

school building construction were some of the major activities for which Dharmasthala charity was utilized. School building construction assistance to schools for differently abled were also takenup. A total amount of Rs.7.21 crores donation have been given for the above projects.

11. 1 Sujnana Nidhi scholarship scheme : A total of 6,750 students were provided with a monthly scholarship ranging from Rs. 400 to 1,000/- per month for taking up higher technical education.

11. 2 Destitute pension: SKDRDP provided a total of 3,000 monthly pensions ranging from Rs. 500/- to 1,000/- per month for families who are in dire straits to enable them to buy food and medicines.

12. Sampoorna suraksha Health Insurance Program: under this program a total number of 13 lakhs members have been enrolled during the year. There were 62,281 claims which have been settled to the extent of Rs. 36.44 crores.

13. Shudda Ganga Project : This is a unique project where the drinking water in remote rural villages are purified by removing the toxic fluoride content and hardness. For this, heavy duty reverse osmosis plants have been installed in 40 villages of the state. Today about 10,000 families are taking two lakh liters of pure water from these plants every day.



14. Shri dharmasthala Siri Gramodyoga Samsthe: This is a producer organization registered under section 25 of the Indian companies act and promoted by SKDRDP. It is working in 295 villages having production centres run by SHG members. Products like readymade garments, Agarbathi, confectionaries,

travel bags, cleaning agents and areca leaf cup etc are produced and sold under the SIRI brand. The turnover of Siri for the year stood at Rs. 14 crores. During the year four state of the art garment production centers were established in Dharwad districts with government assistance. Agarbathi production centers have been set up in drought affected Belgaum and Gadag districts to provide livelihood to the people. This has really helped the women members to maintain their families during the drought. A total of 10,000 members are employed under SIRI.

15. Insurance Programs: SKDRDP is the corporate agent of life insurance corporation for popularizing the Jeevan Madhura Life Insurance policies which is specially meant for poor people. During the year 2,74,000 new policies

have been canvassed and around 95 % of the policies are renewed. Thus SKDRDP set a national record in popularizing insurance policies.

16. National Pension Scheme: The Pension Fund Regulatory Authority of India (PFRDA) a central government agency for popularizing the Swavalamban pension scheme has appointed SKDRDP as the aggregator for the pension scheme. During the year SKDRDP sold the pension schemes to 1,30,000 members.

17. Jana Jagruthi Program: Jana Jagruthi forum a people's movement is working jointly with SKDRDP in prevention of alcoholic and drug abuse among the public. Realising the need to wean away poor people from alcoholic abuse the Janajagruthi forum is conducting deaddiction camps, mass awareness programs. It is also conducting awareness campaigns in schools by organizing camps, rallies, street plays etc. During the year 90 de addiction camps were conducted and treatment was given for 6,850 members.

18. Niranthara monthly magazine: SKDRDP publishes a in house monthly magazine entitled Niranthara pragathi which gives out information to the readers on various empowerment issues including agriculture, livelihoods, women, children etc. This popular magazine as a circulation of a record 3,15,000 copies per month.

Dr. D. Veerendra Heggade who has envisioned poverty alleviation and self reliance of the rural poor, has actively guided SKDRDP and participated in many a programme during the year. We would like to thank him for his benevolence, valuable guidance and blessings. We also wish to thank Smt. Hemavathi Heggade, President, Jnana Vikasa Mahila Program and trustees Shri D Surendra Kumar, Shri R V Shastri, Shri B B Shanbhogue and Shri Udaya Kumar Shetty for their guidance and support. SKDRDP would also thank all the Partners viz: all MPs and MLAs who supported, all Government Departments for their support, office bearers of Jana Jagruthi Forum, partner banks for their financial support for our micro finance and all the insurance companies.

SKDRDP would also like to thank the Regional Directors, Directors, Project Officers, Supervisors, Managers and all the staff members, Sevaprathinidhis of SKDRDP for their dedicated service to the poor. SKDRDP would like to congratulate all the members of the Self Help Groups who are with SKDRDP since three decades and those who have recently joined.

The operational and financial details of SKDRDP may be viewed and obtained in the website www.skdrdpindia.org.

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Shri Kshethra Dharmasthala Rural Development Project (R.)

