



## **Impact analysis of rural interventions by SKDRDP : a case of kisan melas**

**B. Venkatraja**

Assistant Professor - Economics  
venkatraja@sdmimd.ac.in

**S. N. Prasad**

Professor - Strategy & General Management  
snprasad@sdmimd.ac.in



Shri Dharmasthala Manjunatheshwara  
Institute for Management Development

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## Preface

SDM Research Center for Management Studies (RCMS), since inception, has endeavored to promote research in the field of management education, in various ways. In this direction, in order to promote applied research, the Research Center has taken a unique initiative to encourage the faculty members to carry out various projects in the areas of management.

After completion of the projects, based on the peer review, reports are published with an ISBN number, by the Institute. The projects help the faculty members, and the students, who assist the faculty members for these projects, in various aspects, to gain practical knowledge, in the field of management.

The institute takes into account the time and resources required by the faculty members to carry out such projects, and, fully sponsors them to cover the various costs of the project work (for data collection, travel, etc).

From the academic viewpoint, these projects provide a unique opportunity to the faculty members and the students to get a first-hand experience, in investigating issues and concerns of targeted organizations or sectors, on a face to face basis, thereby, helping in knowledge creation and its transfer.

**Mousumi Sengupta**  
Chairperson – SDM RCMS



## Acknowledgement

Shri Kshetra Dharmasthala Rural Development Project (SKDRDP) is a non-profit organisation set up in 1982 under the benevolent leadership of Shri.Dr.D.Veerendra Heggade, Dharamdhikari of Dharmasthala with the vision of uplifting the rural society from grinding poverty. Since its inception, SKDRDP has grown in size and activities. Today, SKDRDP leaves behind immense quantitative and qualitative impact on the lives of rural community. Krishi Mela is one among the several flagship extension programs of SKDRDP, which has gained huge popularity in the state of Karnataka and also draws attention of policy makers and researchers from across the country. The present study is an attempt in researching the contributions of Krishi Mela to the rural development. The applied project intends to provide a model of agri-fair keeping SKDRDP as bench mark to the government agencies. We are deeply indebted to Shri. Dr.D.Veerendra Heggade, President of SKDRDP for setting up this organisation which offers plenty of avenues for research.

Shri Dharmasthala Manjunatheshwara Institute for Management Development (SDMIMD), Mysuru is pioneering in applied research with quality research publications in multi disciplines on real time issues. The Management of SDMIMD motivates Faculty towards applied research with enactment of needful policy resolutions and granting of research funds. We are obliged to the Management to their kind support in this regard.

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**B. Venkatraja**  
**S. N. Prasad**



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## Executive Summary

In the recent decades Non-Government Organisations (NGOs) increasingly play multiple roles effectively while acting as the bridge between the Government Organisations (GOs) and the grass root population. As the NGOs work with grass roots, it is believed that they accurately map up the different dimensions of the growth factors of the rural people. This special characteristic feature possessed by 'goal –oriented' NGOs has attracted the attention of the policy makers towards NGOs. The Government is increasingly relying on these organisations in reaching many of the rural development schemes and financial inclusion drive at the village level. It is because of its wide spread reach to deprived sections, the Governments are partnering with NGO sector in delivering several programs and schemes which aim at social and economic inclusion with equity. Shri Kshetra Dharmasthala Rural Development Project (SKDRDP) is one such leading NGO which strives towards transforming the lives of rural people through several rural intervention programs. Dr.D.Veerendra Heggade, Chairman of SKDRDP envisioned that through SKDRDP all sections of rural society integrate and become partners in collective sustainable development. One of the several rural intervention programs of SKDRDP to attain collective sustainable rural development is Krishi Melas (agricultural fairs). The SKDRDP organises Krishi Melas since 1984 at different levels and intervenes in the lives of farmers and rural people with the objective of inclusive and balanced rural development.

Krishi Mela is one of the prominent extension techniques of SKDRDP. Expert lectures, live demonstrations, technology trials, field farm visits, study tours and training are the other extension methods. Over the years, the coverage and complexity of different agricultural extension programs have grown multi-fold. Among various methods Krishi Melas have become giant event which perhaps been unique interventions ever adopted by an NGO in such a gigantic scale integrating diverse rural developmental objectives. It is at this juncture

of growing popularity of SKDRDP Krishi Melas across Karnataka, requirement of an intensive study on Kri Melas has been felt. The present research attempted to explore the activities covered in the Krishi Melas, strategic perspectives of various activities under Krishi Melas, the mechanism of executing the events and its managerial perspectives and more significantly the extent to which Krishi Melas have impacted the rural community in achieving the objective of inclusive sustained development.

The study has procured data from secondary and primary sources. The primary data are collected at two levels. At the first level, the officials and the executives of SKDRDP are interviewed directly to understand the organisation and the strategic aspects of Krishi Melas. At the second level, the participants of the Krishi Mela are interviewed with structured questionnaire to assess the degree of impact of Krishi Melas on different dimensions of well-being. The primary data are analysed applying Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA).

The growth model of Krishi Mela, built up on the results, has prominent significance as it would serve the purposes of the organisation and the policy makers. In regard to the organisation (SKDRDP), the model provides useful insights to the areas which are largely benefited and areas of living with lesser/no impact from Krishi Mela activities. As derived from the results, Krishi Melas have significant impact on empowerment of rural people, agricultural development, financial and economic well-being of the rural poor, and also immensely contributes to build up social capital. If the Government adopts the Krishi Mela model of SKDRDP at the panchayat level, the drive towards inclusive sustainable rural development would be much closer to the reality.

**Keywords:** Kri mela, agri-fair, rural development, SKDRDP, rural empowerment



## Chapter 1 - Introduction

### Introduction

India is predominantly a country of villages. As estimated by the Census (GOI, 2011) the country has 640,867 villages with nearly 833.1 million inhabitants which occupies 68.84 percent of the country's population. Despite being the 'backbone' of the economy, rural India lags way behind urban India in growth arena. The percapita income in rural India was Rs 40,772 against Rs. 1,01,313 urban India (GOI, 2016). Under development of villages affect national growth to a larger extent. Owing to the backwardness of the rural India, youth migrate to the cities and urban areas. Educational institutions, better medical facilities, employment opportunities, superior infrastructure among others attract people to cities. This might create demographic imbalance in the long run and is a potential factor to affect sustainable development.

It is becoming imperative to achieve rapid rural development to sustain the macro development. This once again re-affirms the relevance of Gandhian thought who advocated 'Gram Swaraj' with the argument that the development has to start from the villages and only when the villages are economically self-dependent the national economic development takes place. Since the beginning of the planning era in 1951 due emphasis was laid down by the successive Governments at Centre and States to focus on rural development. Several ambitious rural development schemes were launched to reach the goal. Despite huge budgetary allocations over the decades, the growth of rural economy was staggering.

Of late, the nation and the policy makers have realised the bitter truth that government agencies alone cannot meet up with the compounding problems and development requirements at the grass root level. The Government bodies started believing that their programs would be successful only if they as certain the people's participation. In an attempt to garner the support and participation of rural population, the Government started working with Voluntary Agencies (VAs) and Non-Government Organisations (NGOs) which work at the grassroots level. Upon confirming the significant role these voluntary agencies play, the policy makers made first official attempt to collaborate with the NGOs in 1986

by setting up the Council for the Advancement of People's Action and Rural Technology (CAPART). With setting up of CAPART, funds were granted to NGOs for their rural initiatives and Government schemes and programs were implemented through NGOs. Since then NGOs were involved in designing and implementing the successive Five Year Plans.

NGOs increasingly play multiple roles as the bridge between the Government Organisations (GOs) and the grass root population. As NGOs work with the grass roots, it is believed that they accurately map up the expectations of the people and understand the local realities. This special characteristic feature of NGOs makes the Government to increasingly rely on these organisations in reaching many of the rural development schemes and financial inclusion drive at the village level. Shri Kshetra Dharmasthala Rural Development Project (SKDRDP) is one such leading NGO which strives towards transforming the lives of rural people through several rural intervention programs. Dr.D.Veerendra Heggade, Chairman of SKDRDP envisioned that through SKDRDP all sections of rural society integrate and become partners in collective sustainable development. One of the several rural intervention programs of SKDRDP to attain collective sustainable rural development is Krishi Melas (agricultural fairs). The SKDRDP organises Krishi Melas since 1984 at different levels and intervenes in the lives of farmers and rural people with the objective of attaining rural development.

### Study objectives

The present study has been initiated with the major objective of examining the effectiveness of Krishi Melas in rural development. While the specific objectives are:

- To map the rural intervention strategies of SKDRDP
- To examine the strategic dimensions of 'Kisan Melas'
- To analyse the impact of interventions through Krishi Melas on primary stakeholders viz. farmers & SHG members.
- To bringout the factors contributing to the mass acceptance of Krishi Melas.
- To examine the feasibility of Krishi Mela as growth model to emulate.

## Research methodology

**Nature of the study:** The present study is descriptive and empirical in nature. The descriptive study on the contribution of Krishi Melas to the rural development has been pursued in arriving at appropriate research hypotheses and such hypotheses are tested with empirical approach.

**Data collection:** Essential data required for the study are procured from both secondary and primary sources.

**Secondary data:** The secondary data and information which were very crucial for the descriptive analysis upon which the hypotheses were developed are collected from annual reports and other publications of SKDRDP.

**Primary data:** To test the hypotheses and arrive at the inference on the role being played by Krishi Mela in well-being of beneficiary population, the present study adopts a two-level primary data collection.

At Level-I, data are collected on the organisational perspectives (SKDRDP) from the authorities of SKDRDP through direct personal interview method. The officer– in charge of Kisan Mela at different levels of the SKDRDP organisational structure i.e. head office, regional office, district office, village level offices are interviewed. The focus of the interviews was to understand the organisational structure of SKDRDP, the various rural development initiatives of SKDRDP, the rural intervention strategies, practices of financial management, strategic planning for Krishi Melas, implementation of strategic plans, the expected results and the achieved results of organising various Krishi Melas. This also enabled in gathering organiser's perspective on the impact of Krishi Mela on the well-being of rural people.

At Level-II, a household survey through random sampling is carried out. The target population are the participants of various Krishi Mela events organised by SKDRDP. The primary investigation has been carried out at Mysore and Chamarajanagara Districts of Karnataka State. The farmers of these two districts are chosen for study with two reasons: Firstly, both districts have large population depending on rural occupations for livelihood and secondly, SKDRDP had conducted Krishi Melas in both districts in the past year. The study has collected data using a

questionnaire from 108 rural households at villages of Chamarajanagara district and from 152 households of different villages of Mysore district. Thus the survey has collected data from 260 rural households.

**Tools for analysis:** The study has employed descriptive statistical tools like trend analysis, graphical and diagrammatic analysis leading to the formation of hypotheses. While, in the second stage, empirical analysis is deployed for analytical testing through Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA). The detailed methodological description has been provided along with the result analysis in Chapter-4.

## Literature survey

Honnappa and Basupattad (2016) studied intensively on the mechanisms of SHG – bank linkage program of SKDRDP leading to financial inclusion. The study reveals that apart from provision of rural credit, other philanthropic initiatives of SKDRDP build up the confidence and skills required to start business ventures leading to a sustainable livelihood. Even Shetty and Pinto (2015) have examined the success rate of financial inclusion adopting SHG-BLP model by SKDRDP. It is evident that both the studies emphasise mainly on the financial inclusion and hence these studies are partial. As human development is a comprehensive concept, well-being cannot be measured only through credit availability rather multi-dimensions of well-being such as social well-being, empowerment, safety and security, organisational participation etc. needs to be incorporated. This creates scope for examining whether SKDRDP's interventions lead to comprehensive development.

In a similar study, Priyakumari (2015) has noted that the SKDRDP initiatives have transformed lives of women. The study reveals that the standard of living of the participatory women has improved drastically since their joining of SKDRDP. The income of women has risen, savings increased and their purchasing power has improved. In addition to economic development, the study observed an improved capabilities of women under SKDRDP. They have gained self-confidence, can speak freely in front of large group of people, and they enjoy better status in the society. They are capable enough to play a greater role in household decision making. However, the study is descriptive and the conclusions are hypotheses and they are not tested analytically.

Belli and Raghvendra (2014) analysed the role played by SKDRDP in sustainable rural development through microfinance. The report of the study reflects that the formation of Self-Help Groups (SHGs) by SKDRDP and linking such SHGs to banks for microfinance accelerates the process of financial inclusion of rural population. The study outcome also exhibits that SKDRDP plays limited role in marketing the products of SHGs. The conclusion of this study raises further questions as SIRI Gramodaya Yojana under SKDRDP provides ample marketing opportunities to the products produced by the SHG members. Further, SKDRDP also organises Krishi Melas at all levels, again provides platform for marketing of products grown by SHG members. Hence, the study of Belli & Raghvendra (2014) are ambiguous and demands a fresh investigation on the subject matter.

Akshatha and Akash (2014) evaluated the relevance of rural development programs of SKDRDP in rural areas of Shivamogga district. Similar to the findings of other studies, this paper also observes that the rural intervention strategies of SKDRDP were very effective in transforming the lives of the people benefited. The training and activities toward entrepreneurial skills were the prominent factors leading to success. This apart, as the author says “spirituality and devotion to god makes people to work with faith and belief, which is the reason for its rapid growth in all rural areas.” This study also has arrived towards conclusion based on descriptive study without empirically testing.

D’souza et.al. (2013) analysed the effectiveness of SKDRDP’s Business Correspondent (BC) Model for the inclusive growth. The study concludes that the BC Model is the best tool to attain sustainable development of the country. Again, the focus of the study was laid down prominently on the credit delivery and financial inclusion and the study was descriptive. Thus the study resulted mainly in opinion formation and such opinions are not tested for validity by the authors.

Joshi (2012) has analysed the role of management and leadership of the NGOs in rural development. This study was carried out with special reference to SKDRDP. The author arrives at the inference that the practical wisdom and leadership of the Chairman Dr.D.Veerendra Heggade and the professional management of the SKDRDP are the major contributing factors to success. Joshi makes a very interesting observation in his study referring to

Harper- “In SKDRDP, Harper noticed a unique combination of development, divinity and dharma which became possible on account of inspiring leadership qualities of Veerendra Heggade.” In the words of Harper as quoted in Joshi (2012), “SKDRDP is essentially a traditional community-based institution, inspired by a local God, and relying on a local institution and locally recruited staff, to serve local people. Its competence is home grown rather than professionals, and Dr. Heggade has whenever possible resisted the employment of development professionals.”

Shylendra et.al. (2012) made an in-depth descriptive study on SKDRDP and arrives at the conclusion that it is the model with certain positive lessons worthy of replication in microfinance. The authors attribute the success of SKDRDP to various factors such as: committed leadership of the NGO, values of its spiritual moorings and altruistic principles, thrust on not-for-profit approach and adoption of integrated approach to livelihood by combining interrelated developmental inputs.

### Research gap

The literature survey exhibits a common feature that all the studies were descriptive and the conclusions were hypothetical in nature without any strong empirical testing. Further, analysis of the success of the intervention programs of any agency must be examined based on the level of accomplishment derived by the beneficiary population. Hardly any study paid attention to investigate the beneficiaries’ perspectives. Again, it is found from the literature survey that no study has been pursued so far on the individual intervention schemes of SKDRDP and their impact on the socio-economic well-being of the society. Rather, focus was on the bunch of programs and their collective impact. This in turn fails to elicit the effectiveness of individual intervention tools. This is the motivational factor to the present study. Thus, this project aims at filling up this vacuum created by the past studies on SKDRDP.

### Study coverage

Chapter-2 of this report details the major programs being undertaken by SKDRDP as interventions toward rural development. The descriptive analysis presents the varied strategic approaches adopted by the SKDRDP through different programs.

Chapter-3 analyses the Krishi Mela which is one of the several rural intervention programs of SKDRDP. Efforts are made to map up strategic perspectives of Krishi Melas and their contribution to the capability building of rural population. The descriptive approach to the issue reviews the feedbacks of the beneficiary population.

Chapter-4 has an empirical approach to the research issue. Through the application of exploratory factor

analysis and confirmatory factor analysis, efforts are made to evaluate the impact of various interventions under Krishi Mela on the well-being of the beneficiary population.

Chapter-5 summarises the results derived from primary and secondary studies and presents certain recommendations to make Krishi Mela universally adoptable model of rural development.

## Chapter 2 : Strategic rural interventions of SKDRDP

### Evolution of SKDRDP

Shri Kshetra Dharmasthala Rural Development Project (SKDRDP) is a registered NGO working towards rural development was founded in 1982 at Dharmasthala, a village of Belthangady taluk in Dakshina Kannada district of Karnataka state in India. SKDRDP was founded by a charitable trust Chaired by Dr. D. Veerendra Heggade, a Padma Vibhooshan awardee, the Dharmadhikari of the Shri Kshetra Dharmasthala, a pilgrim centre in South India. SKDRDP launched several participative rural development programs since its inception in 1982. The programmes were initially launched on experiment basis covering 18,000 families in Belthangady taluk but gradually was extended to other taluks of Dakshina Kannada district. With the resounding success and overwhelming participation to its participatory programs, SKDRDP has stretched its rural development activities to entire Karnataka state and Kasaragod district of Kerala state and today it has 37.24 lakh clients.

In the early years of establishment, SKDRDP started with distribution of free rice as incentive for families to work on their own fields as a concept of 'food for work'. On realization that mere charity was not producing the desired results, SKDRDP has initiated self-help group (SHG) model for sustained inclusive growth. Gradually, to enable financial inclusion at the grass root level, Banking Correspondent (BC) and Business Facilitator (BF) model has also been adopted.

SKDRDP has grown to the ranks of a leading NGO in the field of rural development working with disadvantaged group to enhance their capabilities. SKDRDP has now emerged as the third largest Micro Finance Institution (MFI) in India on the basis of the client base (India Microfinance, 2015). Further, based on outstanding credit, SKDRDP is the fourth largest lender in MFI sector (India Microfinance, 2015). It has the pride of winning several awards for its effective rural interventions. The Ashden Foundation, an international organisation from London which works in the field of renewable energy honoured SKDRDP with prestigious Ashden Gold Award in 2012. SKDRDP was awarded for the efforts invested in providing informed choices to the poor in the selection and adoption of renewable energy.

SKDRDP was also felicitated with Financial Inclusion and Deepening Award in 2014 by Scoch Foundation.

### Integrated development approach of SKDRDP

The major objective of SKDRDP is to achieve rural development. SKDRDP visualises rural development holistically. The focus of this NGO is not only on betterment of financial status of the rural poor people but also improve social and cultural dimensions of living. Since rural development is interwoven with multi factors, SKDRDP has adopted an integrated growth approach wherein, all aspects of wellbeing could be taken care off. This seems to be adoption of Amartya Sen's capability approach to the rural development. SKDRDP strives towards enhancing the capability of the rural people, improve their 'doings and beings' and enable them to lead the kind of life of their choice with dignity.

