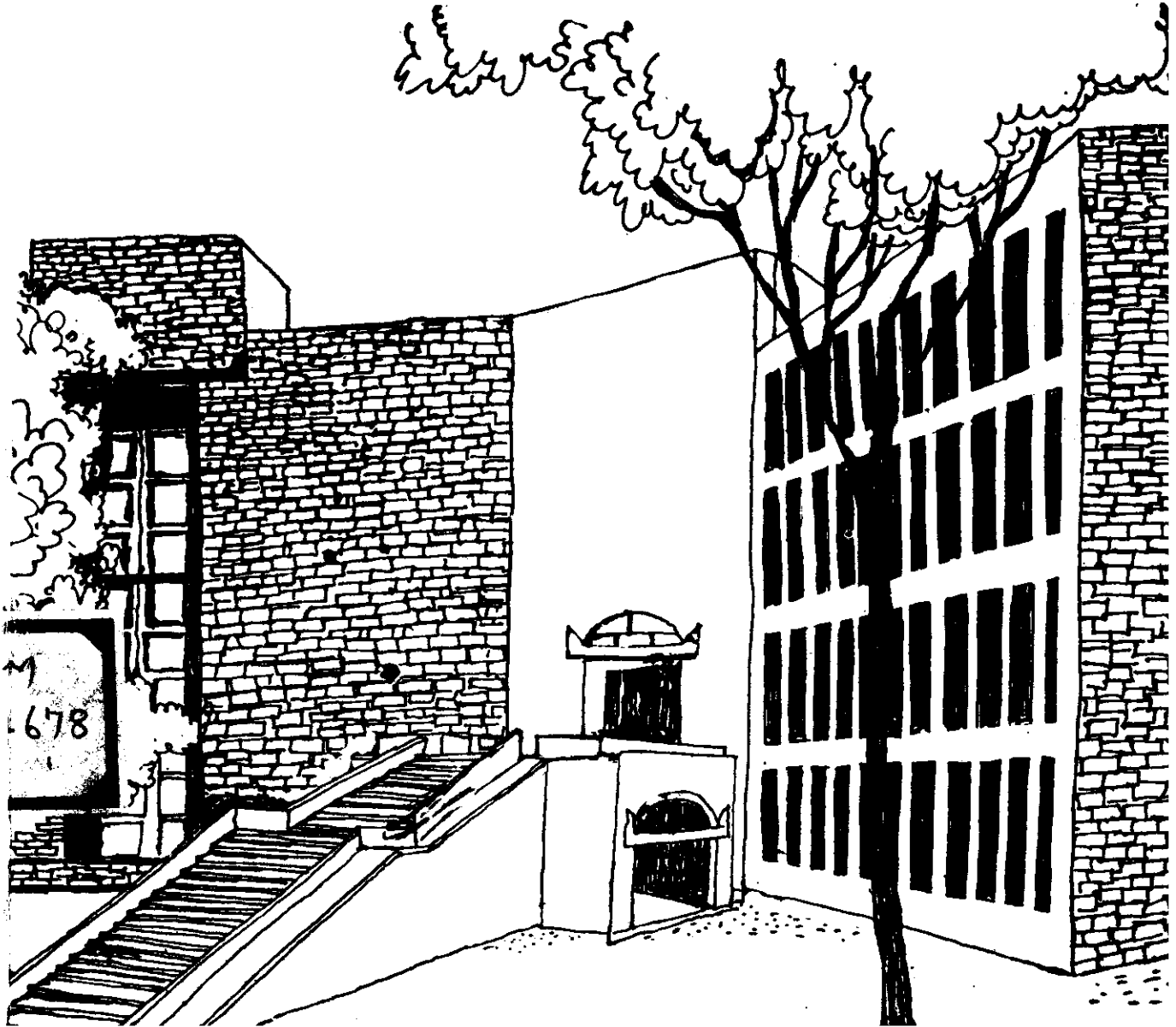


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Working Paper



DEVELOPMENT ORIENTATION OF CHARITY
- Case of Shri Kehetra Dharmasthala
Rural Development Project

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DEVELOPMENT ORIENTATION OF CHARITY

- Case of Shri Kshetra Dharmasthala Rural Development Project

"From the Heggade seat I have been giving various kinds of charities ranging from small sums to large sums. Daily about Rs.2000 are given away by way of small charities. I started wondering as to how this was used and whether we could identify a beneficiary and reach out. At the same time I felt that we should do something that helped him to develop his potential. I discussed this idea with few people I knew and worked out this project."

"The Rural Development Project of Shri Kshetra Dharmasthala is an integration of the various charitable activities of the temple with an explicit purpose of helping the poor to work on their own farm and realise their potential. This project differs from the other charitable activities of the temple in that it has a definite result orientation. There is an explicit goal and a monitoring process of what happens to the aid and making modifications if the goal is not achieved," said Shri Heggade, the Dharmadhikari of Sri Manjunatheswara Temple, Dharmasthala.

The project mentioned above has certain unique and replicable features that would be analysed in this paper. The operations and achievement of the project are discussed with a view to draw implications for voluntary and government organisations engaged in development projects. Certain questions and issues for further exploration are presented towards the end.

The author gratefully acknowledges the help and encouragement received from Shri Veerendra Heggade, Shri K.M. Udapa, Prof. Anil Gupta and the staff associated with the Shri Kshetra Dharmasthala Rural Development Project.

To appreciate the context and contributions of this project it is necessary to understand the traditions of the temple and the role of Heggade family in managing it.

The Temple Traditions:

The presiding deity of the temple is Lord Manjunatheswara. The temple symbolises the unity of faith in a unique manner. The temple property and resources are managed by Jains while the temple Shrine is that of Shiva and the pooja is performed by a Vaishnavites. It presents a balance of three different religious philosophies.

The place, located at the foot of the western ghats in Bethangady Taluk, Dakshina Kannada District, Karnataka State, attracts devotees from all parts of the country without any discrimination of race religion or sect. While it is difficult to get an exact estimate of the number of devotees visiting the temple, Mr. Rai, one of the project officials put the estimate at 5,000-to 6,000 on ordinary days and 10,000 on Mondays and Fridays, when special poojas are offered.

Besides the land and property, the resources of the temple include offerings of devotees ranging from ten paise to truck loads of food grains and coconut. The offerings keep flowing from various parts of the country. According to the project authorities the resources of the temple are virtually unlimited. There has never been a dearth of resources for keeping up the traditions of charity of the temple.

Four Charities:

There are four types of charities practised religiously at the temple complex. These are 'Annadana' (Providing food), Aushadha Dana (Providing medicine) Vidya Dana (Providing Education) and Abhaya Dana (Providing assurance).