2012 "ASHDEN" Gold Award Winning Institution



PROGRESS REPORT - 2012-13



www.skdrdpindia.org

At the outset I am happy to inform that SKDRDP has achieved good progress in implementing its programs for the year 2012-13. During the year SKDRDP extended its area of operation to five more districts viz: Chitradurga, Davangere, Koppala, Mysore and Chamrajnagar. Starting from 1st June 2013 the area of operation of SKDRDP is being further extended to six more districts in the state of Karnataka. They are Bellary, Raichur, Bagalkot, Bangalore Rural, Hassan and Mandya Districts.

Ashden Award: The Ashden Foundation, an International organization from London working in the field of renewable energy honored SKDRDP with Ashden Gold Award for the work done in providing informed choices to the poor in selection and adoption of renewable energy.



On 30-5-2012 Dr. Kandeh Yumkella, Chief, UN Energy Commission, gave away the awards to Dr. D Veerendra Heggade. On this occasion Dr Heggade met Prince Charles, the heir apparent for the British Crown. He held discussions with the prince on matters of mutual interest.



A brief of the activities of SKDRDP during the year are presented as under :

- 1.SKDRDP as a BC and BF of the Banks:** SKDRDP took an active part in implementing the Financial Inclusion plan of the Government of India by working as Banking Correspondent and Business Facilitator (BC and BF) in several districts of Karnataka. Under the programme SKDRDP is promoting Self Help groups enabling the poor people in the remote villages to access banking facilities at their door steps. SKDRDP is BC and BF to State Bank of India in Dharwad, Gadag and Haveri districts, Union Bank of India in Belgaum, Davangere, Koppala, Chamrajnagar, Mysore and Kasargod districts, Canara bank in Chitradurga district and Corporation bank in Tumkur district.
- 2. Promotion of Self Help Groups:** A total number of 67,000 SHGs were promoted during the year. As on 31st march 2013 a total of 2,35,350 SHGs were active. There is a 40% growth in the number of SHGs promoted during the year. The total number of members associated with these SHGs was 24.83 lakhs.
- 3. Financial performance of SHGs :** A total of Rs. 218.00 crores was saved by the SHGs during the year taking the total savings since inception to Rs.531.00 crores. During the period, the groups have availed a loan of Rs. 2,258.00 crores from various banks to meet their financial needs.
- 4. Agricultural Development:** During the year 5.56 lakhs members took up various agricultural and allied activities involving horticulture, dairying, floriculture, animal husbandry, bee keeping etc. During this period, 7,500 dug wells, 7,600 pump sets, 9,600 irrigation systems were implemented by the members. Similarly, 580 tillers, 340 harvesting machines were purchased by the farmers for mechanizing the farming. Many of these farmers have received Government subsidies for acquiring the machinery. 14,300 farmers adopted SRI method of paddy cultivation in 11,100 acres of land. This has resulted in overall increase in paddy yield. A total of 11,800 environment programs, 4,600 watershed programs have been implemented. Organic village concept is being implemented in 6 villages of DK, Udupi, and uttara Kannada Districts with the help of Government of Karnataka. Under this programme Rs. 36.00 lakhs has been utilized.
- 5. Self employment:** Around 1,10,000 members have taken up self employment in various fields like transport, business, service etc.



6. Renewable Energy Program: Motivated by the Ashden Award SKDRDP further intensified its efforts in promotion of renewable energy. During the year 7,600 gobar gas plants, 2,800 solar home lighting systems were installed by the members of SHGs.

7. Sanitation and Hygiene: Special efforts were made during the year to create awareness among the people on keeping their villages clean, disposing the wastes and civic sense in general.

8. SKDRDP in association with Chikmagalur Municipal Corporation is successfully implementing the primary collection and management of wastes in Chikmagalur city.



9. Sanitation Units: A total number of 70,000 sanitation units (toilets) were constructed during the year by SHG members. Through mass awareness programs, SKDRDP enabled the members to use the sanitation units all over the project area. This was a big achievement during the year and it was possible because of Government grants to the users, motivation from SKDRDP, also a small grant from SKDRDP for all the units. Besides necessary credit was provided by SKDRDP.

10. Housing: A total number of 92,000 members were financially assisted under micro finance for house repair, new construction, extension and renovation, electrification of the houses etc.

11. Charitable activities: under the aegis of Shri Ksehra Dharmasthala temple several community development works were taken up during the year. 12 public toilets construction, 261 milk producer's co-operative societies building construction, completion of 20 crematoriums,