The villages which are backward, weak in agricultural practices and capital formation are being covered by SKDRDP under its growth ambit. Small and marginal farmers, agricultural labourers, rural women, rural artisans and people engaged in rural industries constitute the primary stakeholders of SKDRDP. The targeted population are disadvantaged groups and attaining their development is very complex. A mere rise in income and economic well-being may not improve their capabilities and does not assure them of free choices. Horizontal integration of social, cultural and economic aspects of well-being has made SKDRDP to adopt a multi-dimensional rural development strategy.

SKDRDP, through strategic interventions, also adopts vertical integration for rural development. In this case rural dwellers are integrated with the various government welfare schemes. Being a development partner and integrator, SKDRDP works as the Banking Correspondent and Business Facilitator to many nationalised banks connecting rural people with the banking products, works as corporate agent of Life Insurance Corporation (LIC) India Ltd., aggregator for National Pension Scheme (NPS) under central government and Customer Hire Service Centre to rent out farming machineries in collaboration with Government of Karnataka. Hence the relationship between the Government Organisations (GOs) and the SKDRDP is very co-operative, complimentary and supplementary in certain cases. This strategic approach of SKDRDP has enabled it to adopt



integrated rural development model which results in holistic development, not mere income growth. As SKDRDP believes in the interwoven relationship between social, cultural and economic dimensions of rural living, it interferes in several areas to enable its development partners to raise up their capabilities to lead the life as they want to lead with dignity.

### **Areas of interventions of SKDRDP**

In order to achieve the holistic sustained development of the backward villages, the SKDRDP intervenes in their lives on several areas of development. Broadly, such areas of intervention could be categorised under six heads:

1. Agricultural Development
2. Community Development
3. Social and Cultural Development
4. Economic Development
5. Sustainable Development
6. Skill Development

The major objective of intervention in these different development areas is to alleviate poverty and ensure self-reliance of rural poor as envisioned by Dr.D.Veerendra Heggade, the Chairman of SKDRDP. SKDRDP intervenes in these development areas relating to rural poor through implementing a plethora of programs.

### **Intervention initiatives of SKDRDP**

SKDRDP has been developing and implementing several rural development programs with multi-dimensional development objective. Some of the major programs are mapped up and reviewed as under.

#### **Programme on 'knowledge expansion for women' (KEW)**

In the Indian rural environment, traditionally, role of women is limited to family duties and act as a support system to either husband or father or brothers. Further, the women were expected to serve the family in the capacities of a wife, mother, daughter-in-law or daughter as applicable, keeping aside her personal ambitions in life. This atmosphere of suppression at home for hundreds of years has resulted in low confidence levels and low

achievement orientation among women in the rural areas. SKDRDP endeavours to overcome these social problems among women by providing them opportunities of education, knowledge expansion and by imparting vocational skills in handicrafts, tailoring, doll making etc. As part of the initiative, SKDRDP has established Knowledge Expansion Centers (KEC) in the existing SKDRDP taluk office. Currently each taluk where the SKDRDP operates has 23-25 KECs, each having 50-60 women members.

The KECs participate and assist in this initiative with the objective of overall development of women in their captive area. The motto of the KECs in this programme is 'Woman is the Eye of the Society. The staffs are highly trained and the processes are result oriented. It is significant to note that most of the women who joined this program are illiterate. The KECs run vocational training for such women. The knowledge sharing and the process of learning in KECs take place through various activities such as display of documentary films, debates, discussions, lectures, games and contests. Periodically, events are being organised to showcase and display the talents of the members. Each KEC focuses on local issues which need attention and bring them to the fore such that solutions are found through discussions. Societal problems such as consumption of tobacco, superstition, child marriage, child labour and cleanliness of surroundings are few common issues most of the KECs focus on. The KECs specifically target children who are school drop outs and bring them back into the school system.

The KEC activities focus on six areas as under.

#### **Harmony in the family**

Erstwhile joint families are breaking into several nuclear families. This results in the absence of elders in the family who can advise to maintain harmony. KECs concentrate on these issues and discuss the issues such as family relationships, importance of harmonious existence, relationship between the mother-in-law and daughter-in-law, managing the household, household finances, cultural activities, celebration of festivals and their meaning, avoiding unnecessary expenditures, addiction, substance abuse, events to celebrate and problem solving.

### **Advice by the ‘friend of the family’**

An appointed, experienced woman member performs the role of the friendly family advisor and assists women who are going through emotional trauma, difficult phases in family life. The problems may be related to an addicted husband, domestic violence, sickness, conflicts between husband and wife etc. The friend of the family is well aware of basic legal procedures and communicates with the local police administration, hospitals, de-addiction centers, the office bearers of the Department of Women and Family Welfare as well as the SKDRDP officials.

### **Health and cleanliness**

Health and cleanliness are complementary. Awareness about the importance of cleanliness is the first step towards leading a healthy life. SKDRDP organizes events for disseminating information on the available government schemes on health and cleanliness issues. These include, healthcare during pregnancy, vaccination programmes for children, awareness about prevention and cure of HIV, AIDS, H1N1 and other prevailing health issues which are local in nature. The initiative also concentrates on the health of the girl children and adolescents. Events organized by the KECs focus on- maintaining cleanliness with minimal expenditure, daily activities for women for a healthy life and identification of health disorder and the indicators for illness. The SKDRDP, through their KEC also organizes camps for health check-up, vaccinations, blood donation, free medical treatment, medical tips for a healthy living and yoga. In collaboration with the International Micro Credit Summit and ‘Freedom from Hunger’ organizations, SKDRDP organizes programmes on Food and Nutrition, Safe Childbirth, Geriatric Care, Adult Education through group discussions, demonstration and games.

### **Nutritious food**

SKDRDP promotes imparting knowledge to women about maintaining kitchen garden, achieving balance of proteins, carbohydrates, fat and vitamins in food consumption as a routine. They also provide information on food items which enable to achieve balanced food consumption, timings for consumption and related issues through events, demonstration and conducting discussions in the KECs.

### **Education**

Even today, there are instances in rural India of children not being sent to the school. The reasons may be their inability to afford school education or superstition or by considering school education as unimportant. This takes place despite the Government provides free school education, mid-day meal, stationary, books and school uniform to the children. To promote and encourage school education for rural children, SKDRDP hosts events in co-ordination with the local education department officials. In such events, the KEC members reach out to parents and children to ensure their inclusion to the mainstream and the school education system. The KECs implement different strategic interventions to reach out to the parents successfully which include movie documentaries, excursion tours to historical places, street plays and debates.

### **‘Skill day’ competition**

The KECs of SKDRDP conduct events to exhibit the skills of the beneficiary women members. KECs hold exhibition and sale of the product produced by the women using the skills learnt and training undergone at KEC. They are arranged at chosen locations, establishing stalls, displaying the items of handicrafts, tailoring, doll making etc. The event also includes a cultural programme presented by the beneficiaries and their family members.

It has been found that KECs are drastically successful in capacity building of rural women. The beneficiary women have become net contributors to their home and the society. Some among them are participating in the development of their villages as elected office bearers of Gram Panchayat (Village Council) while others play their role in their chosen fields or in various organisational activities through SKDRDP. The KECs seem to be enhancing the capabilities of rural women, building up their confidences, make them employable and instil cultural and social values in their families and society.

### **Upskilling programs and self - employment**

SKDRDP encourages agricultural and non-agriculture families to diversify their sources of income and be self-dependent by taking up animal husbandry, fish farming, beehive farming, contract agricultural farming, tailoring and equipment repair work etc.

Vocational training on all such activities are being imparted to the target population, build up confidence to start self-income generation activity. Rural Development and Self Employment Training Institute (RUDSETI), a sister organisation of SKDRDP provides institutional vocational training and vocational skills. Trained rural youths are assisted with credit to start self-venture and on a regular basis arranges for upskilling programs and sustained monitoring of the progress. SKDRDP also offers platform to marketing their products through the sales window of SKDRDP – SIRI gramodaya yojana.

### **Corresponding programs**

The SKDRDP corresponds effectively between various government and semi-government agencies on the one hand and the rural people on the other. This role of SKDRDP enables rural people to avail the benefits of several other agencies such as the central government, the state government, local administration, banks, insurance companies etc.

### ***Government schemes – For socio-economic security***

Government has accorded higher importance to job creation in the rural areas in the last few years. SKDRDP, in co-ordination with various government departments organizes events to disseminate information on various government schemes, funds available for the initiatives and grants and the processes and procedure to be followed to apply for the assistance to the local populace. In doing so, the SKDRDP utilizes its extensive permanent organizational apparatus in the local area. The information thus given may pertain to facilities at the local level, district level, grants and aid for constructing toilets, legal provisions for women and children welfare, free legal aid, child care centers, and the forthcoming government schemes including the eligibility criteria and personal documentation needed for registering for the schemes.

The SKDRDP has been appointed by the Government of India as the aggregator of National Pension Scheme (NPS). As of March 31, 2016, 3,40,000 rural people were brought under this pension program (SKDRDP, 2016). Similarly, Government of Karnataka has collaborated with SKDRDP to rent out farming machineries through Customer Hire Service Centres. SKDRDP has started 164 such centres during 2015-16 investing

Rs.75 lakh per centre on tractors, tillers, harvesters, cultivators, dusters, sprayers etc. The centres rent out these farming machineries to the poor registered farmers at nominal rent. This greatly enables farmers to produce in bulk at lower working capital.

### ***Corporate agent to LIC – For financial security***

SKDRDP is the designated corporate agent of Life Insurance Corporation. This enables SKDRDP to cover rural poor under insurance. In this capacity the SKDRDP has sold 11,32,587 Jeevan Madhura policies to the rural poor people to provide financial security. During 2015-16, 2,699 families gained benefit of Rs.4.09 crore from this insurance coverage. Currently SKDRDP is authorised to renew the expired policies.

### ***Banking correspondent (BC) and business Facilitator (BF) – For financial inclusion***

Since January 2009 SKDRDP acts as Banking Correspondent (BC) and Business Facilitator (BF) for several public sector and private banks across several districts of Karnataka State. In 2006 the RBI initiated the BC and BF model for financial inclusion and stretching the outreach of banking operations. The model as envisaged by the RBI aimed at apart from financial inclusion, avoiding the interference of middlemen, agents and intermediaries who may exploit rural people. As Facilitator, the SKDRDP does the following functions:

- Identification of borrowers
- Collection and preliminary processing of loan application
- Submission of application to banks
- Creating awareness about savings and advice on managing money and debt counselling
- Promotion, nurturing and monitoring of self-help groups/joint liability groups
- Post sanction monitoring
- Follow up for recovery

As BC, SKDRDP also undertakes the following, in addition to the above mentioned role of BF:

- Disbursal of small value credit
- Recovery of principal/collection of interest
- Collection of small value deposits



- Sale of micro insurance and pension products
- Receipt and delivery of small value remittances

As Banking Correspondent, SKDRDP has covered more than 17,500 villages under financial inclusion. SKDRDP enables rural poor living in far away, remote areas to avail banking services at their own door steps. To materialise financial inclusion, SKDRDP as BC has opened up Customer Service Points (CSPs) at village level. These CSPs are engaged in delivering banking products to the target population.

### **SIRI - Rural employment organization**

SIRI was founded in 2004 to encourage skill based economic activities at the village level. The SIRI was funded by SKDRDP, the Ministry of Rural Development of Government of India and the Government of Karnataka. Broadly, SIRI offers two major facilities to rural people, mainly to women. Firstly, encourages production of a range of products such as varieties of readymade garments, confectionaries, agarbathi, travel bags, cleaning agents, areca leaf cups and plates, pickle, papad, handicrafts among many. To facilitate this, SIRI has set up production centers in 295 villages in remote and backward areas of Karnataka, providing direct employment to more than 4,500 rural women. The recruited women to work for SIRI are provided with relevant training in the area of their work. The SIRI has installed modern machinery and equipment for its production processes. It encourages SHG members to take up these as self-employment. During 2015-16, the different centers of SIRI collectively produced products worth Rs.20.41 crore.

Secondly, SIRI also offers platform to market such products produced by SHG members under SIRI brand. To push the products to the market, SIRI has initiated several strategies including opening its retail outlets in malls and other shopping complexes apart from having SIRI shelves in many retail shops. SIRI has opened several display cum sales centers during all major events of SKDRDP all over the state. Events like Krishi Mela provide platform display, exhibit and sell SIRI products.

SIRI initiative of SKDRDP has two major direct benefits. Firstly, it provides employment opportunities to rural women, otherwise are locked up to the four walls of the house. Secondly, this enables them to be economically self-dependent.

### **All Karnataka public awareness forum**

All Karnataka Public Awareness Forum is a unique initiative by SKDRDP established with the objective of creating clean and healthy society which is free from the menace of alcohol and drugs. The Forum under SKDRDP organises several events and programs to reach the goal of alcohol and drug free society. These programs are broadly categorised into four:

- Awareness and mass movement
- Collection of public opinion
- Community health camps
- New life committee and welfare meetings

#### ***Awareness and mass movement***

SKDRDP assumes that creating awareness among society on the evils of alcoholism, smoking, substance abuse was a crucial functioning in improving the capabilities of rural population which enables in supplying healthy rural human capital to achieve sustainable rural development. The Public Awareness Forum of SKDRDP fights against these social evils through organising various public awareness programs. The events include door to door visits, taking out group marches, arranging congregation of victimised women due to their husbands' addiction, special programmes for students, training programmes, and documentary film shows.

Aiming at high school and college students, the Public Awareness Forum of SKDRDP has launched a special program with the tag 'Aspiration for Good Health'. Under this programme, awareness is being created about the benefits of maintaining good health among the school and college going adolescents and budding adults. Matters of discussion include the adverse effect of addictions, channelizing their energy towards productive activities and ways of making them agents of change in the society. The Forum educates over 45,000 students every year. The Forum has organised 4,526 programs for children's awareness (SKDRDP, 2016). The programs seem to be largely accepted by the public. This inference could be made on the ground of increasing people participation, which is turning out to be more voluntary.

### ***Collection of public opinion***

The Forum acts as an engine for change in collecting public opinion. It gathers the opinion of the people addicted and brings the same to the attention of the government officials and office bearers concerned. The Forum also ensures that only legally viable measures are being taken. The Forum collects information from the public on various issues of illegal and anti-social activities such as brewing country liquor, trading in it and gambling. This creates public pressure on the authorities to act. The Forum also assists officials in drafting applications, documentation and filing of official reports such that legal procedures are followed. The Forum has attracted a high level of public appreciation from both the people and government agencies.

### ***Health/de-addiction camps***

The Forum conducts community health camps at different regions with the objectives of transforming hard core alcoholics into sober individuals and bringing them into the mainstream society. The camps also aim at making a positive difference to the family of the addicts and also to the community by bringing physical, spiritual and social changes in them. The model followed by the Forum for de-addiction programmes are different from that of the clinical model where compensatory medicines and medical preparations are administered to wean away the addicts.

The de-addictions camps of the Forum under SKDRDP adopts behavioural procedures in the treatment programmes which include relaxation, aversion therapies, covert sensitization, self-control training, social skills and assertiveness training and contingency management. This model seems to be similar to one of the techniques applied by National Institute of Mental Health and Neurosciences (NIMHANS), Bangalore (Rao and Mishra, 1994). NIMHANS also has a second model, the Medical Model essentially involves taking alcoholics as inpatients in the de-addiction hospital and enforcing detoxification through medical treatment with a strict regime (Murthy and Janakiramaiah, 1996). The TTK Model (Cherian, 1986) developed by the TTK hospital, Chennai is a pioneer in the treatment model. The Vellore Model (Manickam and Kuruvilla 1990) also adopts hospital based treatment with a multimodal approach.

SKDRDP emphasises on the behavioural model over other models and its 8 – day de-addiction camps which attempt at convincing the alcoholics of the economic, social and spiritual benefits of being free of addiction, with minimal use of medicines and medical aid. Most of the de addicted people become volunteers to encourage other addicts to quit drinking. Women of the family also play very supporting role by reporting addicted people to the camps. This model seems to be more effective and sustaining as it treats the behavioural attitude of the people. The success and the acceptability of the model is reflected from the fact that during the last two decades the Forum has organised 1021 de-addiction camps and more than 78,500 people are treated successfully (SKDRDP, 2016).

### ***New life committee and wellness planning process***

This initiative of the Forum is the follow up of the de-addicted people from the camps. It functions with two major objectives. Firstly, sustaining the learnings of the camps and focus that following to the camps people do not get into addiction. Secondly, the de-addicted people from the camps will be supported in finding out avenues of leading life with dignity. Under this initiative to achieve these twin objectives, the Forum organises several events and discussions. The de-addicted rural people join the Committee as members to start a new life. As on 31<sup>st</sup> March 2016, 3,132 committees are operating towards empowering the de-addicted. Over the last two decades the Committee has organised 12,409 awareness creation programs.

For the profound social influence, the Forum has won the 'Empathy Prize' for 1999-2000 and 'Self Control Award' by the Karnataka Alcohol Moderation Board in 2011-12. Owing to the pressure of the Forum, the Government of Karnataka banned sale of alcohol at several identified locations across the state.

### ***Microfinance – for rural credit***

SKDRDP is the third largest Micro Finance Institution (MFI) in India. This ranking is on the basis of the client base (India Microfinance, 2015), which was then estimated at 33 lakhs for SKDRDP. Since capital assets of rural poor is very low, SKDRDP provides micro rural credit. SKDRDP adopts SHG method to deliver micro credit. Members of SHGs are eligible for micro loans.

The finance could be borrowed for any purposes without collateral. Generally, SHG members borrow micro credit for purposes such as self-employment, agricultural operations, construction/repair of housing, sanitation units, education of children, medical treatment, family functions, to install renewable energy plants like gobar gas, solar etc. The SKDRDP scrutinises the loan application considering the credit worthiness of the SHG and the member and also the potential of the member to repay. The outstanding micro credit disbursed by SKDRDP was Rs.35.70 billion in 2015 and SKDRDP was the fourth largest lender in MFI sector (India Microfinance, 2015). According to the latest release of SKDRDP the outstanding credit disbursed reached to Rs. 54.35 billion as on November 30, 2016 (SKDRDP, 2017)

One of the critical problems current banking system encounters is the increasing Non-Performing Assets. The stressed assets constitute about 11 percent of the loans (CARE Rating, 2017). In contrast, SKDRDP records more than 99 percent recovery of loans (SKDRDP, 2016). Despite large voluminous collateral free loans, SKDRDP has clinical record in recovery. The interactions with the officials of SKDRDP and the SHG members bring out three major factors contributing to this success.

Firstly, the SKDRDP provides micro credit to members of SHGs and follows a model of Joint Liability. Under which, all the members of the SHG are liable for the loan granted to one of the fellow members. Failure to repay the loan by a member may lead to black listing of the group and other members of the group become ineligible to claim future credits. This creates constant pressure on the borrower member to repay regularly.

Secondly, the SKDRDP officials follow up borrowed members, guide them towards investing productively, assist in engaging in income generating activities and help them plan the repayment. This is the major differentiating factor between SKDRDP and the public sector banks.

Thirdly, a significant factor appears to be the ethical and moral values imbibed by the members from the organisation and its leader. The members of SHGs are devotees of Lord Manjunatha, the deity of Dharmasthala and have faith and fear of the religion. The profound respect of the public to the

Dharmadhikari of Dharmasthala Dr.D.Veerendra Heggade is also profusely instrumental to develop guilt of non-repayment of loan. The religious faith and the charismatic leadership of the organisation are to be factored for record credit recovery.