All those who visit the temple are provided free food twice a day and accommodation at a nominal cost. Recently, the temple has built a dining complex with latest technology of cooking to feed three thousand devotees at a time.

The pilgrims also visit the temple to seek justice. In the local parlance it is called "Hoylu Teermana" i.e. settlement of civil complaints. Hoylus are civil complaints presented at Dharmasthala. They are presented by members belonging to various communities. These complaints relate to property disputes, family feuds, and other disputes of breach of promise. Once the dispute is lodged the Dharmadhikari of the temple, calls both the parties to appear before him and make a 'pramana' (swearing) before lord Manjunatheswara, that they would speak the truth. After hearing both the parties, he pronounces his verdict which is binding on both the parties.

Family Ownership - The Role of Heggade

The temple and its resources are owned and managed by the members of the Heggade family in accordance with the traditions of the temple complex. The eldest son of the family acquires Heggadeship. Once installed as a Heggade, he becomes a part and parcel of the activities of the temple complex. He is the Dharmadhikari of the temple.

The legend has it that the temple complex was built by a Jain Chieftan, Birmanna Pergade and his wife in fulfilment of a dream. The holy place was given the name Dharmasthala, the abode of charities, around the sixteenth century, during the period of Devraj Heggade, one of the descendants of Pergade family.

The Heggade assumes certain unique powers in deciding disputes and his presence is essential on all important rituals and ceremonies. He does all

this as a 'Grahasta', householder.

So far twenty two Heggades have managed the affairs of the temple.

The utilisation of the resources of the temple in keeping with the traditions of charity have varied from Heggade to Heggade depending upon their personality and understanding of the scope of the traditions of the temple. For example, late Sri Manjayya Heggade and late Sri Ratna-Verma Heggade, the predecessors of the present Heggade, spent the resources in increasing the amenities and facilities to the pilgrims, in the form of better roads, guest houses and dining halls, setting up educational institutions and hospitals.

Sri Manjayya Heggade, who was the Dharmadhikari for thirty seven years from 1918 to 1955 was a philosopher, artist, educationist and social worker. He constructed hospitals, and set up educational institutions. He honoured writers and artists. He started the all religion conferences. (Sarwa Dharma Sammelan) Sri Ratnavarma Heggade nephew of Sri Manjayya Heggade, became the next Dharmadhikari in 1955. He concentrated on beautifying the temple complex. New roads were built. He got the main gates of the temple at the entrance erected. He established the Sri Manjunatheswar Education Trust to run schools and colleges. He also initiated efforts towards installing a statue of Lord Bahubali to propagate the message of sacrifice of this Jain saint, who renounced his Kingdom in favour of his brother whom he had vanquished in a battle.

Sri Veerendra Heggade - The Present Dharmadhikari

Sri Veerendra Heggade, 39, was installed as Dharmadhikari on 24th October, 1968, at the age of 20, soon after his graduation owing to the untimely demise of his father. Since then he has concentrated on reaching out.

He has expanded the activities of Sri Manjunatheswar Education Trust by starting new schools and colleges and taking over the management of sick educational institutions and nursing them back to health. Today the Trust manages nine colleges, two high schools, four primary schools and nine cultural, technical and research institutions. (See appendix 1 for details)

He has invested in a fully equipped mobile hospital. He has also built a hospital for the treatment of Tuberculosis. He has popularised the idea of mass marriages.

The Rural Development Project:

The rural development project was conceived by Sri Veerendra Heggade after consulting people working in the field of rural development. He held discussions with Sri K.M. Udupa, Divisional Manager, Priority Credit Cell, Syndicate Bank, which is actively engaged in rural development activities through the Syndicate Agricultural Foundation.

"We had no model to learn from. We learnt as we progressed from one step of the project to the other", said Sri Heggade, when asked how he designed the project. The reasons for starting the project have already been explained in the opening remarks of Sri Heggade.

The project was launched in February 1982. Between February 1982 and March 1986, the project has covered 77 villages and provided benefits to 8403 families out of the 13245 families surveyed by the project staff.

The Project Objectives:

The objective of the project is to help the poor to help themselves. The project design is based on the premise that rural development requires

a focused and integrated approach and the poor can be motivated to develop themselves if they are given sufficient guidance, encouragement and resources to develop their abilities and assets. The aid to the poor is given in kind and in very exceptional situations do they receive cash. The project aims to combine synergistically its efforts with those of the banks, government agencies and other organisations working for the upliftment of the poor.

The detailed objectives are given in Table-1.

Organisation of the Project:

The project has chosen Belthangady Taluk, comprising 81 villages as its area of operation. This taluk falls in the Malnad belt and a majority of the families are backward.

Sri and Srimati Vesrendra Heggade are incharge of the overall operation of the project. The day-to-day operations are looked after by Mr. Jayaram Raju, the project officer, a retired commercial tax officer, Mr. Raghunath Rai, project co-ordinator, and Mr. Kashmiri Meneses, the agricultural expert, both are teachers in the nearby schools run by the Trust. While Jayaram Raju is a paid employee of the project, Rai and Meneses have offered their services honourarily. This project team is assisted by Mr. Chandrasekhar, the Secretary who looks after accounts and records. He is a graduate who worked as the first field level worker in the project.

For the purpose of monitoring and control, thirteen to sixteen villages in the taluk have been grouped into a block and each block is supervised by a supervisor. Today there are six blocks and six supervisors over seeing the implementation and progress of the project. These supervisors were working as field level workers for some time.

Sevanirat - The Grass Root Level Worker

The implementation of the project at the grass roots is done by a field worker called "Sevanirat", meaning one involved in service. He has to formulate and implement ^{the} plans for the development of approximately four hundred families in a cluster of four villages in five years. After five years he is either sent to some other village or absorbed in one of the projects of the temple.

Selection and Training:

The post of sevanirats is advertised in the local news paper. He is selected after an interview by the project team. Preference is given to non-graduates and residents of the Belthangady Taluk. The project team feels that graduates would not be oriented towards putting up with the hardships of a village life. The selected sevanirat is not posted in the village to which he belongs. Normally, he is posted in another village, located forty kilometers away from his village. The project team feels that as a new comer to the village the sevanirat would develop unbiased plans and not favour anyone.

After selection, he goes through a three phased training programme at the Institute for self-employment and Rural Development, located at Ujura, 4 kilometer away from Dharmasthala. In the first phase lasting for a week of the programme he is exposed to the concept of rural development and the problems of rural areas. In the second phase lasting for a week he is sent to a village in which the programme is already in operation, for in field training. There he works with another sevanirat and gains practical insights into the means of achievement of the project objectives. In the third phase he comes back to the Institute, shares his experiences with other trainees

and learns technical aspects of conducting family surveys, formulating family development plans and sending monthly reports to the project office. After nearly one months training, he is posted to the village.

