

Indigenous Social Work Intervention Strategy for Sustainable Rural Community Development Initiative: A Case Study on Sri Vinayaka Self-Help-Group, Beechanahalli

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Abstract:

As a rural community sustainable development initiative, Self-Help-Groups are the better alternatives to Youth Clubs. Many a times the focus of youth clubs into the stakes of few individuals being influential, where as in the case of SHG, it is the proper guidance of the mentor leads the entire focus into a common goal with shared responsibilities associated with equal risk. The case study of Sri Vinayaka Self-Help-Group is being the unique and exemplary with their thoughts, actions and achievements not only for the development of themselves but also for the community around, although it is a men's group with distinct rural heterogeneous background.

Keywords: Indigenous Social Work Intervention Strategy, Sustainable Rural Community Development Initiative, Self-Help-Group

Introduction:

Even today, rural community, especially youth are suffering from lack of opportunities for education, proper guidance for career development, building confidence, developing leadership and providing financial support to initiate new ventures. Of course, there are Youth Clubs, expected to empower the youth in one hand and the other they have the capacity to develop the community and around. Nevertheless, in rural areas, such Youth Clubs are suffering from politicization, communalism and cast ideologies along with lack of efficient leadership, specific aims and objectives, therefore those Youth Clubs are finding difficult in enrolling members with enthusiastic, energetic, educated, talented and proactive ones with dynamic leadership qualities. To consider the activities of them, most of them are far from reaching the real requirements and the objectives. Many of such Youth Clubs are alive just by organising Annual Day Celebrations, Sports events, by displaying the banners of wishes for various commemorations and celebrations with photos and names of certain Office Bearers/Members etc. and not being creative with need-based activities for the growth and development of the youth and the community at large.

On the contrary, the SHGs are working as better alternative in skill development, entrepreneurship and as sustainable development initiatives. The following case study reveals the successful initiative being the indigenous social work intervention strategy for sustainable rural community development.

Illustration:

Sri Vinayaka Self Help Group is a men’s like-minded group comprising 13 members, established on 3rd July 2000, located in Beechanahalli, a rural corner vicinity of H.D. Kote Taluk, Mysore District of Karnataka State, India. Belong to very remote rural multi-cultured community set up, who are resettled habitants due to *Kabani Project* (The dam constructed to river **Kapila** at Beechanahalli) at around 24 years ago, situated around 52 Kilometres away from the district headquarter Mysore and 12 Kilometres away from the taluk headquarter Heggadedevanakote, located in the belt of Bandipur and Naagarahole National Wildlife Sanctuary. Not just being a MFI (Micro Finance Institution), it has initiated various need-based activities not only for its members but also for the community around under the guidance and support of MYRADA (Mysore Resettlement and Development Agency) a NGO through *Belaku CMRC* (Community Managed Resource Centre) of Beechanahalli by adopting the unique concept of SAG (Self-help Affinity Group). Following are some of the descriptions associated with the formation, functions and achievements of Sri Vinayaka SHG:

Objective:

- To enhance personal development of all the members
- To improve the socio-economic status of all the members
- To give continuous guidance and support for rural development

Table 1: Group Profile:

Sl. No.	Name	Age (Years)	Education	Caste	Occupation
1	Ramu V.	56	7 th	Bellal Gowda	Tailor having own Tailoring Shop
2	Swami	56	-	Veerashaiva-Lingayath	Small Farmer and Employee at Sri Vinayaka Shamiyana Centre
3	Ganesh Pillai	55	PUC (Sci.)	Tamil Pillai	Supervisor at TVS Motors Showroom
4	Rudresh H.	53	PUC (Sci.)	Okkaliga	Petty Trader and Animal husbandry
5	Lokesh H	52	SSLC	Okkaliga	Trader having own Fancy Store
6	Nanjunda Swamy	52	3 rd	Veerashaiva-Lingayath	Doing own Auto Service and Veeragaase Artist
7	Siddhamallappa	51	7 th	Veerashaiva-Lingayath	Watchman at MYRADA
8	Veerabhadhrappa	51	SSLC	Veerashaiva-Lingayath	Small Farmer and Employee at Sri Vinayaka Shamiyana Centre

9	Kumara B.	48	4 th	Veerashaiva-Lingayath	Employee at Sri Vinayaka Shamiyana Centre
10	Muganegowda	47	2 nd	Okkaliga	Employee at Sri Vinayaka Shamiyana Centre
11	Surendra C.K.	47	5 th	Vishwakarma	Dish Mechanic and Serving by own Sound Systems
12	Shekhar R.	44	JOC	Kuruba Gowda	Catering Service
13	Nandakumar K.R.	43	PUC (Com.)	Vishwakarma	Photographer having own Studio