### **Community development programs – for capability enhancement**

SKDRDP invests heavily on the capital assets building programs. Rural infrastructure constructions convert the ‘functioning’ (potential capability) into ‘capability’ (actual capability/achieved functioning). Since rural areas lack infrastructure, development slows down. SKDRDP enables members through micro credit to construct, repair, renovate and electrify houses. Necessary support and grants are provided. Since its inception, SKDRDP has assisted 6,87,785 families to have their own safe dwelling unit and adding electrification the number of beneficiaries increases to 10,56,700. (SKDRDP, 2016). SKDRDP believes that sanitation and hygiene are social capital and investment thereon develops the community towards sustainability. In view of this, 4,33,367 sanitation (toilet) units are constructed through micro credit.

To develop rural infrastructure which converts functioning of people into capability, the SKDRDP has disbursed sizable amount of grants, which is taken care of by Community Development Department of SKDRDP. Infrastructure in the areas like education, Milk Co-operative Societies, crematoriums, pure drinking water and community sanitation units etc. receive supplementary grants and support from SKDRDP. The organisation has incredible achievements in these areas during the last two decades. According SKDRDP Report (2016), it has constructed/granted buildings for 2,802 Milk Co-operative Societies, 5,813 rural projects on minor irrigation projects, rural roads, play grounds and cattle sheds among others. It has also constructed 408 crematoriums. To build human capital, SKDRDP has granted Rs. 35.15 crore for 8,548 education related programs in the project area. Construction of school buildings, compound walls, grant to special schools, provision of comfortable furniture are among them.

SKDRDP’s community development project also provides scholarships to student of poor families, monthly pension to income less families, emergency hospital expenses to poor, payment of insurance

premium on their behalf etc. During the last one decade 19,275 students are provided with Rs.24.17 crore of scholarship and 40 special schools received grant of Rs.43 lakh (SKDRDP, 2016). A sum of Rs. 1.02 crore has been spent during last one decade towards cattle shed development. The various infrastructure programs and budget allocation towards them reflect the real intents of upbringing of the project area by building up the capabilities.

### **Environmental programs – for sustainability**

SKDRDP lays special emphasis on environmental protection and conservation. In this regard, the several programs aimed at rural environmental sustainability have been launched. The SKDRDP has organised 1,31,531 programs on environment protection and water conservation across the state during the last three decades. During 2015-16, it has organised 10,319 events which was participated by 3,74,364 people. This includes 1,572 environmental protection awareness camps and 1,214 water conservation programs. The SKDRDP takes out rural awareness camps, afforestation and emphasises on eco-friendly practices in agriculture and other economic activities.

SKDRDP has launched a movement towards clean and renewable energy which would sustain the environment and build up the capabilities of people with access to energy and lower incidence of pollution-borne diseases. To reduce burning of firewood, coal and kerosene which cause serious damage to health as well as to the environment, SKDRDP assists rural poor to install gobar gas plant and solar units for household energy. With the financial and technical support of SKDRDP, 26,434 families in Karnataka have constructed gobar gas plants in the last three decades. During the same period, 44,354 families have installed solar energy (SKDRDP, 2016).

Usage of endosulfan, a chemical pesticide, caused serious health diseases such as mental disorder and physical disorder among many people and new born children of Kokkada, Patrame, Nidle villages of Belthangady taluk and Aalankar village of Puttur taluk of Dakshina Kannada district. SKDRDP in association with the Government of Karnataka has opened two rehabilitation center with needful infrastructure for affected people. In addition, SKDRDP has launched campaigns to create awareness on the horrors of

chemical pesticides. The Project induces and facilitates farmers to adopt organic farming. This gains more prominence in their Krishi Mela discussions.

### **Agricultural development programs**

SKDRDP has engaged in various agriculture related programs to raise the standard of living of farmers and agricultural labourers. Through bank linkage, SKDRDP provides much needed finance to poor farmers without collateral. Agricultural families and labourers are trained and upskilled on scientific agricultural practices, use of technologies in cultivating various crops, mechanised agriculture, irrigation practices, horticulture, floriculture, dairying and on organic farming etc. Special trainings are given to the farmers from scientists of the department of agriculture. Krishi Utsavs, Seminars, Workshop and Krishi Melas are the various events of SKDRDP specially designed to cater these requirements.

The SKDRDP has organised 37 state level Krishi Melas, 1,712 Krishi Utsavs, 3653 seminars and 36461 workshops and training to farmers across the state. Field schools to farmers and study tours and the other major events. These programs aimed at raising the awareness of the cultivators and labourers. During 2015-16, 3,95,313 members across the state have benefited from the agri-finance and various agricultural programs (SKDRDP, 2016). Apart from these, in collaboration with Government of Karnataka, SKDRDP has opened 164 agricultural machinery hiring centres during 2015-16 investing Rs.75 lakh per centre. Each center provides tractors, tillers, harvesters, cultivators, dusters, sprayers etc. to the poor registered farmers at nominal rent. The results expected are lower working capital requirement to the farmers, large scale farming, regular farming, time utilisation and improved quality of the crops. Thus the focus seems to be on improving the capabilities of the farmers and sustain agriculture.

To perform routine agricultural operations, large amount of labour is required. As labour is becoming expensive, hiring labour cannot be affordable to the poor farmers. To relive farmers from this major problem SKDRDP has been forming 'pragathi bandhu' self-help groups. This is a small group of five neighbouring farmers. They involve in labour exchange. Under this, all the members of the group work in the field of one of the members of the group one day of each week on rotation. As on 31<sup>st</sup> March



2016, 76,712 'pragathi bandhu' groups actively function throughout the state.

**Table 2.1 :A Summary of projects: SKDRDP as on 30 Nov 2016**

<b>Self Help Group Activities</b>	
Number of active Self Help Groups (SHGs)	3,68,000
Number of active SHG members	3,724,000
Savings by SHG @INR 10 per week	INR 1.1860 billion
<b>Loans</b>	
Progressive total of loans disbursed since 1995	INR 16.854 billion
Loan outstanding at the present (30 Nov 2016)	INR 54.35 billion
Overdue loan amount (defaulted)	1% of disbursal
<b>SHG members for Farm Development Programmes from Borrowings</b>	
Number of days of labour sharing by Pragathi Bandhu SHG members	744 million man days
Labour sharing value @ INR 150 per day	INR 1.1160 billion
Area of land brought under cultivation	840,000 acres
Number of wells constructed by borrowing loan from SKDRDP	67,000
Number of pumpsets/irrigation systems purchased by members	345,000
<b>Investments by SHG members in Infrastructure Development</b>	
New houses, repair and electrification	1,056,700
Toilets constructed	269,000
Installation of solar lighting equipment	44,354
Installation of gohar gas system	26,434
Number of houses constructed in flood affected areas	2891
<b>De-addiction Programmes</b>	
Number of de-addiction camps conducted	1021
Number of people de-addicted and successfully integrated to mainstream	78,500
<b>Number of Insurance Policies sold</b>	1,132,587
<b>Number of people included in the National Pension Scheme by SKDRDP by promoting and encouraging participation</b>	340,000
<b>SIRI Employment Scheme</b>	
Number of people employed	4500
Number of manufacturing units	200
Total turnover for 2016	INR 129.2 million

Source: SKDRDP Report (2017)

### Mapping the intervention strategies of SKDRDP

As discussed, SKDRDP has initiated several programs for rural development. Each of the programs is driven by specific objectives and targets. Every program under SKDRDP appears to be successful in reaching out to the lives of the rural poor. This is because SKDRDP does not merely focus on launching the programs, it implements and executes the programs with strategic approaches.

#### Participatory approach

An intensive study of SKDRDP programs enables to identify its participatory approach. SKDRDP designs programs such a way that target population would

actively participate at every stage of the program. As Mayo et.al. (2013) rightly stated, the research on community development ignore the individual role in a complex social and cultural framework of responsibility and dependency. To comprehend their apprehensions, involvement of community in the path to develop those research projects was missing. At times, the researchers, without the first-hand experience of community living or without any efforts to understand the ground realities take control of the projects. While in the case of SKDRDP, the community is involved in every stage of the intervention programs starting from planning to execution. Seeking people participation seems to be the key strategy of SKDRDP to succeed rural interventions.

**SHG linkage**

The second major strategic route of SKDRDP is linking all rural interventions through SHGs. As on November 30, 2016 SKDRDP has a very large network of 3,68,000 SHGs operating throughout the state of Karnataka and Kasaragod district of Kerala with 3,724,000 people involved directly as their members. Since SKDRDP floats all its programs through SHGs, makes delivery of programmes effective, comprehensive and mass acceptance. SHGs are owned and managed by people themselves and people voluntarily participate in all the programs of SKDRDP. For instance, the 'pragathi bandhu' groups of rural men which are mainly designed for labour sharing or SHG of women for empowerment are being used by SKDRDP for all other interventions like micro credit lending, de-addiction programs, community development programs, awareness creation, Krishi Melas etc.

**Decentralised organisation**

The SKDRDP has a strategically designed organisational structure through which the projects are being managed and operated. The organisational structure of SKDRDP (Refer Annexure-1.) is highly decentralised with an Executive Director in consultation with the Board makes the policy decisions. The entire project area of SKDRDP is divided into eight project regions which is the cluster of few districts for easy administration and execution which is headed by

Regional Director. Further, each district has a Director to execute the programs of SKDRDP in the district. Under the Director, every taluk has a Project Officer to implement and execute the programs. A cluster of villages in the taluk has a Manager who works closely with the SHGs of his project area. He is supported by a Sevapratidinidhi (Field Officer) in each village. Sevapratidinidhis are the designated officials of SKDRDP at the grass root level taking all the programs to the SHG members, educate and encourage them to participate effectively. This strategy of decentralisation of SKDRDP program execution from state unit to the village makes the interventions effective.

**Collaborative approach**

SKDRDP has engaged with implementation of several development schemes of Central Government, State Government and local bodies as well as autonomous agencies and banks. This arrangement enables SKDRDP to provide diversified social goods to rural poor with the support of policy makers. This proximity of SKDRDP, on the other hand, also creates avenue to put pressure on the policy makers for the sustainable development oriented policies. SKDRDP provides platform to policy makers to interact with rural people and understand their real living standards and socio-economic problems they encounter. This collaborative approach strengthens the bond of SKDRDP with rural poor and the policy makers.

## Chapter 3 : Krishi Mela - an extension technique of SKDRDP

### Introduction

To fulfil the objective of attaining inclusive sustainable rural development, SKDRDP has certain specific strategies as discussed in the previous section. In order to translate the growth oriented strategies into actions, SKDRDP has devised some extension techniques. One of the prominent extension technique of SKDRDP is Krishi Mela or Agricultural Fair. Expert lectures, demonstrations, technology trials, field farm visits, study tours and training are the other extension methods. Over the years, the coverage and complexity of different agricultural extension programs have grown multi-fold. Among various methods Krishi Melas have become giant event which perhaps been unique interventions ever adopted by an NGO in such a gigantic scale integrating diverse rural developmental objectives (SKDRDP, 2002). Dr.D. Veerendra Heggade, President of SKDRDP envisioned that agricultural development could be the driver of rural development. Integrating all sections of rural society and make them partners in collective development was the major challenge. SKDRDP took up the challenge and launched Krishi Mela beginning from 1984 in a series at different levels in different project locations across Karnataka.

### Historical background to agricultural fair

#### Ancient model

The available limited literature shows the historical linkage of agricultural fairs to the Eastern Mediterranean before the birth of Christ. The book of Ezekiel supposedly written in about 588 B.C. describes how the fairs were being organised. This gives evidences to the scholars to believe that agricultural fairs were being organised as early as 500 B.C. During those days, Ninevah, Athens, Rome and Mecca were the great commercial cities giving way for fairs. The fairs had largely religious flavour. In the early Christian era, it is believed in the literature that the church took an active part in organising fairs and found that organising fairs were the ways of generating revenues to church and thus the fairs underwent an ideological transformation from religion to commercial. Gradually, this model of fairs moved into Western Europe.

Over the centuries, the fairs evolved from barter exchange to sales. During the course, for such market place, fun entertainment and other elements were added leading to gradual conversion of primitive markets into modern fairs.

The history records that the first North American fair was organised in 1765 in Windsor at Nova Scotia which is operational even today. In 1792 the Niagara Agricultural Society presented the first fair in Canada which also remains functional.

#### Elkanah Watson's American model

In 1807, Elkanah Watson, a farmer of Pittsfield, Massachusetts organised the first agricultural fair by presenting a cattle show. The same had evolved as Berkshire County Fair by 1811 which featured a procession of four thousand cattle, a music band, also included displays of local industries, and artisans. Elkanah Watson, for his efforts rightfully earned the title, "Father of US agricultural fairs". He had brought a level of transition by making the event a competition than a mere exhibition of verities of animals. He worked for several years with many communities helping them organize agricultural societies and agricultural fairs in their localities. It became popular as Berkshire County Fair and is also actively functional even these days. It is also recorded that in 1841, New York organized the first state agricultural fair in Syracuse.

The agricultural fairs during the early eighteenth century provided opportunities to rural families to see beforehand the best available recent most agricultural techniques, equipment, crops, and livestock. During the nineteenth century, agricultural fairs evolved by incorporating a wide range of educational, recreational, competitive, and social activities into their programs making the event more significant and comprehensive. The educational dimension of the agricultural fairs was a significant development in American agricultural fairs during nineteenth century. Several colleges and universities opened schools of agriculture. Effective means of growing food became the basis of scientific inquiry. The schools and research centres of agricultural universities started discovering scientific farming methods, technologies, high yielding verities of seeds, farm machineries and equipment, fertilisers etc. and they were on exhibition at the fairs. Arrangements were also made towards printing and circulating the

publications and discussion papers on animal husbandry aiming at dissemination of information.

The present day American agricultural fair broadly has four components covered within it: educational, exhibition, entertainment and competition. The focus has shifted heavily on the exhibition and competition of the best domestic products and entertainment. Awards are given in a wide variety of categories such as livestock, jams and jellies, handicrafts, and baked goods and also for competitive horse and tractor pulls.

### **The Bengal model**

In ancient India, historical roots of agricultural fairs could be traced from the references found in the Arthashastra written by Kautilya. Agricultural fairs though were being organised in different locations in India, the most authentic agricultural fair which took place on a large and diversified scale was as recorded in 1864 in Calcutta organised by the Government of Bengal. The organising committee had the specific objective of bringing together local agricultural products from every part of India and to facilitate for comparison and competition of local productions. The exhibition had three categories with live stock, agro-machinery and implements, and agro-products. The available literature recorded the grand success of the Calcutta agricultural fair, with an estimated 70,000 people participating in it. This success led to organisation of local agricultural fairs widely at Bengal, Bihar and Orissa before being spread to rest of India. The Bengal agricultural fair laid the foundation for several government and non- government organisations and agricultural universities of India to organise agricultural fairs and exhibitions in the late nineteenth and twentieth centuries.

### **SKDRDP model of Krishi Mela/agricultural fair**

#### **The origin of SKDRDP's Krishi Mela**

The Krishi Mela of SKDRDP seems to be drawn from the Lakshadeepotsava, an annual festival of lights being organised at Dharmasthala. As the Lakshadeepotsava grew in size, popularity and stature, Dr.D.Veerendra Heggade thought about organising exhibition as a means of awareness, promotion of culture, trade and commerce as well as crowd management. During early 80's this exhibition was used as a forum for demonstrating

agricultural technologies. Realising the reach, impact and significance of agricultural exhibitions, SKDRDP started organising a separate event – Krishi Mela starting from 1984 at villages of Belthangady taluk, Dakshina Kannada district, Karnataka state.

### **Evolution of Krishi Mela**

SKDRDP organised the first Krishi Mela in February, 1984 in Venur, Belthangady taluk. During the initial years of 1984 to 1989 Krishi Mela was in the formative phase. During this period Krishi Mela was being organised at the cluster level (group of 5 to 15 villages). Considering the in-depth reach of the events to the rural people and the mass acceptance of the first Krishi Mela, SKDRDP held Krishi Melas twice a year in different villages during the formative phase. The second Krishi Mela was organised at Kalleri in April 1984. This was followed by a series of Krishi Melas during the formative phase at different villages of Belthangady taluk such as one at Ballamanja village in February 1985, Mundaje in May 1985, Aladangadi in January 1986, Nidle in February 1987, Padmunja in January 1988, Perinje in May 1988, Kokradi in February 1989, Gerukatte in May 1989 and at Savanalu village in December 1989. The SKDRDP often followed two strategic routes while organising the Krishi Melas. Firstly, it chose remote villages to organise the Krishi Melas to initiate the beginning of the change in such villages. Secondly, the time of organising the Krishi Melas was being selected mainly during the off season in agriculture to make rural people available for this educative event.

The Krishi Mela organised in January 1998 at Belthangady was the first taluk level meet. Until 1999, all the Krishi Melas were held in the different villages of Belthangady taluk. The success of Krishi Mela attracted the attention of villages outside the Belthangady taluk. Realising the growing needs of rural people and enable them to build up their capabilities, the SKDRDP stretched its Krishi Melas gradually to the neighbouring taluks since 2000. In February 2000, a Krishi Mela was organised in Shrilalu village of Karkala taluk and in March 2001 extended Krishi Melas to Mangalore taluk of Dakshina Kannada district as well. Understanding the visible contribution of the Krishi Melas in rural development, in the later years SKDRDP has extended the same events to all the taluks of Dakshina Kannada district and currently to all the districts of Karnataka state. With the growth



of SKDRDP to the entire state, it organises Krishi Melas at taluk, district, regional and state levels throughout the year mainly at backward locations of its project areas. It is noteworthy that SKDRDP has organised so far 37 state level Krishi Melas, the 37<sup>th</sup> was organised at Bailahongala, Belgaum district in January 2017. The three-day event was participated by more than 3 lakh farmers and rural people.

### **Objectives and perspectives of Krishi Mela interventions**

The Krishi Melas of SKDRDP organised at different locations have diverse objectives mostly medium to long run objectives. The prime objectives include generating direct and indirect employment to rural people, provide income security, improve standard of living and empower to lead the kind of life of their choice with dignity. It also aims at introducing modern agricultural practices, government schemes, bring decision makers and farmers together on a common platform and promote the skills of farmers. These diverse objectives of Krishi Mela interventions of SKDRDP are bound by three major perspectives: economic perspective, social perspective and community perspective.

#### ***Economic perspective***

- To provide exposure and transfer of technology in agriculture, horticulture, sericulture, forestry, fishery etc.
- To provide access to inputs such as seeds, manure, plant protection means, equipment and machinery.
- To provide market linkage between buyers and sellers.
- To create a forum for interface between government departments, NGOs, banks and rural people.
- To mould and articulate public opinion on government policies affecting rural economy.
- To create awareness and access to non-renewable energy for sustainable development.
- To showcase economic development achieved through SKDRDP interventions.
- To promote rural entrepreneurship.

#### ***Social perspective***

- To promote cultural identity by exhibiting rural customs, traditions and art-talent recognition.
- To provide awareness to rural people on healthy living practices, family norms, women and child care and traditional medicare.
- To demonstrate and to provide access to technology on community health and sanitation.
- To create awareness and provide access to facilities of de-addiction.
- To campaign against social evils like dowry and gender discrimination.
- To enable women empowerment.