The first batch of 'Sevanirats' was trained at the farm clinic, Barkur, of Syndicate Bank.

Compensation and Amenities:

The sevanirat is required to stay in the village. He has to set up an office in the village. His accommodation in the village is arranged by the project team. He is given utensils and stove to cook his food and a cycle to travel in the village. He is given free food grains and clothes. He has to stay in the village for six days in a week and in his office between 3-5 pm everyday and full day on Saturday. He is entitled to 12 days casual leave.

He gets a payment of Rs.200/per month. The supervisors receive Rs.600 per month and they are also required to stay in the villages.

Both the sevanirats and supervisors are sent for refresher courses at regular intervals.

So far the project has recruited forty one sevanirats and five supervisors.

The author met some sevanirats and supervisors in a joint meeting. The author found them to be excited about their assignments. They spoke proudly of their achievements. They did not complain against low salaries. That the project was a part of the temple made them feel that they should work for the success of it.

Sri Heggade believes that service minded people are not readily available. We have to identify them and influence them to serve.

Entering the Village:

Once the village to be covered is identified the project team holds a 'Sampark Sabha' (contact meeting) with the villagers and explains to them the purpose of the project. The Sevaniyat of the village is introduced. It is emphasised that the temple is not giving away things in charity. They have to work to earn it and there would be a monitoring of the utilisation of the aid given. The villagers co-operation is sought in implementing the programme successfully. It is also stressed that the participation in the programme is voluntary and nothing would be imposed on them.

Initially Sri Heggade used to address these meetings and explain the scheme to the villagers. It was necessary to distinguish between mere charity and development oriented charity. Once the scheme was established, there was no need for him to attend the first meeting. However, he does visit the village once and meets the beneficiaries. Since the project team was learning by doing, close involvement of everyone was essential to distill the lessons from the project experience.

Since the temple's name was widely known, the project staff had no difficulty in entering the villages, even in the initial stages.

"Now that we have succeeded, villagers anxiously wait for us to meet them," said Rai.

Family Surveys:

The Sevaniyat starts his work in the village by meeting the families and ascertaining their needs. He obtains information about the members in the

family, their occupation, monthly income, health, fixed and movable assets, knowledge of government programmes and their current pressing needs. Based on this information he makes his assessment of the family status, potential and needs and makes recommendations for their development. This information is sent to the project co-ordinator for his scrutiny and decision regarding the kind and quantum of assistance to be given. Based on an analysis of this information he decides what is to be provided (See Appendix-2 for a format of the family survey form).

The family survey forms and other reporting forms are in Kannada, the language spoken in this district. Therefore they have no difficulty in filling these forms.

First Dose of Assistance:

Based on the family survey, the target beneficiaries would be identified and they would be given materials for daily use that would include utensils, plates, sickle, mat, dress mirror and books for school going children. The purpose of this aid was ^{explained} by Sri Veerendra Heggade as follows:

"We want to create certain minimum living conditions before we talk about development. We also want to create new needs that would motivate them to develop themselves and live well."

Mr. Rai, viewed this as an effort to build credibility and confidence in the project among the target beneficiaries. He said, "Initially the villagers did not take us seriously. We were looked upon as one more group talking to them without providing tangible help. The distribution of material for daily use won their confidence. Now we do not have to worry

about our credibility. The villagers look forward to meeting us.

Family Development Plans:

Having established the initial contact, the Sevanirat spends more time with each family and prepares a family development plan in consultation with the family members. He explains the various options open to them and helps them to select the best one. He advises them on cropping mix, subsidiary occupation, and the possibility of obtaining support under the various government programmes if they were eligible for such support. The family development plan so prepared is reviewed by the supervisor and is sent for the approval of the project team. In preparing these plans, the Sevanitats are advised to listen to the beneficiary more and talk less.

The plans aim at utilising the labour of the beneficiary on his own land. He is paid his "wages" for working on his land in varying quantities of rice. The required quantity of rice and agricultural inputs like fertiliser, seeds, seedlings and agricultural implements are estimated in the plan depending upon the options chosen.

A copy of the approved plan is kept with the beneficiary. Performance against this plan is entered in the same register. At the project head quarters this information is entered in a master register.

Welfare and Developmental Visits:

The Sevanirat is required to pay two types of visits to the beneficiary family. In the welfare visit he is to develop a rapport and enquire about the welfare of the family. In the developmental visits he is required to review the performance of the family against the plan and discuss tasks for the future. He is required to report the significant aspects of these

visits in a weekly report to the headquarters.

That the sevairats succeed in develop a rapport was evident when the author met the beneficiary family members along with the project team and sevairat. The sevairat knew the members of the family well and they fondly called him 'anna' (meaning elder brother).

Performance Reporting and Appraisal

The sevairat is required to submit a weekly report of his activities. He is also required to submit detailed monthly report in the format given in Appendix. In this report he has to provide details of the developmental activities initiated by him, the government assistance obtained, and the extension activities conducted by him. The format is very comprehensive.

The supervisors are required to submit monthly report on the progress of their villages.

Every Monday meeting of a selected block sevairats and supervisors is held to review the performance of the block and every Wednesday the supervisors and the project team meet to review the performance of the programme.

The project team pays surprise visits to the villages and goes through the plans and performance reports, kept with the beneficiaries and makes remarks on the register.

The sevairats are evaluated once in three months against a total score of 1000, 100 each for the following dimensions.

Asked whether any targets were set for the sevairats, Sri Heggade replied that they did not set any targets. The sevairats were encouraged to do their best and keep on improving their performance. He was given detailed feedback on his performance.

Resource Support:

Resources for the project are provided from the temple funds. An audit of the resources allocated is done according to the procedures and norms of the temple.

Fear of God and Local vigilance:

When asked how the project staff ensured that the assets given by the project staff are not sold off, Sri Heggade replied as follows:

"Here we have an advantage. As the aid is associated with the temple, the fear of God ensures that he does not sell. To add to this, our sevaniat visits him regularly and sees to it that the aid is utilised for the purpose for which it is given."

Mr. Rai, the project co-ordinator, felt that, as the villagers had supported this programme wholeheartedly, they also kept a close watch on the utilisation of aid. Since the traditions of the temple were well known among the villagers in Belthangadi Taluk, they put in extra efforts to see that the charity given by the temple served its purpose. He narrated the following incident in support.