Picture 1: Group Photo of Members along with their mentor (2013):



Weekly meeting:

Every Monday at 7PM in the courtyard of Sri Vinayaka Temple, Beechanahalli

Trainings undergone:

- Method of Conducting Meeting
- Management of Common Fund
- Account Book Writing and Maintenance
- SHG Evaluation
- Soft Skill Development
- Role and Functioning of SDMC (School Development and Monitoring Committee)
- Detergent and Candle making

Different types of Loan Facilities:

- Savings Loan
- Trade Loan
- Animal Husbandry Loan

- Housing Loan
- Vehicle Loan
- Farming Loan
- Education Loan
- Site Loan
- Wedding Loan
- Festival Advance

Income Generation Programme:

- Shamiyana (Pandal), chairs, tables, catering utensils and other decoration items for hire
- Shopping complex rooms for rent
- Trading of Bio-manure and home appliances
- Interest from bank savings and Fixed Deposit

Picture 2: Group members associated with various ventures:



Other activities focused to sustainable community development initiative:

- Felicitations to SSLC top scorers – for the High school students of Beechanahalli
- Felicitations to the teachers who are responsible for securing 100% results in their subjects in SSLC exams - for the High school teachers of Beechanahalli
- Organising Medical Camps, Blood Group and Blood Pressure Check up Camps, Blood Donation Camps, Annual Day Celebration, Veterinary Camps
- Financial support for construction of local school building, mid-day-meal programme and school uniforms for poor tribal children; donation for natural calamity and Kargil victims rehabilitation fund; bank loan recovery of poor families/farmers during economic crisis; cancer victims and people with mental and physical disabilities
- Contribution for village/community development activities through free labour especially during the construction of school buildings, playgrounds, temples, roads and annual festivals of temples and schooldays
- Free meal donation for Ayyappa devotees during their annual day sacrament ceremonies

- Providing training for formation of new SHGs and support for uplifting sick SHGs
- “*Yuva Chaithanya*” – a programme for skill enhancement, entrepreneurship development and self-employment along with monitory support for local community youth
- “*Kanasu-Nanasu*” – a financial support programme for economically backward families to realise their dreams of possessing household needs or purchasing home appliances
- Formation of School Children’s Education Recovery Fund
- Felicitation for special achievers in various fields of significance belong to local community

Picture 3: Glimpses of activities initiated by the group:



Programmes focused only to group members:

- Annual Day Celebration
- Organising exposure visits, study tours and pleasure trips
- Distribution of annual bonus and special gifts
- Active participation in family gatherings, need based voluntary service during special occasions/functions and labour sharing

Role/Responsibility/Representation of group members in various Associations/Institutions:

- Directors of “*Pragathi*” SHG Federation (Promoted by MYRADA) – 2
- Member of “*Belaku*” CMRC’s Advisory Committee - 1
- Member of District Level Press Report Photographer’s Association – 1
- Members of SDMC of Govt. Primary and High schools at Beechanahalli – 2
- Director of Taluk Level Association of *Shivaarchakaas* – 1
- “*Gramini*” – Head of Pura Village – 1
- Members of V.V. Club (‘Voluntary Vikasavaahini Club’ as part of ‘Raithamithra’ Programme of Kavari Grameena Bank – 2

Future Plan:

- To introduce **Monthly Pension Plan** for every members of the group
- To celebrate the **Silver Jubilee** with memorable events in the year 2025

Challenges:

- To adhere the policy of attending weekly meeting without fail. Even though the members move across for various purposes would have participate in their weekly meeting at the said pace and time. In the initial days, it was a great challenge, but later by realising the significance of compulsory attendance, each one they themselves are strict and without compromise in ensuring their attendance would take any level of risk to participate. Their commitment in this respect is remarkable and commendable.
- To take the risk of recovery of loans on time. As part of their community development initiative, to help the needy under the programme *Yuva Chaithanya* and *Kanasu-Nanasu*, the financial support would have done through the member's personal risk only. In this case, keeping regular follow-up of those to pay the instalments on time even though with 2% of minimum interest rate being the real challenge.

Analysis:

It is important to note that, during the formation of SHG the members were being youth, belong to the age group of between 21 to 34 years and most of them were economically very poor and landless due to the Kabani project and were doing coolie for livelihood. Their level of education is also not so better, out of 13 members one is illiterate, six are with primary education, two are with SSLC and remaining four are having up to PU level of education. Although, it is a men's group but the nature of group is heterogeneous. It clearly reflects by the status of its members' composition as they are from different bases of casts, age and multi-cultural background.