#### ***Community perspective***

- To develop community assets/infrastructure
- To create awareness on conservation and management of community resources.
- To promote and recognise community institutions.

### **Strategic techniques of Krishi Mela for rural intervention**

SKDRDP intervenes in lives of rural people through Krishi Mela as one of the techniques. Krishi Melas of SKDRDP intervene in rural development through multiple techniques.

#### **Exhibition**

One of the most influential and powerful intervening techniques of Krishi Mela is organising exhibition. The SKDRDP Krishi Melas have mega exhibitions covering areas of agriculture, horticulture and floriculture. The universities, research institutes, line departments of the government exhibition stalls put up to introduce modern farm machineries and equipment, methods of cultivation, new crops, scientific cultivation, modern and economical methods and machineries of irrigation, high yielding varieties of healthy seeds, organic manures, organic pesticides etc. The 37<sup>th</sup> state level Kisan Mela held at Bailahongala, Belgaum had more than 500 exhibition stalls. Such exhibition stalls help the business entities, marketing companies, manufacturers, technocrats, government officers etc., to reach their products and concepts to ultimate customers.

## Demonstrations

The Krishi Melas have centres demonstrating to farmers the operation and efficiency of the new farm machines and tools. Such demonstrations enable farmers to decide whether such high-tech equipment meet their farming requirements and add up to their efficiency. This also involves live demonstrations of artistic carpentry.

## Display centres

The items displayed for public knowledge in Krishi Mela could be categorised under five broad product lines: agriculture and horticulture technologies, animal science and fisheries, farm machinery, agriculture and horticulture inputs and service organisations. Krishi Melas have several display counters on renewable energy equipment relating to solar, gohar, and wind. This provides first-hand information on the cost effectiveness of cultivation using renewable energy. This indirectly promotes the goal of environmental sustainability. Further, displays are also on the categories varieties of value added products. This would encourage people to take up self-employment under value added products through economical but scientific methods.

## Livestock show

To promote animal husbandry, Krishi Melas organise livestock show. This provides forum to farmers to bring their cattle and dogs to the show. Such shows have multiple benefits such as encourage progressive farmers towards animal husbandry, create market to farmers sell their cattle, offer plenty of varieties to the buying farmers, avoid middlemen and commission agents in the trade and ensure fair price.

## Farmer consultancy centres

The Krishi Melas have special centres for farmer consultancy. The experts and authorities of department of agriculture, horticulture, floriculture and sericulture are available to the farmers directly in such centres. The queries of the farmers relating to the mentioned departments on issues ranging from pest control, irrigation, fertilisation, multiple cropping, mixed farming, use of farming techniques, methods and machines, seeds to animal husbandry are addressed to the satisfaction by the experts of the centre. The Krishi Mela arranges this consultancy to the farmers at free of cost. Such consultancy centres

significantly contribute to rural development by guiding the farmers to the right path.

## Farmers-scientists interactions

The Krishi Melas provide forum for direct interactions between farmers and agricultural scientists. This provides platform for scientists to share the recent trends and advances in farming methods, techniques and technologies, organic farming, techniques of irrigation etc. Further, this also enables farmers to bring to the attention of the scientists the practical problems encountered by them on the field which would assist towards further scientific advancement.

## Farmers-decision makers interactions

One of the significant strategic way of intervention of Krishi Mela is inviting policy makers to the Krishi Melas and make them interact with the rural people. This provides forum to the farmers and rural poor people to take their grievances to the policy makers and urge collectively to redress. Rural infrastructure such as rural road connectivity, housing, rural electrification, drainage, sanitation, drinking water, irrigation, etc. are the prominent issues among others for discussions. Using the platform of Krishi Melas, the department of field publicity displays agri-film to the farmers. The studies exhibit that Krishi Melas have drastic impact on policy makers towards rural development.

## Knowledge sessions

Krishi Melas organise lectures and discussions by the eminent personalities who are expert in the field to the benefit of the farmers on various specific issues including dairy farming, working with nature, seed protection and development, flood irrigation, soil protection, small irrigation projects, deciding crops, use of technology, government schemes, mechanisation, water bodies, financing agriculture, educating with banking transactions, avenues of self-employment, de-addiction etc. Every Krishi Mela lays emphasis on personal health and hygiene. These sessions are educative, awareness creator and motivator to the participant poor farmers.

## Farmers-banks linkage

Krishi Melas have special desks of nationalised banks promoting the different agricultural credit facilities and insurance schemes to the farmers. This is a significant advancement towards providing institutional credit to

rural sector freeing the poor from the clutches of money lenders who impose exploitative terms and conditions.

### **Placing women on a pedestal**

Krishi Mela of SKDRDP targets to involve women in every stage- may it be in organising the program, running the various events during the program, exhibition stalls of women made products, participation of thousands of women SHGs, etc. Krishi Mela aims at women empowerment. This is a very strategic technique of Krishi Mela since women empowerment leads to family empowerment which in turn leads to societal improvement.

### **Linkage to SHGs**

The members of SKDRDP SHGs work as volunteers in organising the Krishi Melas. The SHG members arrange the venue of the Krishi Mela intact, coordinate the entire proceedings of the events under Krishi Mela, actively participate in the various sessions. This not only allows mass participation but also instils ownership among the rural SHG members. Their participation turns the event to a grand success.

### **Cultural re - orientation**

SKDRDP connects local people with the culture through Krishi Melas. The folk art, folk dances, folk songs, dramas etc. are performed by the local people. Further, Krishimela also organises competition on traditional and native games. This enables rural people to exhibit their talent and skills, and re-orient the younger generation with cultural heritage of the society. Krishi Mela is a source of entertainment, in addition to build up confidence and leadership qualities among the artists. The building of emotional bond with local culture and tradition by Krishi Mela also makes people associate themselves voluntarily with all the events of Krishi Mela and work towards self-dependency and development.

### **Honouring the farmers**

Krishi Melas are widely used as a platform by the SKDRDP to identify the progressive farmers and felicitate them with awards and prizes for the incredible achievements in the field of farming. Recognising the local farmers has motivational and inspirational perspectives.

### **Brings together all partners of development as stakeholders**

Krishi Mela brings together all development partners as stakeholders of Krishi Mela. Rural people are the primary stakeholders while the secondary stakeholders of Krishi Mela include authorities of local, district and state administration, local elected representatives of democratic bodies, policy makers, formal banking and financial institutions, universities and research institutes, voluntary organisations, local educational institutions, mutts and religious leaders/ pontiffs of the region etc. Making collective decisions for rural development keeping all the stakeholders in the loop has made Krishi Mela a serious peasant movement in Karnataka.

### **Non-political and secular**

The Krishi Mela events have been kept purely non-political and completely secular. It does not support the ideologies of any political party. Leaders of all political parties are stakeholders of the events. Further, Krishi Melas do not propagate any religion. They are open to all religion, caste, class, creed and gender. This again seems to be the major strategic approach of rural intervention leading to mass acceptance and participation in Krishi Melas and contributing to peaceful and prosperous societies.

### **Managerial perspectives of Krishi Melas**

The Krishi Melas organised by SKDRDP are instances for perfection in every activity it does. Despite lakhs of people participate in the event, the Melas function very systematically. Even with the entire administrative machinery working, many of the government sponsored events fail in managing the events effectively. A research question to investigate is what are the factors associated to the systematic and precise management of voluminous Krishi Melas. An in-depth study of various Krishi Melas of SKDRDP, self-experience of participation in Krishi Mela and series of interviews with organising authorities of Krishi Mela at all levels – authorities at head quarters, officials of regional office, district office and functionaries at village level enabled us to identify several managerial perspectives of organising Krishi Melas contributing to their effective management.

### Planning and strategic management

The systematic organisation of Krishi Melas owes largely to the strategic planning by the think tank team of SKDRDP presided by Dr.D.Veerendra Heggade. The venue, the time and the theme of the event would be planned strategically by this team almost a year in advance. The committee also plans the technical sessions, guests and resource persons. All the major decisions are taken by this body.

### Coordination and execution

Several vertical krishi mela organising committees are formed to implement and execute the plans and decisions taken by the apex committee. These committees coordinate with state unit, regional office, district office as well as local unit of SKDRDP. The committees complete the assigned tasks in the given time. The progress is regularly reviewed and monitored by the apex body.

### Financial management

One of the major managerial takeaways from the Krishi Mela is its efficient and transparent financial management. The organising committee budgets the Krishi Mela beforehand and mobilises the budgeted funds for uninterrupted functioning of the event. To meet the estimated expenses of the Krishi mela, it raises funds from the contributions of different agencies and individuals and through sponsorship. The 37<sup>th</sup> state level Krishi Mela held at Bailahongala had the estimated expenditure of Rs.1 crore. The budget had the estimation of generating Rs. 75 lakhs from the contributions of agencies and individuals and remaining Rs.25 lakh was proposed to raise through sponsorship by banks, manufacturers, Karnataka Milk Federation (KMF) and community. Sound financial planning and management guarantees success of the event.

### Human resource management

SKDRDP organises Krishi Melas with thrust on people. The man power is very effectively utilised in organising the event. SKDRDP has the decentralised administrative machinery and at the grass root level thousands of people function as Sevaparathinidhi (field officers) who contribute significantly to the success as they work with the target population. It positions right person at right place. Upskilling and training to the office bearers of Krishi Mela are

provided by the SKDRDP to enable them to function efficiently. SKDRDP and its Krishi Melas are professional in managing a very huge human resource.

### Event management

Another prominent managerial perspective of Krishi Melas is the professionalism by which the events are organised. Sub-committees under Krishi Mela are authorised with the event management. It keeps all stalls ready for occupancy, arranges the event site for public address, makes sanitation available for lakhs of gathering, provides healthy and hygienic food to every participant who are in lakhs, provide drinking water and all other logistic and supply chain services to run the event with no hindrances.

### Marketing management

Krishi Mela exhibits a perfect case of perfect marketing management. It has two dimensions. Firstly, it offers platform to various corporate, industrial and banking institute to promote and market their products or services. Secondly, the organisers of Krishi Mela market the event which indirectly markets SKDRDP. A combination of modern marketing techniques such as resorting to print, visual and social media and traditional marketing strategy of field work are being adopted.

### Uniqueness of SKDRDP's Krishi Mela model over other agri-fair models

The Krishi Melas organised regularly by SKDRDP are drawn from American model as well as from Bengal model. The livestock exhibition and the competitions are borrowed from American model, whereas display and sale of different categories of agri- products resemble Bengal model. The display of modern technologies, upgraded crops, live demonstrations are the features taken from University/research institute model. Despite being borrowed from other models SKDRDP's Krishi Mela is unique as it has started several new and innovative practices of running the Krishi Melas successfully. Further, the borrowed concepts are customised drastically to suit to local needs and to the current growth requirements. The SKDRDP Krishi Mela stands out unique on several grounds as under:

### Leadership

SKDRDP Krishi Mela is unique in respect of event

leadership. The apex body of the organisation presided by Dharmadhikari Dr.D.Veerendra Heggade involves in strategic decision making and oversees the execution of the same. Benevolent leadership sparks the current among the stakeholder network infusing the positivity in the entire chain which separates SKDRDP Krishi Mela from other agri fair models.

### **People driven**

The SKDRDP krishi mela is rather a people driven event as the entire event is supported, managed and organised by people organisations like self help groups and other voluntary organisations. This is in contrast to government or university driven krishi melas.

### **Frequency**

Krishi Melas are generally taken up as annual event by all organising agencies. However, SKDRDP runs Krishi Mela throughout the year in different locations at different levels.

### **Product diversification**

Most of the Agricultural Fairs are focussed on certain product lines. Whereas SKDRDP Krishi Melas have a

diversified basket of products for display and sale. It has products ranging from agriculture, horticulture, animal husbandry and dairying, manufacturing, technologies, textiles, cottage and homemade products, FMCG to financial services.

### **Macro dimension**

The SKDRDP aims not just at display the products but its focus has extended to sustainable development. Krishi Mela events cover several micro aspects such as health, hygiene, sanitation, housing, farming, faire marketing, upskilling for macro development in terms of employment and income generation on sustained basis by conserving environment.

### **Thrust on social values and ethics**

The SKDRDP Krishi Melas are unique, unlike other models and universities, as they focus on preserving and promoting social ethos, culture and values. The programs of Krishi Mela are also designed to instil ethical and moral conduct in running day today activities. Campaign against addiction is the revolutionary step of SKDRDP. This contributes towards society building.





## Chapter 4 : Impact of Krishi Melas on rural development

### Introduction

The analysis in the previous Chapters based on secondary data on SKDRDP and its Krishi Mela brings out their achievements and contributions to the rural development. The present chapter, based on primary data validates the assumptions and hypotheses formulated from the secondary data analysis. The chapter contains description on the method of primary data collection, brief examination of the demographic and socio-economic background of the sample respondents and description to the statistical tools used in analysing the primary data. It investigates in-depth the different dimensions of development of rural people upon which the Krishi Mela has made impact.

### Model proposed

Based on the objectives of the study, it is proposed to build a model that identifies the level of impact that Kisan Melas have on each of the factors, which are considered to be indicators of rural development. Also, the impact of each of the factors on the observed aspects related to development of farmers in different dimensions of their life. For example, the model built identifies the impact of Kisan Mela on farmers' learning on various aspects of living which include agriculture, social security, empowerment, economic and financial, general etc. Also, the impact of learning related to agriculture on skills of cultivation, new agri-practices etc. So, the model built gives a two-way understanding. The former is related to impact of Kisan Melas on the factors (outcomes of the training process) and later is related to the impact of the factors on the observed aspects (current state) related to farmers' development. The model is built separately for Mysore and Chamarajanagar districts of Karnataka state and also an aggregate model combining the two districts. The model was built on the basis of the opinions given by the farmers on transformations that have taken place on various aspects relating to their life following to participation in Kisan Melas.

### Study methodology

#### Population

To study the impact of Krishi Mela activities on the empowerment of rural people, a survey has been carried out at the villages of Mysore and Chamarajanagara districts. The rationale to select these districts for study include- they are agrarian economies, high rural population, backward rural economies, presence of SKDRDP activities in the recent years and both the districts recently hosted Krishi Melas. The population surveyed are the participants of various Krishi Mela events organised by SKDRDP.

#### Sampling method and sample size

The data have been collected through non-probability sampling technique using a questionnaire. For the purpose of this study, data has been collected from 260 rural respondents. Of which 108 are rural people at villages of Chamarajnagar district and 152 respondents of different villages of Mysore district. In the primary data collection, a unique method has been applied. Under which, meetings of the authors were arranged with the participants of Krishi Mela at identified localities. The Chamarajanagara district had three meeting localities which would cover cluster of villages. As many as 108 rural people who participated in the SKDRDP Krishi Mela volunteered to interact with the investigators and shared their experiences with the SKDRDP and its various activities including Krishi Mela. While, in Mysore district four different locations were identified for interactions with rural people. In this case 152 rural beneficiaries of Krishi Mela volunteered to be the sample informants. In aggregation, the data has been collected from 260 respondents. The data collected from such respondents form the basis of this study.

#### Questionnaire and scaling

In order to measure the perception of the informants, a questionnaire was designed and responses were collected through direct personal interview method in the villages of Mysore and Chamarajanagar districts. The first part of the questionnaire consists of demographic aspects of the respondents and the second part consists of the questions related to the magnitude of impact of Kisan Melas on various aspects of living such as agriculture, social security,

empowerment, economic and financial, general etc. Each of the questions in the second part are considered as observed variables and they are measured on a 3-point Likert scale.

### Testing reliability of the questionnaire

In many studies related to understanding the perception of the individuals, it is a regular practice to build a questionnaire containing the variables on which responses are collected. Sometimes, a set of variables together are expected to measure a latent construct and in such cases it is important to have internal consistency among the variables in measuring the construct. The responses taken on the variables are used to measure the internal consistency and this is termed as reliability of the questionnaire. To achieve this, it is a regular practice to use Cronbach alpha proposed by Cronbach (1970) to measure the degree of reliability of the questionnaire considered in the current study. Table-4.1 gives the cut-off points for Cronbach alpha. This is to be noted that a value of alpha close to one is considered to be excellent and a value less than 0.50 is not desirable.

**Table 4.1 : Cronbach alpha to measure consistency of questionnaire**

Cronbach's alpha	Internal consistency
$0.9 \leq \alpha$	Excellent
$0.8 \leq \alpha < 0.9$	Good
$0.7 \leq \alpha < 0.8$	Acceptable
$0.6 \leq \alpha < 0.7$	Questionable
$0.5 \leq \alpha < 0.6$	Poor
$\alpha < 0.5$	Unacceptable

Source: Wikipedia-retrieved on 25.10.2017

In the current study, we have used Cronbach alpha to check for the consistency of the questionnaire in measuring the impact of Kisan Melas on the wellbeing of rural people. The details of the same are given in the later sections of this discussion.

### Socio - economic profile of the respondents

Table-4.2, 4.3 and 4.4. provide detailed account on the demographic, social and economic characteristic features of respondent population relating to the survey conducted for this study.

One of the major objectives of SKDRDP is to attain women empowerment. The active participation of women in SKDRDP activities is evident from a very large proportion of women over men responding to the survey queries. It is interesting to note that of the aggregate survey population 85 percent are women. While women participation in the survey was even more higher in Mysore district (88%). The overwhelming response of rural women in Mysore and Chamarajanagar districts reflects their high confidence level.

The development projects succeed only when youth participate in the implementation of such projects. In case of SKDRDP, youth are its strength and it was visible during the survey. Among the total population surveyed, 60 percent are in the young age group of 20 to 39 years, while others are in the age group of 40 to 60 years. The large involvement of rural youth with SKDRDP makes SKDRDP projects being executed with their support. This also ensures that the project benefits are delivered to the intended population and that will have positive multiplier effect on the outcome.

The SKDRDP operates its projects in backward and underdeveloped areas. Financially weaker rural population are the intended beneficiaries of SKDRDP. Among the people responded to the sample survey meetings, 35 percent are belonged to Below Poverty Line (BPL) families with annual income less than Rs.27,000. The participation of BPL families in the sample survey meetings is more in Chamarajanagar district than Mysore district. Even the rest 65 percent respondents who are Above Poverty Line (APL) as per official classification are living with very meagre income and most of their income is less than a lakh.

The failure of the government initiative towards literacy is shown from the fact that 73 percent of the aggregate respondents are either illiterates or studied up to class 9. This failure of the government justifies the need for NGOs and voluntary organisations to fill the void. The high response of people to survey call reflects that SKDRDP's projects are target oriented and illiterates and less educated rural people are majorly assisted.

In terms of occupational composition of the



respondent population, nearly 43 percent are farmers and cultivators. While others are non-farmers but engaged with closely related occupations such as horticulture, floriculture, dairy farming, micro business, cottage industries, and many other forms of self-employment. The non-farmers also include farm labourers. Again SKDRDP targets the right

group of population and members are genuinely needy community of the society.

Based on the socio-economic and demographic features of the respondent population, it could be interpreted that SKDRDP works on a large scale with rural women, youth, poor, illiterates, and farmers and rural occupants.