Once a beneficiary sold 3 kg of rice out of 5 kg given by the temple, when the villagers came to know about it, they took him to the temple and asked him to make amends for it.

1. Contact with the Project Office
2. Internal audit reports
3. Field visits
4. Developmental visits
5. Other activities
6. Relation with beneficiaries

7. Promptness in disbursing aid
8. Relation with non-project people
9. Government and bank aids provided
10. Maintenance of records

The sevaniyat is given detailed oral feedback on his performance. He is sacked if his performance is not satisfactory.

Progress So Far:

Starting with six villages, located closer to Dharmastala, the project had covered by March 1986 seventy-seven villages of Belthangadi Taluk. As explained by Shri Heggade, the coverage increased as they gained confidence in managing it. Out of the 13,245 families surveyed so far, 8,403 families have received benefits from the project. The value of aid given in various forms till March 1986, is given below:

Aids given in the form of basic needs	Rs.7,82,561.00
Aids given for agricultural development	Rs.24,70,852.00
Aids given for allied activities	Rs.23,18,002.00
Aids made available from Government schemes	Rs.14,36,069.00
Loan/subsidy made available to beneficiaries from the banks and other financial institutions	Rs. 9,33,956.00

It may be noted that the project assistance has exceeded that from the government and financial institutions. Nearly Rs.48 lakhs have been spent by the project on agricultural and allied activities. Besides providing aid the project has also organised extension activities like Krishimela opening tailoring training centres, training rural youth under self-employment programme and organising health camps. The achievements in this area are listed in Table-2.

Evaluation of the Impact:

The project authorities keep data not only on the assistance given but also on the impact it has made on the beneficiary's family income per month and the value of the land. This gives them an idea of the progress achieved by the family. In Table 3 presents an illustration of such calculations in respect of four randomly selected beneficiaries from Pudu vittu village. It may be noted that not only have the land value and income have increased but also has the cropping structure diversified. Now the beneficiaries have perennially yielding long term crops like rubber, coconut and cashewnut. The project has tried to achieve a balance between short term and long term crops.

Mr. Anand Pujari, one of the beneficiaries has crossed the poverty line. His monthly income has increased from Rs.150 to Rs.728. The value of his land has jumped from Rs.15,000 to Rs.95,000. He has been lucky enough to get assistance from both the project and Government. Mr. Rukmappa Gouda has also obtained assistance from both and his monthly income has increased by four times to Rs.500. Mr. Peekappa Gouda and Mudar have obtained only project assistance and their income has nearly double. Once the long term crops start yielding results they would cross the poverty line.

A discussion with project authorities showed that such changes have been noticed among all beneficiaries.

A complete and detailed evaluation of the project impact has not been attempted here as the objective of this paper to present an analysis of the overall picture of the project operation.

Constraints in Achievement:

While the progress achieved so far is encouraging, the project authorities feel constrained by the following factors in achieving greater things with

virtually unlimited access to resources, enthusiasm of project staff easy communication and control, and credibility with the villagers.

a. Lack of clear records: Most of the beneficiaries do not have clear land records and documents relating to property rights. These beneficiaries live on encroached government lands. In the absence of regular documents it is not possible to get them assistance from government programmes and financial institutions. Though the project staff is putting its efforts in getting the records cleared.

In such situations the project has concentrated on providing short term assistance and avoid long term investment like digging wells or installing pumps.

b. Widely disposed households: This is a typical characteristic of the households in Dakshina Kannada District of Karnataka. The households are located far from each other. This checks the progress of family surveys and monitoring of performance. It also poses problems in communication and review.

The advantage accruing to a project if the households are located in a cluster was evident in another project studied by the author where the field worker could convene a meeting of the beneficiaries in ten minutes and the author could cover fifteen of these families by foot in three hours. As opposed to this we could cover only four families by jeep in three hours, in Dharmasthala.

Future: Though the project authorities do not have a clear idea of what to do in future, the expressed preference seems to be in favour of delimiting the scope of the project to Belthangadi Taluk and consolidate the progress.

ANALYSIS AND IMPLICATIONS:

A Welcome Orientation

The development orientation provided by Shri Heggade to the charities of the temple is a welcome step. This has been done in addition to and not at the cost of ongoing charitable activities. Certain unique advantages arising out of his association with the temple such as built in credibility among all, the fear of god that prevents misuse, unconstrained resource support, service orientation of project staff unique confluence of faiths and widely shared temple traditions have been gainfully utilised to reach the poor, irrespective of their caste or creed and help them to develop their capabilities.

The idea of integrating the charities and directing them to meet the developmental needs of the economy is laudible. In a sense it is a proactive response. Instead of waiting for the people to approach the temple for help, the temple authorities themselves reach out to identify the need and help.

The seriousness of the project is conveyed through systematic monitoring performance and responding to feedback and the personal involvement of the Dharmadhikari and his family members. What is significant is not only the purposive allocation of resources but also the monitoring of its effectiveness.

Similar resource rich organisations, especially religious and charitable organisations could think on these lines. The author has not come across studies of this kind to present a comparative analysis. One can compare this with the work of voluntary organisations involved in rural development. The limited interaction the author has had with voluntary organisations shows that both their resource strength and geographical coverage are limited.

The resource rich temples in India have either an internal orientation i.e. investment in increasing the amenities to the pilgrims and beautifying the temple premises or limited external orientation in the form of supporting one or two activities like running hospitals or educational institutions.

Agricultural bias:

The project assistance has a bias towards supporting agricultural and allied activities. This is perhaps due to agriculture being the primary occupation in the area of operation. Not much attention is paid to developing cottage industry or animal husbandry. Being a project from a religious institution it is constrained to restrict the domain of economic activities to few sectors. For example, they won't support poultry, sheep rearing or piggery. This should not however, go against the project because it has to respect the values of the temple and the religious sentiments of the devotees. Pure economic orientation in the context of this project will do more harm than good.

Integration in Implementation:

One of the features that can be replicated in other developmental agencies is the integration in implementation. By focusing on the family and formulating and implementing plans to achieve its overall development by the same agency has ensured the overall development of the family. The benefits are received in a co-ordinated manner. This ensures that there are no imbalances like health care not being available when the beneficiary has to be fit to start the agricultural operations using bank credit. The sevaniyat acts as the integrator.

This is an aspect that needs to be thought through by all developmental agencies. There could be integration in planning and implementation at the

village or taluka level. Its impact will not be effective unless there is integration at the end point both planning and implementation. The family developmental plan is an integrating mechanism. Since the implementing agencies are different we have to think of co-ordinating mechanisms like frequent meetings joint actions to ensure integration in implementation. The beneficiary can also be involved in the process of integration.