In the initial stage, the members have given more emphasis on saving and they were able to save only rupees 10 for a week. Over a period, the group has developed a strong group affinity due to the influence of varieties of trainings received by the members and the proper guidance by the mentor of introducing agency (MYRADA), drawn them to provoke different ideas along with the realization of utility and the strength of micro finance institution capable of support economic viability.

By utilising the advantage of monitory benefits of SHG, the members have taken up different ventures and soon amongst 13 members 7 of them became self employed and expanded their business, few have purchased small lands and started farming, initiated animal husbandry and so on, meanwhile 4 members remained to continue as coolie workers only, that too with uncertainty. Therefore, by looking about the condition of those four, the SHG itself has decided to create the opportunity of self-employment, thought to begin the business of *Shamiyana* Service as a common venture. To realise this, the investment has made from the common fund of SHG and offered the opportunity for the members who are unemployed to run the business on a daily wage system. For this, the SHG has hired the building from the Department of Irrigation situated at Beechanahalli. The business of *Shamiyana* has run profitably and it has made more economic support to the members as well as job security to the members who are being the employees. As the days gone, the business expanded. Similarly, the members were also willing to save more and more, as it was began from Rupees 10 per week, increased to Rupees 20, 50, 100, 200,

250 etc., and today it may go up to Rupees 400 depending upon the decisions made during the meeting at each week, but finally it would be the equal amount by each member.

At present, the SHG has Rupees 3.56 Lakhs in Savings Account, Rupees 14 Lakhs in FD (Fixed Deposit) and Rupees 8.34 Lakhs of loan given for its members for various purposes under above said titles of loans and programmes with just for the rate of 2% interest. The Account has maintained at Kaveri Grameena Bank, Beechanahalli.

From the business of *Shamiyana* and other ventures as mentioned above is bringing profit of around Rupees 4 Lakhs per year. This is the one, which helped to initiate various community development programmes under different banners as above said. As of now 57 Teachers, 63 Students and 16 others who have achieved in various fields have been felicitated by the SHG during its Annual Day Celebration. Apart from this, about 384 Tribal community students have been provided with School Uniforms.

The programme “*Yuva Chaithanya*” and “*Kanasu-Nanasu*” being the distinct and marked as an indigenous social work intervention strategy for sustainable development initiative;

“*Yuva Chaithanya*” is one, exclusively for skill enhancement, entrepreneurship development and self-employment along with monetary support for local community youth. This programme is supported by one of the SHG member who is being the Photographer by profession having his own studio, gives training on Photography and Photoshop - a computer aided technology and helps to purchase Cameras (both Still and Video) and open one’s own Studio. For this, the SHG helps to provide financial support as a loan through a member who believes as the candidate or beneficiary is trustworthy with the interest rate of just 2% only and for the maximum period of 20 months. Through this programme as of now, 34 candidates (between the age group of 18 to 35 years) have undergone training and amongst 28 of them have become self-employed.

“*Kanasu-Nanasu*” is another programme exclusively for economically backward families focusing to realise their dreams of possessing household needs or home appliances like LPG stove, electricity, cupboard, TV, fan, mixer, cooker, suing machine, two-wheeler or a cow, goat, sheep etc. The proposed family would be helped by financial support to possess such things dreamt to own, i.e. by providing a loan facility through a SHG member who believes as the candidate or beneficiary is trustworthy, that is also with the interest rate of just 2% and for the maximum period of 20 months only. Until now, there are 1346 families have been benefitted out this programme.

Since last 12 years, the profits received from the business, the SHG offers bonus to its members in cash and kind. In the year 2018, it has given Silver Plates to everyone weighing Half Kilograms each with the vision of having food in silver plates at home. Similarly, for the celebration of its Silver Jubilee year, it has decided to provide 10 grams Gold Ring to every member and to introduce a Monthly Pension Plan. To realise this, since last seven years the SHG deposits Rupees 2 Lakhs in every year under the common fund as FD.

The above-illustrated case study reveals the facts on how indigenous social work intervention strategy being the sustainable development initiative acts and helps not only the members of SHG but also the rural community around. The study observes that, there is a strong affinity among the members with genuine desire of development of the group as well as the community has made them to take any level of ventures although they belong to multi cultural rural community with poor socio-economic background. This SHG is an exemplary and if the same has happen with others will definitely make difference in the life of rural communities and greatly contribute for the social and economic development of the nation.

Reference:

1. Reports and documents of Sri Vinayaka Self Help Group, Beechanahalli, Belaku CMRC Beechanahalli and MYRADA, Hand Post.