**Table 4.2 : Socio-economic features of respondents- Chamarajanagar district**

Characteristics	Classification	Respondents		Total
		Number	%	
Gender	Male	21	19.44	108 (100%)
	Female	87	80.56	
Age	20-39 years	68	62.96	108 (100%)
	Above 40 years	40	37.04	
Income	BPL	44	40.74	108 (100%)
	APL	64	59.26	
Education	0-9th std.	73	67.59	108 (100%)
	SSLC & above	35	32.41	
Occupation	Farmers	63	58.33	108 (100%)
	Non-Farmers	45	41.67	

Source: Primary data

**Table 4.3 : Socio-economic features of Respondents- Mysore district**

Characteristics	Classification	Respondents		Total
		Number	%	
Gender	Male	18	11.84	152 (100%)
	Female	134	88.16	
Age	20-39 years	88	57.89	152 (100%)
	Above 40 years	64	42.11	
Income	BPL	46	30.26	152 (100%)
	APL	106	69.74	
Education	0-9th std.	117	76.97	152 (100%)
	SSLC & above	35	23.03	
Occupation	Farmers	48	31.58	152 (100%)
	Non-Farmers	104	68.42	

**Table 4.4 : Socio-economic features of respondents - aggregate**

Characteristics	Classification	Respondents		Total
		Number	%	
Gender	Male	39	15	260 (100%)
	Female	221	85	
Age	20-39 years	156	60	260 (100%)
	40 years & above	104	40	
Income	BPL	90	34.62	260 (100%)
	APL	170	65.38	
Education	0-9th std.	190	73.08	260 (100%)
	SSLC & above	70	26.92	
Occupation	Farmers	111	42.69	260 (100%)
	Non-Farmers	149	57.31	

Source: Primary data

### Mapping the impact of Krishi Melas on respondents

Mr Rajappa Gowda, resident of T. Narasipura Taluk, Mysore District is a member of agricultural family. His family has 5 acres of agricultural land, half of it is wet land and remaining is dry land. During the course he became pessimist owing to poor yield and rising costs and migrated to Bangalore to take up as an employee of a firm. It was after three years he returned to agriculture with the hope of assisting the family to achieve gainful returns from cultivation. But the story was not different. Declining yield and rising costs mounted up the debt of his family. It was in 2011 when he was seriously thinking of seeking an employment in a private firm in Bangalore to pay off the debt, he was told about a Krishi Mela being organised by SKDRDP. He says that his participation in the Krishi Mela changed his perception to agriculture. Upon returning from Krishi Mela, he joined SKDRDP which then started operating in T.N. Pura taluk. He introduced scientific approaches of irrigating, seeding and fertilising the farm land. The technical talks by the experts helped him to find ways to introduce cost effective cultivation. He says that he gained lot of confidence from participation in Krishi Melas and other events under SKDRDP.

In his own words, “to execute the measures which the experts had advised during the Krishi Mela, I sought the guidance of field officer of SKDRDP to re-schedule my loans and develop a plan for new crop on my field. Traditionally, we were ragi growers.

Considering the rich market, I sowed the flower seeds with the constant monitoring from the expertise provided by SKDRDP. I also planted Banana plants. These sources of income helped me to clear all my debt in a span of two years.” SKDRDP considered him as a ‘progressive farmer’ and he delivered his success story at the T. N.Pura Krishi Mela in 2017 which was motivational to thousands of people gathered.

Another resident of Ramasamudra village, Chamarajanagar district has a master degree in arts is the member of SKDRDP right from its inception in the village and actively participates in all agricultural activities under SKDRDP banner. Influenced by the novel social and economic activities SKDRDP does, he decided to drop his aspirations to move to city for employment. He started his journey as a farmer and adopted modern and sustainable farming in his farm. He owes to Krishi Mela for the motivation and new learnings on agri-practices. He volunteers to guide youth of the village and interacts with the various departments of the government and filed officers of SKDRDP to address the grievances of rural dwellers.

A youth from Badanaguppe village of Chamarajanagar district shared his interesting life history. Though hailing from farming community and possessing farm land, he never had any inclination towards agriculture and acceptable way of living. His family suffered heavily as he was chronically addicted to drinks and was never into any income generation to sustain the family. When SKDRDP extended operations to this village, a de-addiction camp was organised and he was motivated to join the camp. He says that joining to the de-addiction camp had changed life for

himself as well as for his family. In the rehabilitation efforts, he was introduced to Krishi Mela which was the founding stone of him in becoming a progressive farmer in the village. Today, he has the pride of farmer who cultivates varieties of vegetables and owns pick up vehicle for rental transportation. He leads peaceful and happy family with much improved standard of living.

A woman from Punyada Undi village of Chamarajanagara district owes completely to SKDRDP and Krishi Mela for the transformation in her living standard. Her family suffered owing to drought, as neither they were getting sufficient labour to earn livelihood nor they had sufficient land to cultivate to earn bread. She recollects the sufferings and poverty her family encountered. It was in the Krishi Mela in which she participated as SKDRDP member, she chose to venture into dairying. SKDRDP assisted her in microfinance to buy cows, build shed and taught her the healthy and scientific dairying practices. Krishi Mela also taught them how to grow fodder with nutrient content. By setting up a co-operative society and also a cold storage unit, farmers were providing access to the marketing. Presently, she earns thousands of rupees every day.

The descriptive analysis provides sufficient information to accept the role of Krishi Melas in enhancing the capabilities of rural people significantly. However, the same has to be tested statistically to offer a Krishi Mela Growth Model which could be applied by several organisations including government. For which factor analysis has been carried out.

### Factor analysis

The present study has applied factor analysis technique and through which Krishi Mela Growth Model has been developed. The model is built in two stages. In the first stage, Exploratory Factor Analysis (EFA) has been used and in the second stage Confirmatory Factor Analysis (CFA) has been applied. EFA is used to find the latent factors, which are the resultants of observed variable-grouping. Formation of factors is based on the concept of correlation. That is, observed variables that have high correlations with a factor will be listed under that factor and the process is iteratively used till all the factors are identified. The set of variables collectively are

expected to measure the latent factors and also the factors are expected to contain the essence of the set of variables. Finally, EFA gives a variable-factor structure which can be used for model building. The method is exploratory in nature because, the researcher does not know the variable-factor structure and the analysis gives the structure.

In the current study, EFA is used to find the growth factors related to Kisan Melas. The process has considered the observed variables and based on the correlations between the variables, they have been combined to form factors. The correlations between the variables are computed based on responses of the informants and the significant correlations between set of variables are reflections of the viewpoints of rural people related to the closeness of the variables to each of the factors. After the variable-factor structure is identified, a model is built to study the impact of Kisan Melas on the development of the farmers. The entire process of EFA is explained in the next section under 'results of EFA'.

To test the model built, Confirmatory Factor Analysis (CFA) is used. While EFA gives the factors to build the model, CFA helps to test the model built. In the current study, CFA is used to test the model proposed to study the impact of Kisan Melas on the multi-dimensional development of rural people.

### Data analysis and results

In this section, the results of the data analysis and the related discussions are presented. The process of model building has been taken up for Mysore and Chamarajanagara districts, also an aggregate model combining the two districts.

### Testing the reliability of questionnaire- cronbach alpha

Table-4.5. gives the Cronbach alpha values for the current study and it is observed that the questionnaire used for the study has the desired level of reliability in understanding the impact of Kisan Mela interventions on rural development. Since the values are more than 0.9, the questionnaire falls into excellent category and we have considered the same without any changes for the final survey.



**Table 4.5 : Reliability statistics**

Study area	Cronbach's Alpha	No. of items
Mysore	0.940	27
Chamarajanagar	0.905	27
Aggregate	0.931	27

Source: Analysis of primary data

### Exploratory factor analysis (EFA)

In the current study, we have used EFA to find the variable-factors structure to understand the impact of Kisan Melas on the capabilities of rural people. The variables are the questions listed in the questionnaire and are measured using a 3-point Likert scale. The variables are related to opinions of the informants on development owing to Kisan Melas, related to various dimensions of living including agriculture, environment, social, empowerment, economic and financial etc. Based on the analysis, we have obtained the factors related to the mentioned aspects of development.

In the process of finalising the variable-factor structure, verifying the cut-off points for few indices, test the hypothesis and check the total variance explained are given due significance.

The first index that one has to look at is the Kaiser-Meyer-Olkin (KMO) index. Kaiser-Meyer-Olkin (KMO) index is a measure of support the sample provides to the Factor Analysis. It measures the sampling adequacy for each variable in the model and for the complete model. It measures the proportion of variance among variables that might be common variance. The lower the proportion, greater the suitability of data to Factor Analysis. That is, it checks whether the partial correlation is higher or the multiple correlation is higher. It was proposed by Kaiser (1970) to check whether the sample is adequate/supports the conduct of factor analysis. This can be computed for individual variables as well as for the overall model. The following formula is used to compute the KMO/MSA Index for the overall model.

$$MSA = \frac{\sum_{j \neq k} \sum r_{jk}^2}{\sum_{j \neq k} \sum r_{jk}^2 + \sum_{j \neq k} \sum q_{jk}^2}$$

The formula for individual variables is

$$MSA(J) = \frac{\sum_{k \neq j} r_{jk}^2}{\sum_{k \neq j} r_{jk}^2 + \sum_{k \neq j} q_{jk}^2}$$

Here,  $r_{jk}$  indicates the original correlation and  $q_{jk}$  indicates the anti-image correlation matrix. Table-4.6. gives the cut-off values for the KMO Index.

For the current study, Table-4.7 gives the KMO index for Mysore, Chamarajanagar and Aggregate respectively. From Table 4.7. one can observe that, the sample considered for the study supports the conduct of factor analysis. The next step is to test the significance of correlation matrix. For this, Bartlett test for Sphericity is used.

**Table 4.6 : KMO index cut-off points**

Sl. No	Cut-Off point	Level of acceptance
1	In the 0.90s	Marvellous
2	In the 0.80s	Meritorious
3	In the 0.70s	Middling
4	In the 0.60s	Mediocre
5	In the 0.50s	Miserable
6	Below 0.50	Unacceptable

Source: Kaiser and John, 1974

**Table 4.7 : KMO index for the current study**

Sl. No	Location	Index
1	Mysore	0.883
2	Chamarajanagar	0.806
3	Aggregate	0.905

Source: From data analysis

### Bartlett - test

This test is used to check the significance of the correlation matrix. The basic principle on which the factor analysis constructed is, the correlations between the variables. If the correlations between the variables are not significant, one cannot use the factor analysis and the testing has to be done for all the pairs of correlations. For this, one has to test whether the population correlation matrix (that contains all the pairs of correlation) is equal to

identity matrix and this is the null hypothesis. If the null hypothesis is rejected, then one can proceed to construct the factor analysis. Bartlett test for Sphericity (1937) is the test used for this purpose.

For the current study we note that, for all the three locations, the test rejects null hypothesis and hence we conclude that the correlation matrix is significant and factors analysis can be used. Table-4.8. gives the details of the same.

**Table 4.8 : Bartlett test for sphericity**

Sl. No.	Location	Approx. Chi-square value	P-value
1	Mysore	3481.928	0.0001
2	Chamarajanagar	1549.794	0.0001
3	Aggregate	4717.575	0.0001

Source: From data analysis

From KMO index and Bartlett-Test, it is validated that, for the current study, factor analysis is applicable and the following sections give the results of the same.

### Communalities

Communalities have similar interpretation as R-square in regression analysis. Communalities are computed for each of the variables and interpreted as “the proportion of variance, in that variable, explained by the factors extracted. The strength of the factor analysis can be assessed by the communalities. If for any variable, the communalities are less than 0.5, then it is advised to exclude those variables. It is because, they cannot be explained better by the factors and hence have to be excluded. Table-4.9. gives the communalities for the study area.

**Table 4.9 : Communalities for the study area.**

Mysore District		Chamarajanagar District		Aggregate	
Variable	Communalities	Variable	Communalities	Variable	Communalities
Farming Knowledge	.919	Farming Knowledge	.792	Farming Knowledge	.855
Farming Skills	.907	Farming Skills	.793	Farming Skills	.825
Agri-Practices	.925	Agri-Practices	.814	Agri-Practices	.866
Cultivation Techniques	.920	Cultivation Techniques	.833	Cultivation Techniques	.869
Scientific Farming	.901	Scientific Farming	.796	Scientific Farming	.841
Organic Farming	.673	Organic Farming	.597	Organic Farming	.595
Health Awareness	.746	Conservation	.585	Conservation	.548
Hygiene	.812	Health Awareness	.727	Health Awareness	.570
Sanitation	.744	Hygiene	.866	Hygiene	.739
Education	.638	Sanitation	.855	Sanitation	.697
De-addiction	.692	Education	.709	Education	.649
Social Status	.571	De-addiction	.569	De-addiction	.529
Responsibility	.694	Social Status	.766	Social Status	.572
Meaning & Value	.636	Responsibility	.741	Responsibility	.664
Freedom	.773	Meaning & Value	.717	Meaning & Value	.586
Decision Making	.732	Freedom	.718	Freedom	.672
Self-Dependency	.693	Decision Making	.658	Decision Making	.632
Optimism	.510	Self-Dependency	.703	Self-Dependency	.581
Self-Employment	.685	Optimism	.587	Self-Employment	.687
Income	.634	Self-Employment	.700	Income	.594
Finance	.614	Income	.608	Finance	.604
Savings	.680	Finance	.731	Savings	.658
Standard of Living	.844	Savings	.620	Standard of Living	.802
Security & Confidence	.799	Standard of Living	.746	Security & Confidence	.724
Happy Home	.823	Security & Confidence	.632	Happy Home	.705
		Happy Home	.803		
		Government Intervention	.579		

Source: Primary data analysis

From Table-4.9. it could be noted that, for all the variables, the communalities are more than the required cut-off. This makes data eligible for running the factor analysis.

### Total variance explained

In order to replace the variables with the factors extracted, it is important to find the total variance explained by the factors. For the current study, Table-4.10. gives the total variance explained for the study areas. The minimum cut-off has to be 65% in order to have better interpretations and results.

**Table 4.10 : Total variances explained**

Sl. No.	Study Area	Total Variance explained	Factors extracted
1	Mysore district	74%	5
2	Chamarajanagar district	71%	8
3	Aggregate	68%	5

Source: Primary data analysis

It could be observed that five factors were extracted for Mysore and the five factors together explain 74 percent of the variance in the impact of Kisan Melas on the development of rural people. Similarly, in Chamarajanagar district and aggregation of both the districts, the factors extracted explain variances more than the minimum cut-off.

### Component matrix

Upon the total variance explained meets the required cut-off, the next consideration has to be on the factor loadings. Factor loadings are the correlations between the variables and the factors. The minimum cut-off for a variable to be associated with a factor is 0.4 and above. Tables-4.11, 4.13 & 4.15 give the factor loadings for the all the three study areas.

**Table 4.11 : Factor loading matrix-Mysore district**

Variable	Factors				
	1	2	3	4	5
Farming Knowledge		.923			
Farming Skills		.926			
Agri-Practices		.937			
Cultivation Techniques		.933			
Scientific Farming		.910			
Organic Farming		.716			
Conservation			.778		
Health Awareness			.819		
Hygiene			.832		
Sanitation			.736		
Education			.655		
De-addiction	.650				
Social Status	.726				
Responsibility	.735				
Meaning & Value	.822				
Freedom	.804				
Decision Making	.728				
Self-Dependency	.611				
Optimism				.666	
Self-Employment				.600	
Income				.731	
Finance				.710	
Savings	.668				
Standard of Living	.591				.544
Security & Confidence	.576				.575

Source: Primary data analysis

From Table-4.11 one can note the variable-factor combinations. The association between the variable and factor in case of all the variables is above the minimum cut off. Learning of new cultivation technique from krishi melas has the highest association with factor-2 (agriculture) and security and confidence loaded with factor 1 (social security) has the lowest association with the factor.

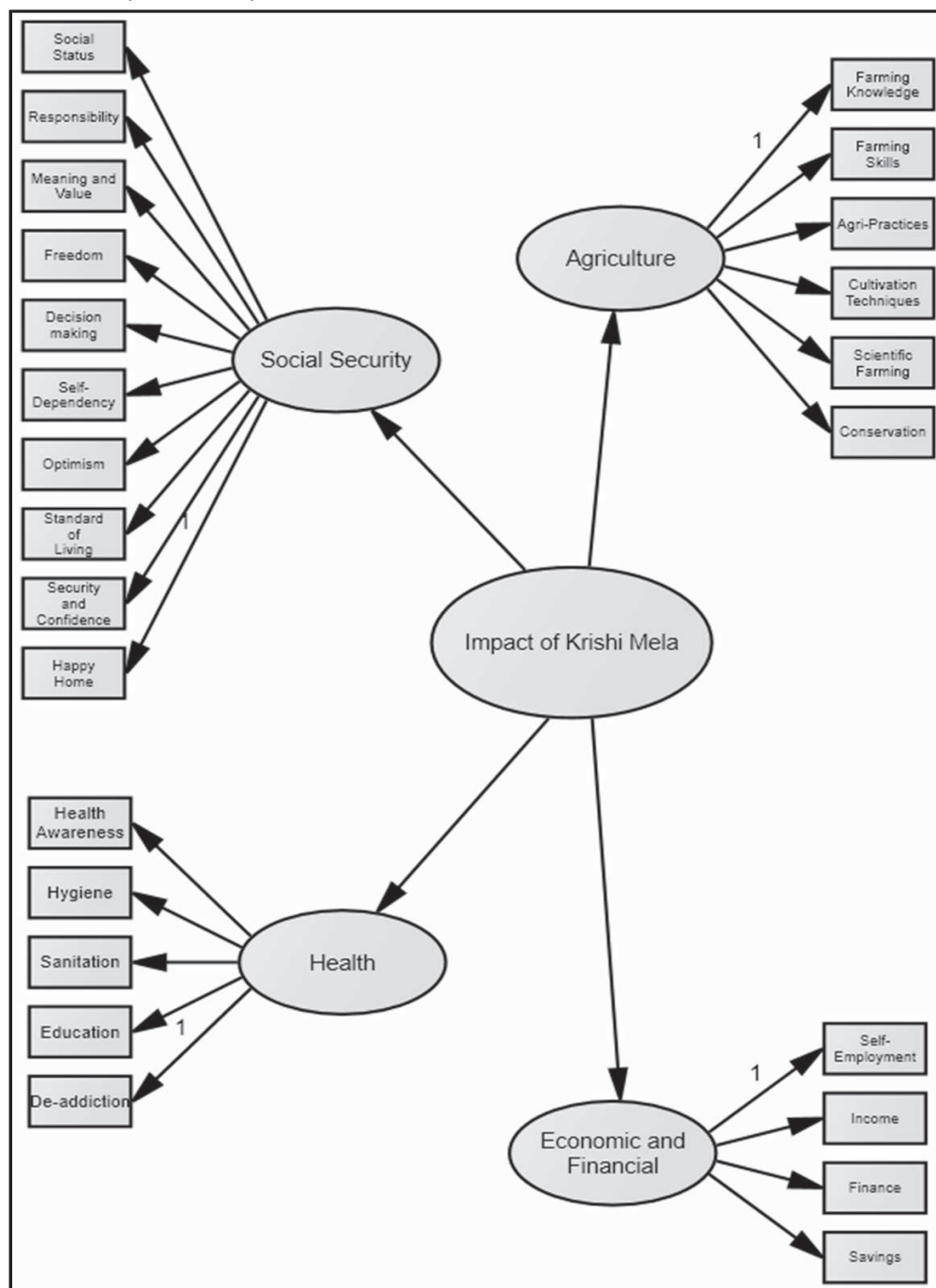
Based on the variables that are under one group, the factors have been appropriately named. This is to note that two variables namely standard of living and security & confidence have been grouped with the first

factor as they load with higher values on factor-1 (social security). Table-4.12 gives the factors extracted from the combination of variables for Mysore district.