Focused Efforts:

The effectiveness of planning communication, review, control and feedback has increased due to the choice of a cluster of villages in one taluk. This is in contrast to another developmental project studied by the author where the communication and control were diluted because the field offices were spread above the country. The focused efforts of Dharmasthala also facilitate exchange of learning among the sevairats and supervisors and avoidance of repetition of mistakes.

Assistance in Kind and Local Vigilance:

The assistance in kind ensures that the beneficiary receives what he wants. Some of the development agencies also provide assistance in kind. There is, however, the likelihood of this assistance being misused. We have instances of these assets being sold off. In this project, however, there is no misutilisation of the assets. As has already been discussed this is due due to the fear of God and local vigilance made possible by the importance attached to the success of this project by the villagers. Here the fear of God comes through automatically as the project is linked to the temple and its traditions are widely shared. Not many developmental agencies can build this into their beneficiaries easily. An explicit attempt in this direction may fail and shake the very foundation of the project. The development

agencies can build this into their beneficiaries easily. An explicit attempt in this direction may fail and shake the very foundation of the project. The development agencies can try to build group pressures and local village development councils, Youth clubs and Mahila Samaj can be encouraged to bring moral pressure on the beneficiaries. Through constant interaction and communication certain shared values like honesty concern for others could be developed.

Creating Minimum Living Conditions:

The efforts of the project in creating minimum living conditions before talking about development are worth emulating. It is often noted that the credit provided by banks for buying assets is used by the beneficiaries to create these minimum living conditions. There are reports of beneficiaries discounting the cheque with the dealer and obtaining cash instead of buying the assets. It is branded as misutilising the loan for consumption purposes. One needs to examine whether this for wasteful consumption like drinking or for creating minimum living conditions. If so, then lending for consumption as well may be a preferred alternative.

Sevanirat - the barefoot development manager:

The sevanirat is a barefoot development manager. He plans and implements change at the family level with the co-operation of the family, the project team and other government and non-government agencies working in the area. By staying in the village and putting up with all hardships he commits himself to the task of development and communicates a large degree of seriousness in his approach. In addition, the association with the temple, builds, in the service orientation. By working at all hours in various capacities as friend, advisor, liaison man, admonisher and what not, he provides the necessary

flexibility at the grass-root level to the implementation process. It is this flexibility that enables the programme to reach its target group and develop an awareness in them through constant communication and interaction. It is this flexibility that enables the headquarters to schedule meetings late in the day and work out the plans for future.

Today the programmes of the Government are constrained by rigid working hours and straight jacketed job description.

If flexibility and service orientation are the key words in a developmental project how do we achieve that? While broad job description can provide some flexibility, judicious selection of personnel and training can attempt to build the service orientation. It is heartening to note that the project stresses training and retraining in both field and class room situations. The training should drive home the point that they are working not for a job but as a part of a developmental process. Efforts should be to communicate the big picture as effectively as possible. It is very significant to note that the sevaniat would be sacked if his performance is not satisfactory.

Meagre Compensation:

For the kind of work the Sevaniats do, the compensation is meagre. There is definitely a case for reconsidering the compensation package. The project authorities should be liberal about it.

When the author discussed the issue of meagre compensation with a sevaniat, he replied that he was not working for money alone. While the service orientation is laudible, it might take a beating as years pass by and the sevaniats start comparing with others doing similar jobs in projects

like farm clinic programme of Syndicate Bank. The project authorities should recognise this well in advance and review the compensation package.

While the punishment system is strict, the rewards system is not liberal.

Active Involvement of Project Team:

The project team including the Dharmadhikari are actively involved in the project. Their enthusiasm in reviewing performance and giving feedback, making surprise visits and giving on the spot suggestions, and establishing direct contact with beneficiaries should be the essential aspects of any project team.

Peoples Participation:

The project also points to the feasibility and desirability of working with the people for tailoring developmental assistance to suit individual family needs. Family surveys and discussing with the family are important for this purpose. This is contrary to the readymade programmes thrust on the people. In these cases, either the assistance needed is not received or assistance provided is not required. This would lead to wastages.

The implications of the people based approach for the implementation machinery are tremendous. They are to be equiped with the right skills and attitudes.

Building awareness of what can be asked for is an important milestone in the people based approach. In the initial stages of the project, Shri Haggade noticed that, the sevaniats were unable to open a dialogue and convince the beneficiaries. With the help of a Professor of Psychology, he organised a training for the sevaniats to enable them to understand their own attitudes and fears vis-a-vis those of the beneficiaries. This

programme was found to be helpful by the sevairats.

In the opinion of the author half the problem in generating enthusiasm and commitment to the project is solved if the beneficiaries are made aware of what is possible and what opportunities are open to them. Several years of neglect and isolation would have made some of them live in a closed system of their own, oblivious of the opportunities around with resignation to a life of sub-subsistence. This was observed in two situations when the author visited a tribal village in Tumkur District of Karnataka. A remote backward village in South Kanara District of the same state.

If the beneficiaries are not sufficiently aware of what is happening and what to look for, the participative meetings would be a farse. This was evident in a gram sabha (village meeting), attended by the author. The officials of the Government of Karnataka had convened in this meeting to identify the IRDP beneficiaries for the year 1987-88. The villagers were expected to mention what kind of assistance was needed and the officials were to evaluate the request and sanction the assistance then and there itself. The author found that the villagers were not at all communicative. They were not clear as to what could be asked when the meeting ended, the list of beneficiaries was finalised as per the dictates of one of the officials.

Monitoring and Review Systems:

The monitoring and review systems are a positive feature of this project that can be recommended for replication. The reporting formats are comprehensive. The communication is clear. Feedback is elaborate and open. The forms are in vernacular. The grassroot workers can easily understand and express himself in this. The significance of this aspect was appreciated by the author when he studied the forms of another developmental project. The forms were in English.

The field assistance had filled them incorrectly as he could not understand the meaning of some of the words used in the form.

Positive reinforcement and encouraging the sevaniat to achieve his best by not setting targets, provide considerable scope for creativity.

On the whole the project and its implementation do throw up many features that can be considered for replication, despite certain unique characteristics.

Some Unexplored Questions:

This paper attempted to provide an overall analysis of Sri Kshetra Dharmasthala Rural Development Project. It has not gone into the details of certain questions that get thrown up due to the initial success of this project. These questions are worth exploring in order to exploit substantially the learning potential of this project. Some of the questions are given below.

Exploiting the Multiplier Effects:

A major developmental project like this supported by an organisation with unconstrained resource base, throws up many backward and forward linkage opportunities for enterprises and institutions in and around this area. How well have these opportunities been identified, followed up and exploited?