**Table 4.12 :Factors identified- for Mysore district**

Sl. No.	Factor title
1	Social Security
2	Agriculture
3	Health
4	Economic and Financial

Source: Primary data analysis



**Figure 4.1 : Initial model for Mysore district**

Source: Extracted from primary data using EFA



The initial model extracted from the EFA has been presented in Figure-4.1. It has been presumed from the results that Krishi Mela has profound impact on four major dimensions of living of people at villages of Mysore district. Several variables as presented in the figure related to agriculture, health, social security and economic and financial aspects of living appear to be positively impacted with interventions through various activities under Krishi Mela. As this initial model is generated through EFA, it has to be tested and validated with CFA.

**Table 4.13 : Factor loading matrix – Chamarajanagar district**

Variables	Factors							
	1	2	3	4	5	6	7	8
Farming Knowledge	.866							
Farming Skills	.852							
Agri-Practices	.859							
Cultivation Techniques	.863							
Scientific Farming	.842							
Organic Farming	.581							
Conservation	.541							
Health Awareness						.795		
Hygiene		.892						
Sanitation		.858						
Education						.520		
De-addiction								.615
Social Status						.474		
Responsibility						.465		
Meaning & Value			.795					
Freedom			.669					
Decision Making								.640
Self-Dependency				.751				
Optimism				.616				
Self-Employment				.725				
Income		.482						
Finance							.762	
Savings							.561	
Standard of Living					.635			
Security & Confidence					.463			
Happy Home					.836			
Government Intervention							.647	

Source: Primary data analysis

**Table 4.14 : Factors identified-Chamarajanagar district**

Sl. No.	Factor title
1	Agriculture
2	Self-Reliance
3	Social
4	Empowerment
5	Well-being and Security
6	Health
7	Finance
8	Family Life

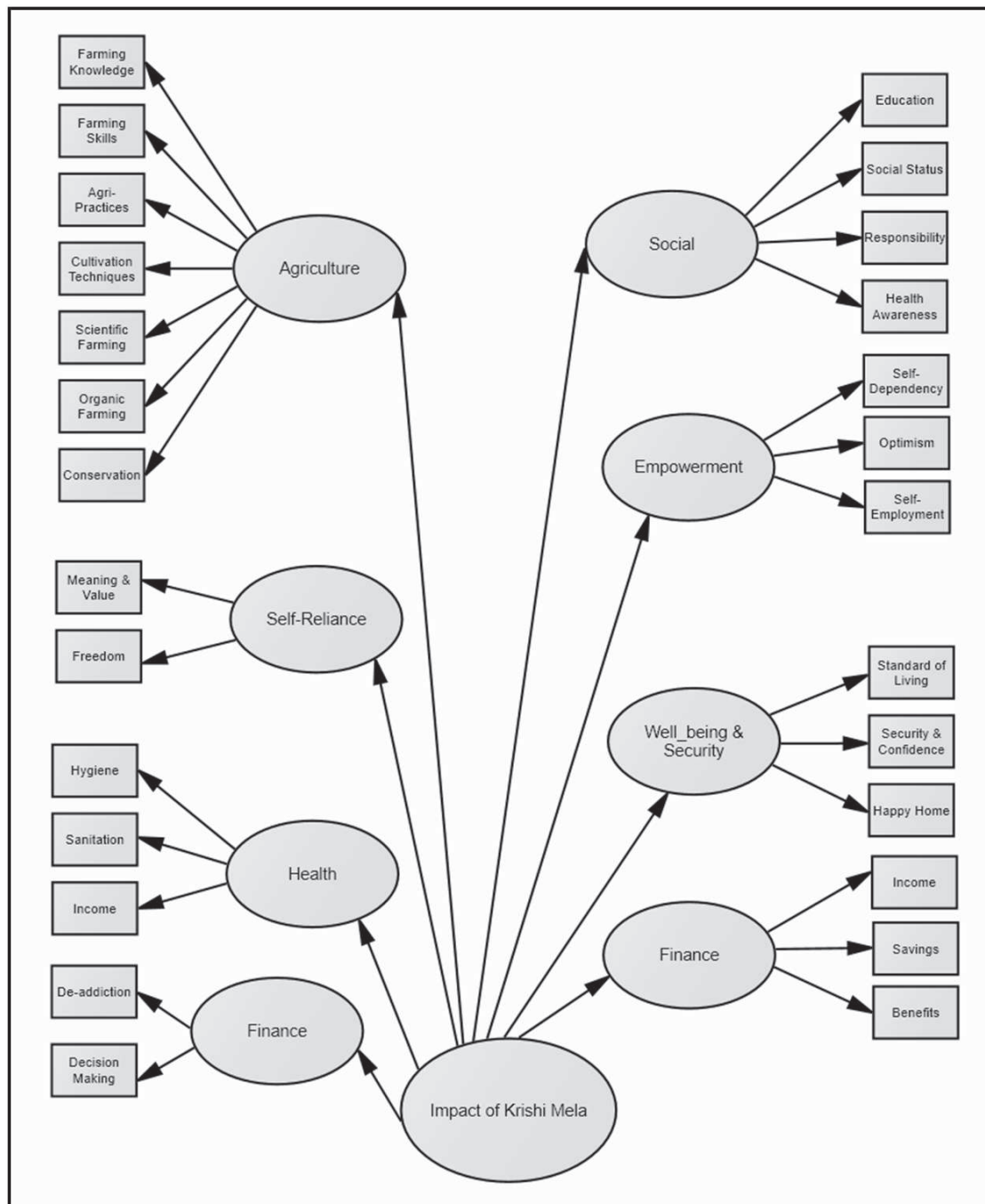
Source: Primary data analysis

\*Note that the factor names are not in order as given in the above tables. The diagrams will give the details.



Table 4.13 presents the component matrix for Chamarajanagar district. It could be noted that growing awareness and knowledge on modern farming is loaded with Factor 1 (Agriculture) and association between the two seems to be the highest by any variable for the district. Security & confidence is loaded with factor-5 (wellbeing and security) and their association value is the lowest, but above the minimum cut off. The strength of association between all other variables and factors are within these highest and lowest limits. Hence, factor-variable association meets the minimum cut-off.

**Figure 4.2 : Initial model for Chamarajanagar district**



Source: Extracted from primary data using EFA

The initial Krishi Mela growth model developed for Chamarajanagar, as presented in Figure - 4.2, assumes that Krishi Melas have drastic impact on many dimensions of living and would lead to holistic development of rural poor. As shown by the model, variables relating to factors such as agriculture, self-reliance, social, empowerment, well-being and security, health, finance and family life are influenced by the Krishi Melas. This is a hypothetical model extracted from EFA and it has to be tested by CFA.

**Table 4.15 : Factor loadings - aggregate**

Variable	Factors				
	1	2	3	4	5
Farming Knowledge	.896				
Farming Skills	.886				
Agri-Practices	.903				
Cultivation Techniques	.910				
Scientific Farming	.887				
Organic Farming	.672				
Conservation	.519				
Health Awareness			.688		
Hygiene			.794		
Sanitation			.780		
Education			.724		
De-addiction			.590		
Social Status		.661			
Responsibility		.711			
Meaning & Value		.699			
Freedom		.743			
Decision Making		.690			
Self-Dependency		.609			
Self-Employment					.697
Income				.526	
Finance				.742	
Savings				.726	
Standard of Living		.720			
Security & Confidence		.665			
Happy Home		.676			

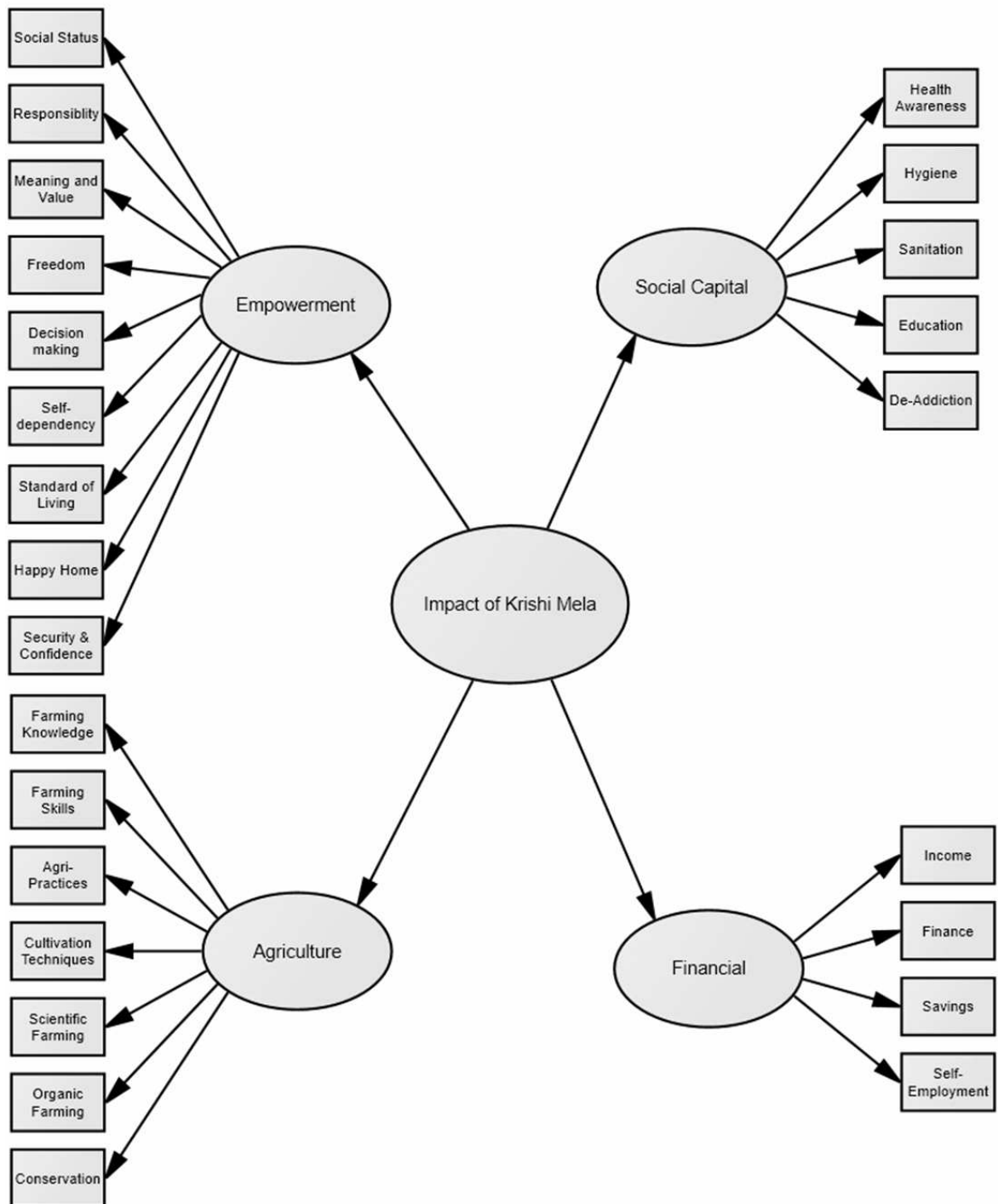
Source: Primary data analysis

**Table 4.16 : Factors identified aggregate**

Sl. No.	Factor title
1	Empowerment
2	Agriculture
3	Social Capital
4	Financial
5	Self-Employment

Source: Primary data analysis

An aggregate analysis for overall data of Mysore and Chamarajanagar districts has been carried out and the component matrix for the same has been produced in Table 4.15. Based on the component matrix, factors are extracted and the same is presented in table 4.16. It could be noted that the component matrix of all the variables are above the minimum cut off. Learning of new cultivation techniques from Krishi Melas causes the highest variability to its factor i.e. agriculture and adoption of water and soil conservation measures cause the lowest variability.



**Figure 4.3 : Initial model - aggregate study area**

Source: Extracted from primary data using EFA

The initial Krishi Mela growth model has been developed based on the results of EFA and is presented in Figure 4.3. It shows that Krishi Melas may impact various aspects of living related to empowerment, social capital, agriculture and financial status of the study population. This model will be tested later for validation using CFA. The following discussion gives the details related to the testing the validity of the model.

### Confirmatory factor analysis (CFA)

Based on the results of EFA, an initial model was built (as presented in the previous section) and the same model has been tested using CFA. This section present the model fit indices, regression weights etc. Through the process, the final models are built for both the districts of study saperately and an aggregate model of Krishi Mela combining the entire study area. In this section, discussion on the Krishi Mela Growth Model built for Mysore district, followed by Chamaraanagar district and Aggregate Model has been presented.

#### CFA for Mysore district

##### Testing the good fit of the model

In order to identify the model, we look at the model fit indices. Theoretically, it was proven that these indices have to meet certain cut-off values. Table-4.17 gives the discussion related to the same.

**Table 4.17 : CMIN**

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	94	198.317	206	.637	.963
Saturated model	300	.000	0		
Independence model	24	3620.742	276	.000	13.119

Source: Analysis of primary data

The first of the fit statistics that one has to look at is the CMIN/DF. This gives an indication whether the fit of the data to the proposed model is good or not-good. The hypothesis tested here is - the proposed model is close to the actual model- and the values of CMIN/DF are looked at to test this hypothesis. Values between 2 and 3 indicates that the fit is a good fit (refer to Ullman, 2001, Schumacker & Lomax, 2004). From Table-4.17, it could be noted that the value (0.963) is less than 2 and we conclude that the fit is a good fit. This indicates that the covariance structure proposed is supported by the sample drawn. We now look at other model fit indices to evaluate the model.

**Table 4.18 : RMR, GFI**

Model	RMR	GFI	AGFI	PGFI
Default model	.023	.907	.865	.623
Saturated model	.000	1.000		
Independence model	.177	.186	.115	.171

Source: Analysis of primary data

Table-4.18 gives the indices relating to Root Mean square Residual (RMR), Goodness-of Fit Index (GFI) and Adjusted Goodness-of-Fit Index (AGFI). A value of RMR close to zero is considered to be a good fit (Hu and Bentler (1999)) and for the current model the value of 0.023 indicates that the model is a good fit. Also, the values of GFI and AGFI (see Hu and Bentler (1995)) indicate that the model is a good fit.

**Table 4.19 : Baseline comparisons**

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.945	.927	1.002	1.003	1.000
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Source: Analysis of primary data

The next set of indices that one has to look at are Comparative Fit Index (CFI), proposed by Bentler (1990) and Tucker-Lewis index (TLI), proposed by Tucker and Lewis (1973). In both the cases, a value close to 1 is considered as a good fit. From the Table-4.19, one can note that the values for the model fit are close to the required cut-off and hence we conclude that the model is a good fit.

**Table 4.20 : RMSEA**

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.0001	.0001	.030	1.000
Independence model	.283	.275	.292	.000

Source: Analysis of primary data

Root Mean Square Error of Approximation (RMSEA) was proposed by Steiger and Lind (1980) and a value of 0.0001 (see, Hu and Bentler (1999), Browne and



Cudeck (1993)) indicates a good fit between the hypothesized model and the observed data. In addition to this, the PCLOSE value as suggested by Jöreskog and Sörbom (1996a) has to be  $>0.50$ , for a model to be a good fit. For the proposed model, from Table-4.20, one can see that the RMSEA value is 0.0001 and the PCLOSE value is 1. These values indicate that the model is a good fit.

### Regression paths and the standardized regression weights

Based on the above analysis, we conclude that the

model built is a good fit and also that the model built will give an opportunity to understand the factors associated with the Kisan Melas. This is to note that each directed line into either the variables or the sub-components are the regression paths and testing for their significance will give the right paths. These paths will help to focus on the significant factors with respect to the variables and the significant variables with respect to the well-being. Tables 4.21 and 4.22 give the same.

**Table 4.21 : Regression weights: (default model) - Mysore district**

Factors/variables	Path	Factors/variables	Estimate	S.E.	C.R.	P
Social Security	<---	Impact of Krishi Mela	1.417	.308	4.606	***
Health	<---	Impact of Krishi Mela	.842	.185	4.560	***
Economic and Financial	<---	Impact of Krishi Mela	1.000			
Agriculture	<---	Impact of Krishi Mela	.977	.227	4.302	***
Happy Home	<---	Social Security	1.000			
Security & Confidence	<---	Social Security	.954	.069	13.866	***
Standard of Living	<---	Social Security	1.028	.064	15.963	***
Optimism	<---	Social Security	.915	.115	7.976	***
Self-Dependency	<---	Social Security	1.133	.113	10.065	***
Decision Making	<---	Social Security	1.069	.105	10.143	***
Freedom	<---	Social Security	1.022	.096	10.686	***
Meaning & Value	<---	Social Security	.894	.108	8.249	***
Responsibility	<---	Social Security	1.072	.103	10.393	***
Social Status	<---	Social Security	1.023	.118	8.633	***
Organic Farming	<---	Agriculture	1.000			
Scientific Farming	<---	Agriculture	1.239	.092	13.477	***
Cultivation Techniques	<---	Agriculture	1.332	.111	12.014	***
Agri-Practices	<---	Agriculture	1.354	.111	12.208	***
Farming Skills	<---	Agriculture	1.297	.111	11.676	***
Farming Knowledge	<---	Agriculture	1.322	.110	11.999	***
Health Awareness	<---	Health	1.000			
Hygiene	<---	Health	.954	.066	14.506	***
Sanitation	<---	Health	.869	.079	10.986	***
Education	<---	Health	.766	.089	8.589	***
De-addiction	<---	Health	.931	.122	7.647	***
Self-Employment	<---	Economic and Financial	1.000			
Income	<---	Economic and Financial	1.120	.181	6.183	***
Savings	<---	Economic and Financial	.782	.140	5.591	***

Source: Analysis of primary data

From Table 4.21, it could be noted that all the regression paths are significant. Table 4.22 presents

the standardized regression weights of each of the regression paths. Based on the weights, the sub - components and the variable can be ranked.

**Table 4.22 : Loadings of factors and related variables  
standardized regression weights: (default model) - Mysore district**

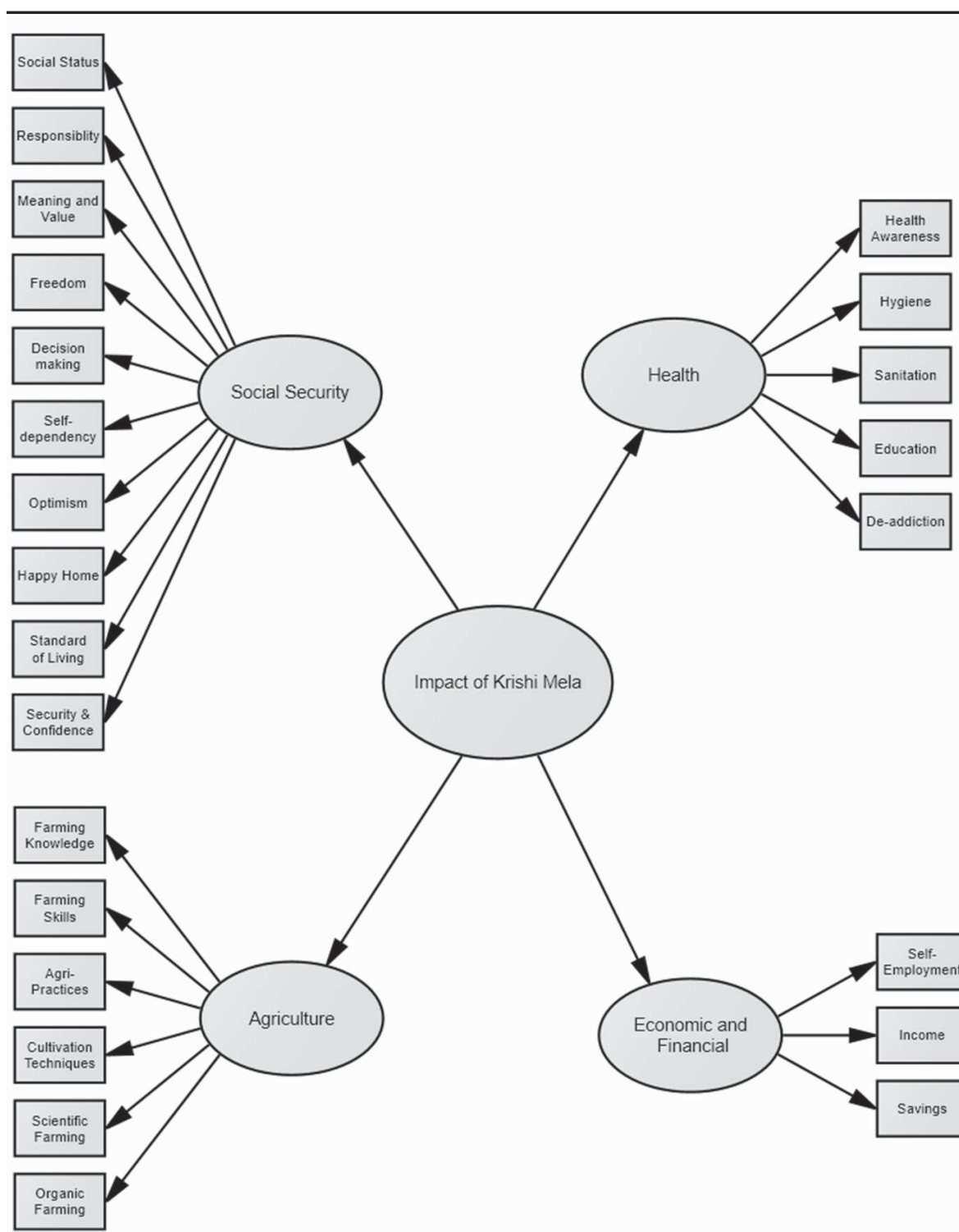
Factors/variables	Path		Reg. weight/ coefficient	Rank
<b>Social Security</b>	<---	<b>Impact of Krishi Mela</b>	<b>.961</b>	<b>1</b>
<b>Health</b>	<---	<b>Impact of Krishi Mela</b>	<b>.554</b>	<b>4</b>
<b>Economic and Financial</b>	<---	<b>Impact of Krishi Mela</b>	<b>.682</b>	<b>2</b>
<b>Agriculture</b>	<---	<b>Impact of Krishi Mela</b>	<b>.573</b>	<b>3</b>
Happy Home	<---	Social Security	.740	15
Security & Confidence	<---	Social Security	.751	13
Standard of Living	<---	Social Security	.831	8
Optimism	<---	Social Security	.638	19
Self-Dependency	<---	Social Security	.798	11
Decision Making	<---	Social Security	.817	10
Freedom	<---	Social Security	.777	12
Meaning & Value	<---	Social Security	.665	18
Responsibility	<---	Social Security	.820	9
Social Status	<---	Social Security	.687	17
Organic Farming	<---	Agriculture	.724	16
Scientific Farming	<---	Agriculture	.915	5
Cultivation Techniques	<---	Agriculture	.948	2
Agri-Practices	<---	Agriculture	.965	1
Farming Skills	<---	Agriculture	.924	4
Farming Knowledge	<---	Agriculture	.947	3
Health Awareness	<---	Health	.858	6
Hygiene	<---	Health	.915	5
Sanitation	<---	Health	.750	14
Education	<---	Health	.625	21
De-addiction	<---	Health	.628	20
Self-Employment	<---	Economic and Financial	.551	23
Income	<---	Economic and Financial	.833	7
Savings	<---	Economic and Financial	.602	22

Source: Analysis of primary data

From Table 4.22, it could be observed that all the four factors of well-being have significant impact of Krishi Mela in Mysore district. Among the factors Social Security has the highest impact of the Krishi Mela followed by Economic and Financial status, Agriculture and Health. The analysis reflects that 96 percent of improvement in social security of rural poor is defined collectively by the various activities under Krishi Mela. Though, health aspects of living of the people surveyed in Mysore district has the least impact (among the factors) of Krishi Mela activities, the impact is statistically significant. The Krishi

Mela seems to influence various variables relating to agricultural operations of rural people of Mysore district. Adoption of new agricultural practices and modern cultivation techniques, improved awareness on various aspects of cultivation and learning of scientific farming, all relating to agriculture have the largest impact of Krishi Melas. On a comparative note, learning on self-employment activities, savings and income generation relating to economic and financial aspects of living have been less defined/ impacted (but significant) from Krishi Mela activities.



**Figure 4.4 : Krishi Mela growth model - final - Mysore district**

Source: Extracted from primary data using CFA

As it is evident from Figure 4.4, the various programmes organised under Krishi Mela by SKDRDP has profound positive impact on social security, health,

economic and financial status and agricultural aspects of living of the participating members. The participation of rural poor as SKDRDP SHG member in Krishi Mela as participant or organising volunteer has exposed to the mainstream world. Association

with SKDRDP and participation in Krishi Mela has provided them security to their social living. The rural poor feel, since their participation in Krishi Mela activities, more secured and confident, realised that even their life has meaning and value, instilled optimism about their life and made them more responsible toward family and society. It is also noted that the improved standard of living of the rural people and the higher freedom they enjoy are owing to Krishi Melas. The Krishi Melas have powerful impact in creating and improving peaceful and happy family atmosphere at Mysore district. The people enjoy higher social status signifying improved social security because of participation in Krishi Mela.

The model also exhibits that Krishi Mela activities helped significantly to raise the economic and financial status of rural people in Mysore district. The Krishi Melas have significantly contributed to educate rural poor people on many self-employment ventures, taught them the means of earning income to sustain the family and also encouraged them to save a part of income for unforeseen future.

The model shows that Krishi Melas have significant impact on the agricultural learnings of the farmers and labourers who participated in the Krishi Mela activities. Referring to Table 4.22 and Figure 4.4, Krishi Mela has the highest impact on learning of new agricultural methods and practices. This may be due to the live demonstrations, exhibitions and lectures on the same at Krishi Mela. It is also found that the farmers are motivated positively by Krishi Melas to apply modern techniques of cultivation. Krishi Melas have improved the awareness and knowledge of farmers and labourers on various aspects of cultivation. It is due to Krishi Melas farmers and labourers in Mysore district learnt better skills of cultivation and scientific farming.

It is significant that Krishi Mela programmes of SKDRDP has raised awareness of rural poor in Mysore district on health and education. The largest impact of Krishi Mela on these issues seems to be on hygiene (refer Table 4.22). This is because every Krishi Mela emphasises heavily on practices of hygiene among rural poor in terms of bathing, clothing, food, surrounding etc. through special lectures, live demonstrations, plays etc. These strategies seem to be very effective. These events also improved their awareness on health related issues, sanitation and educating children for their better future.

## CFA for Chamarajanagar district

### Testing the good fit of the model

From Table 4.23 it could be noted that CMIN value (.973) is less than 2 and hence the fit is a good fit. This is the indication that the covariance structure proposed is supported by the sample drawn. The Root Mean Square Residual (RMR), Goodness-of Fit Index (GFI) and Adjusted Goodness-of-Fit Index (AGFI) as presented in Table 4.24, meet the statistical requirement and thereby reaffirm that the proposed model is a good fit. Referring to Table 4.25, Comparative Fit Index (CFI) and Tucker-Lewis index (TLI) have index values close to 1 which is considered as a good fit. Root Mean Square Error of Approximation (RMSEA) has a value of 0.000 and indicates a good fit between the hypothesized model and the observed data. The PCLOSE value for the proposed model, as shown in Table 4.26 is 0.995 which fulfils the requirement for a good fit model. Hence, it is concluded that the model has a good fit and fit for further analysis.

**Table 4.23 : CMIN**

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	72	198.497	204	.596	.973
Saturated model	276	.000	0		
Independence model	23	1515.159	253	.000	5.989

Source: Analysis of primary data

**Table 4.24 : RMR, GFI**

Model	RMR	GFI	AGFI	PGFI
Default model	.023	.873	.828	.645
Saturated model	.000	1.000		
Independence model	.131	.280	.214	.257

Source: Analysis of primary data

**Table 4.25 : Baseline comparisons**

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.869	.838	1.004	1.005	1.000
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Source: Analysis of primary data

**Table 4.26 : RMSEA**

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.000	.000	.038	.995
Independence model	.217	.206	.228	.000

Source: Analysis of primary data

### **Regression paths and the standardized regression weights**

The results of regression paths and the standardised regression weights are presented in Table 4.27 & 4.28. It is observed that Krishi Melas have significant impact on different dimensions of living of people in the villages of Chamarajanagar district. Among the various dimensions, social aspect of living of the informants has been influenced by the activities of Krishi Melas the most. Krishi Melas own 91 percent change in social living of the rural people. Krishi Melas also impacted on a larger scale on the general wellbeing and security of the informant population. It is also evident that Krishi Melas have led to the empowerment of the rural people, enabled their self-reliance, improved their financial status, contributed significantly to their health status and also assisted their agriculture related activities. Compared to Mysore district, in the villages of Chamarajanagar district the impact of Krishi Melas on the rural development is more holistic with many dimensions of wellbeing are influenced by Krishi Melas. This may be due to differences in the reception of the events by the people of two different districts, differences in the implementation and follow up of Krishi Mela events and resolutions by the Organisation etc.

Krishi Melas have the highest impact social living of the rural people in Chamarajanagar district. As found in Mysore district, even in Chamarajanagar district, Krishi Melas are found to be a very critical factor in making people more responsible towards family and society. The study also shows that the improved status of the rural people in the society and increased awareness towards educating their children are drawn significantly from Krishi Melas.

Referring to Table-4.28 sanitation relating to health has been found as the variable having the largest impact of Krishi Melas. SKDRDP Krishi Melas define 95 percent improvement in sanitation and related awareness in Chamarajanagar district. Learning on new cultivation techniques, scientific farming and new agri-practices relating to agriculture are other variables defined to a greater extent by the Krishi Melas. Awareness on education, enabling decision making and motivation to savings are the least influenced variables of Krishi Melas, but still they have significant impact.

(Contd....)

**Table 4.27 : Regression weights: (default model)- Chamarajanagar district**

Factors/variables	Path	Factors/variables	Estimate	S.E.	C.R.	P
Agriculture	<---	Krishi Mela	.702	.150	4.692	***
Wellbeing & Security	<---	Krishi Mela	1.000			
Social	<---	Krishi Mela	1.009	.068	14.768	***
Empowerment	<---	Krishi Mela	.961	.075	12.877	***
Financial	<---	Krishi Mela	.810	.083	9.772	***
Self-Reliance	<---	Krishi Mela	.837	.075	11.219	***
Health	<---	Krishi Mela	1.000			
Scientific Farming	<---	Agriculture	.942	.138	6.807	***
Cultivation Techniques	<---	Agriculture	.985	.163	6.044	***
Agri-Practices	<---	Agriculture	.617	.111	5.539	***
Farming Skills	<---	Agriculture	1.002	.107	9.359	***
Farming Knowledge	<---	Agriculture	1.000			
Standard of Living	<---	Wellbeing & Security	.888	.167	5.314	***
Security & Confidence	<---	Wellbeing & Security	1.000			
Happy Home	<---	Wellbeing & Security	.646	.089	7.245	***
Education	<---	Social	.604	.091	6.623	***
Social Status	<---	Social	1.000			
Responsibility	<---	Social	.926	.173	5.359	***
Freedom	<---	Self-Reliance	1.040	.198	5.241	***
Meaning & Value	<---	Self-Reliance	.702	.150	4.692	***
Organic Farming	<---	Agriculture	1.000			
Conservation	<---	Agriculture	1.009	.068	14.768	***
Self-Dependency	<---	Empowerment	.961	.075	12.877	***
Optimism	<---	Empowerment	.810	.083	9.772	***
Self-Employment	<---	Empowerment	.837	.075	11.219	***
Decision Making	<---	Empowerment	.751	.161	4.678	***
Income	<---	Financial	1.000			
Savings	<---	Financial	.902	.232	3.888	***
Hygiene	<---	Health	1.000			
Sanitation	<---	Health	.958	.083	11.520	***

Source: Analysis of primary data

**Table 4.28 : Standardized regression weights: (default model)- Chamarajanagar district**

Factors/variables		Construct/factors	Estimate	Rank
<b>Agriculture</b>	<---	<b>Krishi Mela</b>	<b>.532</b>	<b>7</b>
<b>Wellbeing &amp; Security</b>	<---	<b>Krishi Mela</b>	<b>.855</b>	<b>2</b>
<b>Social</b>	<---	<b>Krishi Mela</b>	<b>.914</b>	<b>1</b>
<b>Empowerment</b>	<---	<b>Krishi Mela</b>	<b>.769</b>	<b>3</b>
<b>Financial</b>	<---	<b>Krishi Mela</b>	<b>.673</b>	<b>5</b>
<b>Self-Reliance</b>	<---	<b>Krishi Mela</b>	<b>.688</b>	<b>4</b>
<b>Health</b>	<---	<b>Krishi Mela</b>	<b>.560</b>	<b>6</b>
Scientific Farming	<---	Agriculture	.901	3
Cultivation Techniques	<---	Agriculture	.905	2
Agri-Practices	<---	Agriculture	.859	4
Farming Skills	<---	Agriculture	.746	11
Farming Knowledge	<---	Agriculture	.794	9
Standard of Living	<---	Wellbeing & Security	.748	10
Security & Confidence	<---	Wellbeing & Security	.737	12
Happy Home	<---	Wellbeing & Security	.622	16
Education	<---	Social	.528	21
Social Status	<---	Social	.833	7
Responsibility	<---	Social	.837	6
Freedom	<---	Self-Reliance	.698	14
Meaning & Value	<---	Self-Reliance	.805	8
Organic Farming	<---	Agriculture	.604	18
Conservation	<---	Agriculture	.559	20
Self-Dependency	<---	Empowerment	.720	13
Optimism	<---	Empowerment	.618	17
Self-Employment	<---	Empowerment	.595	19
Decision Making	<---	Empowerment	.524	22
Income	<---	Financial	.660	15
Savings	<---	Financial	.519	23
Hygiene	<---	Health	.850	5
Sanitation	<---	Health	.954	1

Source: Analysis of primary data

With these exercise the final growth model of Krishi Mela has been development through CFA and is presented in Figure 4.5. The Krishi Melas appear to be contributing to improved general wellbeing and more secured life. The impact flows from Krishi Melas to wellbeing dimensions which are factored into three. Firstly, the events of Krishi Mela are found influencing significantly the standard of living of the rural people. Secondly, they contribute to creating a society of people who feel more secured and confident. Thirdly, rural people of Chamarajanagar district owe to Krishi Melas for peaceful and happy family atmosphere.

It is also observed that in the study area of Chamarajanagar district, Krishi Melas of SKDRDP

contributed to the empowerment of the participating people. Relating to empowerment, self-dependency of the rural people owes the largest to Krishi Mela activities. People are more optimistic about the future, getting exposed to self-employment opportunities and now are capable to take decisions which affect their life and the life of their family. This transformation towards greater empowerment of rural people is significantly defined by the Krishi Mela activities.

It is to be noted from the results that rural people of Chamarajanagar district are made self-reliant following to their participation in various Krishi Mela programmes. It is because of Krishi Melas, people realised the meaning and value of their own life. Krishi

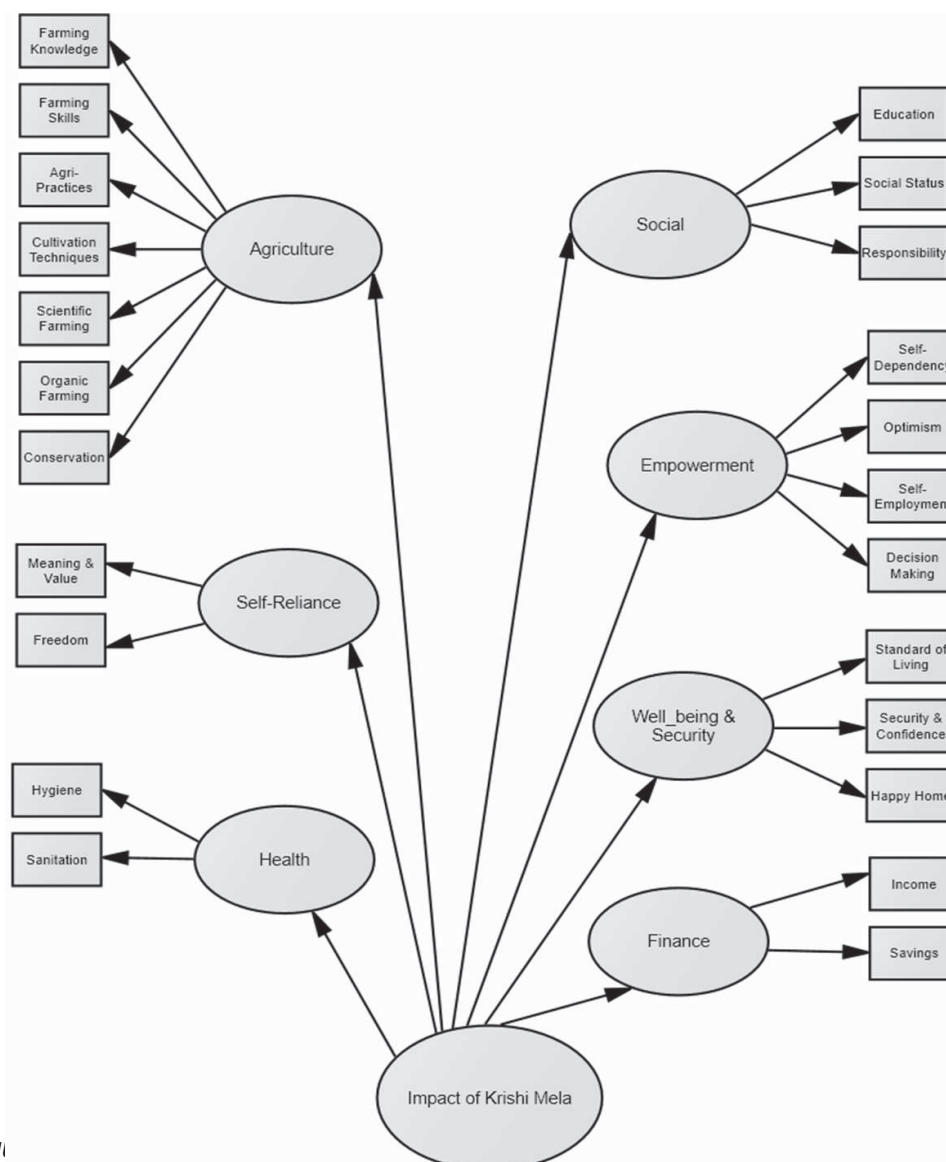
Melas also guided them towards leading the life of their choice. This indicates greater freedom being enjoyed by the people owing to Krishi Melas.