Transferring Experience:

How should this development experience be transferred to other areas and development organisations? What should be the nature of networking with other voluntary organisations, religious institutions and government departments?

Impact on Labour Market and Social Structure:

It can be hypothesised that by helping the small and marginal farmer to help themselves and persuading them to work on their farm rather than on someone else's farm, the project has upset the labour supply situation in the project area and changed the social structure. If yes, what have been the fall out effects? Will these effects work against the stabilisation of change? If yes, what steps could be taken to mitigate these effects?

Future of Sevanirats:

What should be the future of sevanirats after the project is over? How should their experience be used? Could they be lent to other developmental organisations, considering the dearth of tested grass root level workers? Could they form their own voluntary organisation under the aegis of the temple?

Differential Response to Development Stimuli:

Have the various villages in the same taluk responded differently to the same development stimuli. If yes, what could be the reasons? What policy implications can we draw from this experience?

Withdrawal and Continuation of Development Orientation:

How should the project team withdraw from the village after five years? Should the offices close down automatically? Should there be a case by case review? Most importantly, how should the development orientation initiated by this project continue? Should it be by taking up similar projects in other backward areas? Should it be by creating a consortium of developmental organisations and providing the necessary resource support? Should it be by shifting from charity to individuals to charity to organisations?

Table-1Objectives of the Project

1. Poverty - alleviation programmes
 - (a) Proper exploitation of the available resources with preferential treatment to agriculture
 - (b) Financial assistance to fulfill the above item.
 - (c) Providing technical guidance looking into the need. The expectations of the above objective is to bring about the much cherished development of the beneficiary family through the removal of poverty, self-reliance of the family is the anticipated goal.
2. Encouraging cottage and home industries to improve the family as well as village economy.
3. Educating the beneficiaries on health, sanitation, cleanliness of the individual and environment.
4. Attempting to eliminate vices through continuous education and follow-up.
5. Creating awareness about the formal and informal education.
6. Inculcating the knowledge of 'thrift' and 'savings'.
7. Creation of proper self-employment opportunities through training and follow-up.
8. Assisting the beneficiary to avail of any aid or facility from the government.
9. Attempting to bring about social, cultural and religious harmony in the village.

Source: Sri Keshetra Dharmasthala Rural Development Project - An Internal Publication.

Table-2
Other Achievements of the Project

<u>Activity</u>	<u>Number</u>
1. Tailoring Training Centres Started	18
2. Adult Education Centres Opened	25
3. Milk Collection Centres Opened	9
4. Number of beneficiaries motivated to open savings account	2052
5. Number of beneficiaries who have undergone family planning operations	741
6. Houses Provided under Government housing scheme	481
7. Pumpsset provided for agriculture from financial organisations	125
8. Astra ovens provided	204
9. Number of Rural Youths trained under Self-Employment Scheme	225
10. Training Programme Conducted	
- Bee Keeping	2
- Sericulture	9
- Animal Husbandry	68
11. Sewing machines provided through subsidy loans from the banks to the trained	112
12. Cattle supplied under IRDP	202
13. Camps	
a) Immunisation camps	63
b) Medical checkup camps	544
c) Cattle checkup camps	18
14. Socio Religious Programmes	
a) Satyanarayan Pooja	64
b) Ganeshotsava	30
c) Krishna Janmashtami	23
d) Bhajan Programmes	81
e) Youth clubs sponsored	19
f) Compost Demonstrations	81
g) Seedlings Procured and distributed under social forestry scheme	2,29,500
h) Aid Provided to religious institutions	27
i) Number of Krishimelas organised	5

Source: Internal Document of the Company

Table-3

Impact of the Project on a Sample of Four Beneficiaries from Puduveltu Village

Name of the Beneficiary - Rukmaya Coude		Land Holdings -	Details of Project Assistance	
		1.0 Acres owned 1.5 Acres	(3)	(4)
Item (1)	Situation in June 1982	Situation in December 1985	Details of Project Assistance	
1. Cropping Details	1. Arecanut Seedling=75 plants	Ramachha Grass - Small part 150 Rubber plants Sericulture = 0.6 Acres 41 - Coconut plants Termeric - small part <u>Nursery</u> 100 - Cashewnut plants 100 - Arecanut plants 50 - Sugarcane roots	Utencils for minimum needs Coconut Seedlings(6), Rubber Plants(150), Coconut seeds(30), fruit plants(5) and assistance in the form of rice for house repair, land development.	
2. Land Value*	Rs. 9,000	Rs. 55,000	Total rupees equivalent of the assistance = Rs. 979.70 IRDP loan = Rs. 2000	
3. Monthly Income of family *	Rs. 120	Rs. 500		

*Estimated by the Sevaniyat

Source: Internal Records of the Organisation.

Table-3 (contd..)

Name of the Beneficiary - Mudas Plate		Land Holdings - 2 Acres - Encroached	
Item	Situation in June 1982	Situation in December 1985	Details of Project Assistance
1. Cropping Details	Coconut plants - 3	Banana plants - 200 Oil Grass - 1.8 Acre Cashewnuts - 200 plants Arecanuts - 100 plants Beetle leaf - Small part Pepper - 309 roots	Balance Plantation (200), Oilgrass, cashewnut, coconut (16) other assistance to develop the land. Rupee equivalent of assistance = Rs.983.70
2. Land Value	Rs. 10000	Rs. 40,000	
3. Monthly Income of the family	Rs. 200	Rs. 400	

Source: Internal Records of the Organisation.

Table-3 (contd...)

Name of the Beneficiary - Anand Poojar

Land Holdings : 2 Acres owned

Item	Situation in June 1982	Situation in December 1985	Details of Project Assistance
1. Cropping Details	Paddy - 1.5 Acres	Banana Plants : 500 Ramechha : Small part Paddy : 0.5 acres Termeric : Small part Rubber Plants : 75 Coconut Plants : 29	Paddy (3 kg), Rubber Plants(100), Termeric Seeds (16 kg), Coconut Seed (30), Coconut Seedling(4), Chemical Fertiliser (50 kg), Rupees equivalent of Total Assistance - 736.64
2. Value of Land	Rs.15,000		IRDP loan add subsidy for pumpset Rs.4200
3. Monthly Income	Rs.150		

Source: Internal records of the Organisation

Table-3 (contd.....)

Name of the Beneficiary - Paskaya Gowda		Land Holdings - 1.0 Acre - owned 0.5 Acres - Encroached	
Item	Situation in June 1982	Situation in December 1985	Details of Project Assistance
1. Cropping Details	Coconut - 1 plant Cashewnut- 20 plants	Ramachha Grass : Small part Oil Grass : Small part Rubber Plants : 200 Coconut Plants : 24 Banana Plants : 100 Tarmaric : Small part <u>Nursery</u> Cashewnut : 20 plants	- Utencils for minimum needs - Coconut Seedlings (11), Rubber Plants (200), Ramachha Grass, Rubber Seedlings (50), Organic manure, Tarmaric Seeds, Coconut seeds (10) and rice to compensate for wages for working on the land.
2. Land Value	No well Rs. 7,500	The place has a well Rs. 60,000	- Total Rupee equivalent of assistance - 1218.60
3. Monthly income of the family	Rs. 100	Rs. 370	

Source: Internal Records of the Organisation.

Appendix-1**Institutions Managed by SDM Trust**Colleges

1. Sri Dharmasthala Manjunatheswar College, Ujire
2. Sri Dharmasthala Manjunatheswar Law College, Mangalore
3. Sri Dharmasthala Manjunatheswara College of Business Management, Mangalore
4. Sri Dharmasthala Manjunatheswara Technical Institute, Mangalore
5. Sri Dharmasthala Manjunatheswara Institute of Engineering and Technology, Dharwad.
6. Udupi Ayurvedic College, Udupi.
7. J.S.S. Ganashankari Arts and Shanti Kumar Gubbi Science College, Dharwad
8. J.S.S. Sakri Law College, Hubli.

High Schools

1. Sri Manjunatheswara High School, Dharmasthala
2. Sri Dharmasthala Manjunatheswara High School, Ujire

Primary Schools

1. Sri Dharmasthala Manjunatheswara Upper Primary School, Dharmasthala
2. Sri Dharmasthala Manjunatheswara Upper Primary School, Ujire
3. Sri Dharmasthala Manjunatheswara Upper Primary School, Puduvettu
4. Sri Dharmasthala Upper Primary School, Mayaddi

Other Institutions

1. JSS Economic Research Institute, Dharwad.
2. JSS Training Centre for Panchayat Raj, Dharwad.
3. JSS School of Arts and Crafts Dharwad
4. HKS Village Industries Centre Dharwad
5. JSS Printing Press, Dharwad
6. Manjushree Press, Ujire
7. Sri Dharmasthala Manjunatheswara School of Commerce, Ujire
8. Netravali Fine Arts Training Centre, Ujire.
9. Yakshagana Training Centre, Dharmasthala.

Appendix-2

" Om Sri Manjunathaya Namah "

Family Development Plan

- 1. Name of Head of the Family :
- 2. Total members in the family :
- 3. Earning members :
- 4. Dependents :
- 5. Area of Land owned :
- 6. Nature of ownership (Alloted/ Transferred/ Encroached) :
- 7. Irrigated land :
- 8. Unirrigated land :
- 9. Total Assistance to be provided :
- 10. Cultivable land :
- 11. Total Assistance to be met presently :
- 12. Total expenditure involved :
- 13. Progress after providing assistance :
- 14. Starting period of the activities :
- 15. Total duration of the activities :
- 16. Assistance provided so far :
- 17. Remarks :

Camp:
Date:

(Signature of Sevanirat)

'Om Sri Manjunathaya Namah'

FAMILY SURVEY

Interviewer's Name:

Village:

Residence:

House No.:

1. Information about the family:

1. Name of the head of the family: Age: Caste:

2. Father's/Husband's Name:

3. Education: Occupation:

4. Details about the family members:

Name	Sex		Age	Class, if going to school
	Male	Female		

 Total

5. Number of earning members _____ Monthly Income of the Family _____

6. Name of Dependents: _____ Number of Handicapped: _____

Number of Diseased: _____

7. For kids below three years, Immunisation Details:

i) Vaccination Number:

ii) Triple Number:

iii) Polio Number:

iv) BCG Number:

8. Have you saved - Yes/No

9. Have you insured - Yes/No

10. a) House - Owned/Hired/Janata

b) Roof - Tiled/Mixed

c) Wall - Exists/Does not exist

Material used: i) Mud/Stone/Brick/Bamboo or leaf

ii) Plastered/Unplastered

Which part of the House needs immediate repair: Wall/Roof

Appendix-3 (contd...)

III. Remarks of the Interviewer:

1. Cleanliness of surroundings and personal hygiene: Good/Satisfactory/unsatisfactory
2. Do you suspect him of drinking or gambling ?
3. What according to you is the pressing need of the family ?
4. Family occupation (Agriculture, trade, education, etc.)
5. Social status and conditions of the family
6. Any guidance given to the family members for their development.

Note: Please tick (✓) if the answer is yes and cross (x) if the answer is No. Enter the numbers wherever necessary.

Signature of the Interviewer:

IV. Decisions of the Project Co-ordinators:

1. Family condition A B C
2. Assistance to be provided to the family :

DETAILS OF ASSISTANCE TO BE PROVIDED

K

- | | |
|-----------------|--|
| Gods Photo | Basket |
| Aluminium Mug | Saree |
| Aluminium Pot | Dhoti |
| Aluminium Plate | Clothes for male children:
Above 10 years:
Below 10 years |
| Aluminium Glass | Clothes for female children:
Above 10 years
Below 10 years |
| Serving spoon | |
| Sickle | |
| Mat | |
| Bed Lamp | Slate |
| Mirror | Books |
| Comb | Agricultural implements: |
| Bag | Pick Axe |
| plastic Pot | |
| Others: | |

Appendix-3 (contd..)

11. Do you have articles of daily use ? Sufficient/Insufficient/Too less/Nil
 12. Do you have well Yes/No
 13. How far have you to go for buying medicine ?
 14. How far is the nearest school ?
 15. Is the house electrified ?

II. Economy of the household :

1. Do you have land Yes/No
 i) Size of the holding: Survey No:
 ii) Encroached/Alloted/Transferred
 iii) Do you have documents - Yes/No
 iv) Do you have paddy fields - Yes/No - If yes, Acreage:
 v) Is the land irrigated - Yes/No
 vi) Can a part of the land be used for growing paddy ? Yes/No - If yes Acreage:
 vii) Existing Animals in the House :
 Required Animals:
 viii) Do you have the required agricultural implements/Sufficient/Insufficient/
 Too less/Nil
 a) Which implements do you need :
 ix) Fruit Bearing: Coconut: _____ Areranut: _____ Mango: _____
 Cropping Pattern: Total: _____
 Jack fruit: _____ Cashew: _____ Banana: _____
 Fruit Bearing: Total: _____
 x) Do you have land for dry farming: Yes/No/If yes, acreage available.
 2. Have you learnt any industrial activity ?
 3. Have you borrowed ? Yes/No/ If yes, amount borrowed :
 i) What type of loan have you availed of ?
 4. Do you know about the concessions given by the Government ? Yes/No
 i) Assistance received from the Government,
 Voluntary organisations or religious institutions _____
 ii) Assistance Expected from the Government _____
 iii) Do you intend to avail of 4% interest or subsidy loan facility ? _____
 iv) Purpose for which loan is required : _____
 5. What is your most pressing need:

APPENDIX-4

"OM SRI MANJUNATHAYA NAMAH"
SRI KSHETRA DHARMASTHALA RURAL DEVELOPMENT PROJECT
MONTHLY REPORT OF EFFORTS TOWARDS PROGRESS & ACHIEVEMENT

Month _____	Year _____	Number of Families Surveyed:	(i) SC/ST _____	(ii) Others _____	Total _____
1.		Number of villages covered:			
2.		Number of villages that received primary assistance:			
3.		Number of families covered:			
4.		Number of beneficiary families:			
5.					

6. Details of Developmental Activities Initiated:		Current	Cumulative
a)			i)
b)	Land levelling		ii)
c)	Well digging		iii)
d)	Tank construction		iv)
e)	Rubber plantation		v)
f)	Coconut seedlings planted	()	vi)
g)	Beetle nut seedlings planted	()	vii)
h)	Rubber seedlings planted	()	viii)
i)	Fertiliser distribution	()	ix)
j)	Ginger planted	()	x)
k)	Tumeric planted	()	
l)	Topica planted	()	

7. (a) Details of fertilisers Distributed

	Current	Cumulative
m) Banana Planted ()	()	()
n) Jackfruit planted ()	()	()
o) Seeds distributed ()	()	()
p) Agricultural Development ()	()	()
q) Others		

b) Number of compost pits formed _____

c) See keeping boxes distributed _____

8. Assistance provided from Government programmes

	Proposed		Sanctioned Cumulative	e) Government Aid:
	Current	Total		
a) Old age pension				Current Total: Cumulative Total:
b) Monthly compensation for Handicapped				f) From Banks Current Total Cumulative Total
c) Monthly compensation for Widows				
d) Land records				

9. Other Developmental Activities

	Current	Cumulative	Current	Cumulative
	a) New House	()	()	()
b) Tiles	()	()	()	()
c) Walls	()	()	()	()
d) Windows	()	()	()	()
e) Health	()	()	()	()
f) Shramadana	()	()	()	()
g) Doors	()	()	()	()
h) Ventilators				
i) Educational				
			n) Small business	()
			o) Cottage industry	()
			p) Agricultural Implements	()
			q) (1)	()
			(11)	()
			r) Animals	()
			e) Animals (1)	()
			(11)	()
			(111)	()

Appendix-iv (contd..)

	<u>Current</u>	<u>Cumulative</u>
J) Religious		
k) Cultural		
l) Poverty Removal		
m) Monthly Assistance		

GRAND TOTAL

10. Salary, Daily and Travelling Allowance, and other Expenses			
a) Staff salary	(i) Current	Rs.	(ii) Cumulative so far
b) Survey expenditures	(i) Current	Rs.	(ii) Cumulative so far
c) Others	(i) Current	Rs.	(ii) Cumulative so far

		Current	Cumulative
11. Total progress so far			
a) Assistance provided for meeting primary needs		Rs.	Rs.
b) Assistance provided for agriculture		Rs.	Rs.
c) Assistance provided for other activities		Rs.	Rs.
d) Total Assistance provided		Rs.	Rs.

Date:

Secretary
Sri Kshetra Dharmastala Rural
Development Project
Dharmasthala

SRI KSHETRA DHARMASTHALA RURAL DEVELOPMENT PROJECT

MONTHLY REPORT OF EFFORTS TOWARDS PROGRESS AND ACHIEVEMENTS
OF SEVANIRAT

Area	Month	Year	Number of families (a) SC/ST Surveyed:	(b) Others	(c) Total
1.	Number of working days				
2.	Number of days worked				
3.	Number of days on leave				
4.	Number of families covered by the project				
5.	Number of beneficiaries till date				
6.	Development Activities Initiated:		Current	Cumulative	7. Other Activities
a)					(a) Number of contact meetings
b)	Land levelling				(i) Mandal meetings
c)	Well digging				(ii) Larger mandal meetings
d)	Tank construction				
e)	Rubber plantation				(b) Religious Activities
f)	Coconut seedlings planted				(c) Industrial Activities Initiated
g)	Cashewnut seedlings planted				
h)	Rubber seedlings planted				
i)	Fertiliser distribution				
j)	Ginger planted				
k)	Turmeric planted				
l)	Tapioca planted				
m)	Banana Planted				
n)	Jackfruit planted				
o)	Seeds distributed				
p)	Agricultural Development				

3. Assistance provided from Government Programmes

	<u>Proposed</u>		<u>Sanctioned</u>	
	Current	Total	Current	Cumulative
a) Old age pension				
b) Monthly compensation for handicaped				
c) Monthly compensation for widows				
d) Land records				
e) Government Aid:				
Current Total:				
Cumulative Total:				
f) From Banks				
Current Total				
Cumulative Total				

9. Other developmental activities

	<u>Current</u>	<u>Cumulative</u>
a) New House		
b) Tiles		
c) walls		
d) windows		
e) Health		
f) Shramadana		
g) Doors		
h) Ventilators		
i) Educational		
j) Religious		
k) Cultural		
l) Poverty Removal		
m) Monthly Assistance		
n) Small business		
o) Cottage industry		
p) Agricultural implements		
q) Animals		
Number of Tailoring classes started		
Adult Education		
Milk collection centre		
Family Planning		
Small savings		
Janata Houses		
Pumpsets		
Astra Ovens		
Self-employment Training		
Training programmes run by the Project		
Dairy Training (INDP)		
Number of trainees receiving sewing machine		
Animals Produced		
- <u>Shramadan</u>		
Road construction		
Playgrounds		
Cleaning temple premises		
Bhajana Mandirs		

Appendix-5 (Contd...)

Current Cumulative

Health Camps
 Animal Husbandry
 check-up Camps
 Religious
 Activities
 Satyanarayan Pooja

10. Achievement so far	Current Rs.	Cumulative Rs.	Other Details	Fertiliser Distribution
a) Assistance provided for meeting primary needs	Rs.	Rs.		
b) Assistance provided for agriculture	Rs.	Rs.		
c) Assistance provided for other activities	Rs.	Rs.		
d) Total assistance provided	Rs.	Rs.		
Date of the Agricultural Progress				

from publisher