Krishi Melas also have significant impact on the financial status of the rural people in Chamarajanagar district. This is similar to the case of Mysore district. It is learnt that Krishi Melas taught people the means of earning income to sustain their family with dignity. This is also noteworthy that Krishi Melas have significantly motivated people to save a part of their earning for uncertain future.

The aspects of living relating to health have been significantly defined by the various awareness programs and demonstrations during Krishi Melas. It is pertinent to note that more than 94 percent change in the awareness and practice of sanitation among

the rural people the impact of Krishi Melas. This is the highest impact factor of Krishi Mela for the district. Creation of awareness among the people also owes significantly to Krishi Melas.

Krishi Melas have significant and profound impact on various agriculture related aspects of wellbeing of rural people. The largest impact of Krishi Melas relating to agriculture sector is the increased motivation for the farmers and labourers to apply new techniques of cultivation and adopt scientific farming methods and new agri-practices on their field. Improved knowledge on various aspects of cultivation, new farming skills, motivation for organic farming and concern towards soil and water conservation are also significantly drawn from the lectures, live demonstrations and peer discussions during Krishi Melas.



**Fig.**

Source: Extracted from primary data using CFA



### Confirmatory factor analysis (CFA) : an aggregate analysis

Confirmatory factor analysis has been run to test the initial model and develop new model of growth through Krishi Melas the entire study areas by combining the data collected from the sample population of Krishi Mela participants in Mysore district and Chamarajanagara district.

### Testing the good fit of the model

The good fit of the model developed is tested by developing relevant and acceptable indices. From Table 4.29 it could be noted that CMIN value (1.313) is less than 2 and hence the fit is a good fit. This is the indication that the covariance structure proposed is supported by the sample drawn. The Root Mean Square Residual (RMR), Goodness-of Fit Index (GFI) and Adjusted Goodness-of-Fit Index (AGFI) as presented in Table 4.30, meet the statistical requirement and thereby reaffirm that the proposed model is a good fit. Referring to Table 4.31, Comparative Fit Index (CFI) and Tucker-Lewis index (TLI) have index values close to 1 which is considered as a good fit. Root Mean Square Error of Approximation (RMSEA) has a value of 0.035 and indicates a good fit between the hypothesized model and the observed data. The PCLOSE value for the proposed model, as shown in Table 4.32 is 0.992 which fulfils the requirement for a good fit model. Hence, it could be concluded that the model has a good fit and further results are reliable.

**Table 4.29 : CMIN**

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	81	287.653	219	.001	1.313
Saturated model	300	.000	0		
Independence model	24	4528.434	276	.000	16.407

Source: Analysis of primary data

**Table 4.30 : RMR, GFI**

Model	RMR	GFI	AGFI	PGFI
Default model	.020	.916	.885	.669
Saturated model	.000	1.000		
Independence model	.160	.217	.149	.200

Source: Analysis of primary data

**Table 4.31 : Baseline comparisons**

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.936	.920	.984	.980	.984
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Source: Analysis of primary data

**Table 4.32. RMSEA**

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.035	.023	.045	.992
Independence model	.244	.238	.251	.000

Source: Analysis of primary data

### Regression paths and the standardized regression weights

For the overall data analysis, it is found from the results as presented in Table 4.33 and 4.34 that Krishi Melas have significant positive impact on the agricultural activities of rural population in Mysore and Chamarajanagar districts, social capital, financial status and their empowerment. Among these four different dimensions of wellbeing of rural population, Krishi Melas cause the largest variation in their empowerment. It is found from the results that 96 percent raise in the empowerment standards of theirs is defined collectively by Krishi Mela activities. Even their increased financial status owes significantly (73 percent) to Krishi Melas. Krishi Melas also contributed in building social capital and agriculture development. The size of impact of Krishi Melas on them appears to be comparatively lesser (61 percent and 59 percent respectively) but the impact is statistically significant. The direction of the regression path as shown in Table 4.33 and 4.34 indicate the cause and effect

relationship between the factors/variables. The regression path shows the direction of the flow of cause and effect relationships among the factors and variables in this case. The impact flows, in the initial stage, from Krishi Melas to various constructs/factors and in the later stage from the factors/constructs to various growth variables.

Analysing from the perspectives of impact of Krishi Melas on the different variables relating to the growth factors, it could be noted that Krishi Melas have the highest positive impact on introducing new agricultural practices to poor farmers and labourers. Ninety-two percent of learnings on new agricultural practices are defined by the Krishi Melas. Motivation to adopt modern techniques of cultivation, improved awareness on various aspects of cultivation, knowledge and application of scientific farming

and learning of new farming skills (all relating to agriculture) are the other prominent variables defined to a larger size by the programmes of Krishi Melas. Increased use of toilets and sanitation units which build up social capital in the villages of the study area are mainly due to the awareness creation and support provided by the SKDRDP and its Krishi Mela activities. Krishi Melas account for 88 percent change in the sanitation standards in the study region.

The growth variables which are influenced the least by Krishi Melas are self-employment, financial status, conservation of soil and water and motivation to save income. Despite being the least influenced variables, the impact of Krishi Melas is statistically significant on them and more than 50 percent of changes in each of these variables is defined by Krishi Melas.

**Table 4.33 : Regression weights : (default model) – aggregate**

Factor/variable	Path		Estimate	S.E.	C.R.	P
<b>Agriculture</b>	<---	<b>Krishi Melas</b>	<b>.760</b>	<b>.126</b>	<b>6.014</b>	<b>***</b>
<b>Social Capital</b>	<---	<b>Krishi Melas</b>	<b>.750</b>	<b>.114</b>	<b>6.590</b>	<b>***</b>
<b>Financial</b>	<---	<b>Krishi Melas</b>	<b>1.000</b>			
<b>Empowerment</b>	<---	<b>Krishi Melas</b>	<b>1.208</b>	<b>.170</b>	<b>7.119</b>	<b>***</b>
Conservation	<---	Agriculture	1.000			
Organic Farming	<---	Agriculture	1.131	.105	10.758	***
Scientific Farming	<---	Agriculture	1.470	.141	10.453	***
Cultivation Techniques	<---	Agriculture	1.563	.147	10.647	***
Agri-Practices	<---	Agriculture	1.565	.147	10.673	***
Farming Skills	<---	Agriculture	1.455	.142	10.259	***
Farming Knowledge	<---	Agriculture	1.478	.140	10.591	***
Happy Home	<---	Empowerment	1.000			
Security & Confidence	<---	Empowerment	.958	.077	12.486	***
Standard of Living	<---	Empowerment	1.022	.074	13.735	***
Self-Dependency	<---	Empowerment	1.008	.102	9.867	***
Decision Making	<---	Empowerment	.952	.098	9.695	***
Freedom	<---	Empowerment	.964	.099	9.705	***
Meaning & Value	<---	Empowerment	.959	.107	8.919	***
Responsibility	<---	Empowerment	1.189	.107	11.083	***
Social Status	<---	Empowerment	1.111	.114	9.779	***
Health Awareness	<---	Social Capital	1.000			
Hygiene	<---	Social Capital	.992	.093	10.643	***
Sanitation	<---	Social Capital	1.084	.105	10.306	***
Education	<---	Social Capital	.927	.102	9.106	***
Income	<---	Financial	1.000			
Finance	<---	Financial	.839	.111	7.550	***
Savings	<---	Financial	.747	.090	8.282	***
Self-Employment	<---	Financial	.898	.119	7.555	***

Source: Analysis of primary data

**Table 4.34 : Standardized regression weights: (default model) - aggregate**

Factor/variable	Path		Estimate	Rank
<b>Agriculture</b>	<---	<b>Krishi Melas</b>	<b>.558</b>	<b>4</b>
<b>Social Capital</b>	<---	<b>Krishi Melas</b>	<b>.612</b>	<b>3</b>
<b>Financial</b>	<---	<b>Krishi Melas</b>	<b>.729</b>	<b>2</b>
<b>Empowerment</b>	<---	<b>Krishi Melas</b>	<b>.962</b>	<b>1</b>
Conservation	<---	Agriculture	.570	21
Organic Farming	<---	Agriculture	.680	16
Scientific Farming	<---	Agriculture	.889	4
Cultivation Techniques	<---	Agriculture	.918	2
Agri-Practices	<---	Agriculture	.922	1
Farming Skills	<---	Agriculture	.859	6
Farming Knowledge	<---	Agriculture	.898	3
Happy Home	<---	Empowerment	.676	17
Security & Confidence	<---	Empowerment	.717	11
Standard of Living	<---	Empowerment	.775	10
Self-Dependency	<---	Empowerment	.696	12
Decision Making	<---	Empowerment	.687	15
Freedom	<---	Empowerment	.687	15
Meaning & Value	<---	Empowerment	.675	18
Responsibility	<---	Empowerment	.805	8
Social Status	<---	Empowerment	.693	13
Health Awareness	<---	Social Capital	.688	14
Hygiene	<---	Social Capital	.821	7
Sanitation	<---	Social Capital	.876	5
Education	<---	Social Capital	.654	19
Income	<---	Financial	.780	9
Finance	<---	Financial	.536	22
Savings	<---	Financial	.599	20
Self-Employment	<---	Financial	.526	23

Source: Analysis of primary data

The final growth model of Krishi Melas is presented in Figure 4.6. The model exhibits that Krishi Melas have caused positively to the empowerment of rural people in the study area, building of needful social capital, raising the financial status and contributing to agricultural development. The higher empowerment of rural people especially women owing to Krishi Melas is reflected in the form of increased feel of security and confidence, peaceful and happy family atmosphere, improved standard of living, improved self-dependency, ability to make decisions of their life, freedom to do what they wish to do, realisation of meaning, value and purpose in their life, sense of responsibility towards family and society and raised status in the society. From the field survey it has been

observed that participation of women, farmers, labourers and rural people in the Krishi Melas fosters their confidence and enables their empowerment. They feel united and secured with constant support of SKDRDP. Women who are locked up in the four walls of the house are now attending lectures, demonstrations, exhibitions and start dreaming about their future and their dreams are realised with the support of SKDRDP. Sessions on social evils at Krishi Melas, educating the women to educate family, following to which organising de-addiction camps appear to be creating peaceful and happy family atmosphere.

Krishi Melas, in addition to contributing agricultural development, also has the objective of improving the financial status of the poor rural people. As shown in

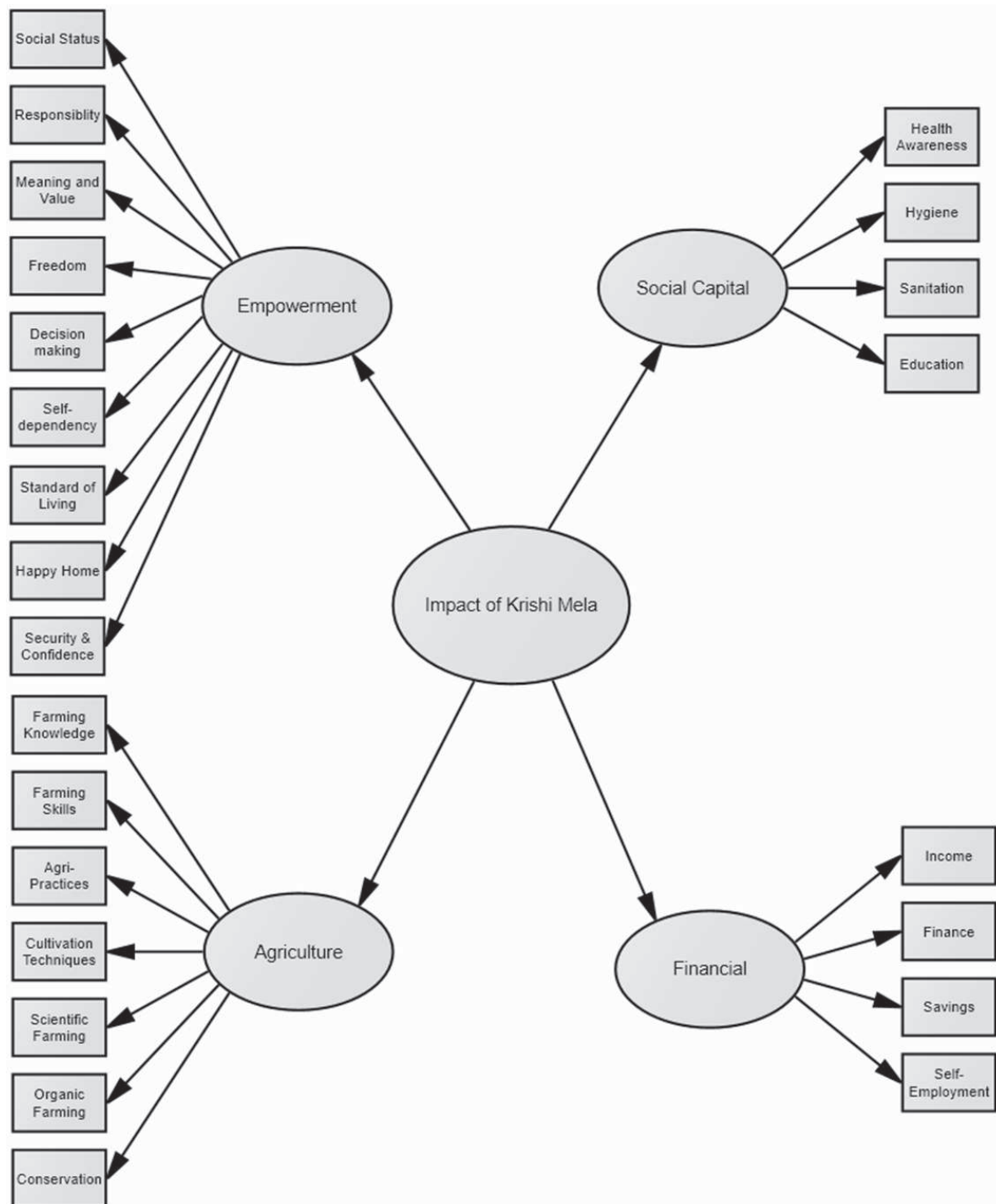
the model, Krishi Melas have been a powerful intervention of SKDRDP in raising the financial and economic capabilities of the study population. The Krishi Melas have educated people on the opportunities and prospects of self-employment and provided training there on for the interested. It is due to venturing into various economic activities following to Krishi Melas and regular guidance of SKDRDP made people to earn livelihood (income) on their own. Teachings of Krishi Melas on the importance of savings for future motivated people to save in cash and also in bank accounts. Unlike past decades, banks offer loans to farmers and labourers and this has been facilitated by Krishi Mela. Krishi Melas link participants with bank for easy and institutional finance, thereby enabling them to avail much needed credit facilities.

Krishi Melas organise events and programmes to sensitise rural people on varied social issues aiming at building future social capital. Talks by guests and experts, panel discussions, peer networking, documentary displays, street plays, dramas etc are the techniques of interventions to sensitise people. The results found that such interventions of SKDRDP Krishi Melas have significantly contributed to building of social capital by raising the awareness of the people on good health practices and importance of hygiene, increasing awareness of sanitation and reduced open defecations in the villages and also contributed towards education by motivating people to send children to schools.

It is also evident from the final model that the agricultural development draws significantly from the Krishi Melas related programmes. The technical sessions on varied topics of cultivation, crop rotation, mixed farming, fertilisation, irrigation, screening of related documentaries, talks by experts, progressive farmers, exhibitions and demonstrations of farm equipment and technologies have contributed significantly to improve the awareness of rural farmers on various aspects of cultivation, learning of better skills of cultivations, knowing and adopting new agricultural practices, using modern techniques of cultivation and effectively guided them on scientific farming. Farmers in the study region owe the use of

farm machineries, technologies in agri-processing, scientific dairying, crop rotation and cultivation, dry land farming etc. to SKDRDP sponsored Krishi Melas.

(Contd...)



**Figure 4.6 : Growth model of Krishi Mela - final aggregate model**

Source: Extracted from primary data using CFA

### Hypotheses testing

To arrive at clear reliable conclusion on the impact of Krishi Melas on the rural development, the study has developed several hypotheses and sub-hypotheses and later they are tested using p-values of the regression coefficient. The summary of the results of

testing of hypotheses are presented in Table 4.35 and 4.36. The results indicate that Krishi Melas have significant impact on multi-dimensions of wellbeing of poor people which in aggregate contributed to inclusive rural development.

**Table 4.35 : Results of testing of primary hypotheses**

No.	Description of hypotheses	p-value	Decision	Result
H1	Krishi Melas do not have significant impact on agriculture	0.0001	Reject	Krishi Melas have significant impact on agriculture
H2	Krishi Melas do not significantly influence empowerment of rural people	0.0001	Reject	Krishi Melas significantly influence empowerment of rural people
H3	Krishi Melas do not have significant impact on rural social capital	0.0001	Reject	Krishi Melas significantly impact rural social capital
H4	Krishi Melas do not have significant impact on financial & economic wellbeing of rural people	0.0001	Reject	Krishi Melas significantly impact financial & economic wellbeing of rural people

**Table 4.36 : Results of testing of sub - hypotheses**

Construct/ factor	No.	Description of sub-hypotheses	p-value	Decision	Result
Agriculture	H1	Learnings on various aspects of agriculture from Krishi Mela do not significantly contribute to environmental conservation	0.0001	Reject	Learnings on various aspects of agriculture from Krishi Mela significantly contribute to environmental conservation
	H2	Learnings on various aspects of agriculture from Krishi Mela do not significantly contribute to organic farming	0.0001	Reject	Learnings on various aspects of agriculture from Krishi Mela significantly contribute to organic farming
	H3	Learnings on various aspects of agriculture from Krishi Mela do not significantly contribute to scientific farming	0.0001	Reject	Learnings on various aspects of agriculture from Krishi Mela significantly contribute to scientific farming
	H4	Learnings on various aspects of agriculture from Krishi Mela do not significantly motivate to apply modern techniques of cultivation	0.0001	Reject	Learnings on various aspects of agriculture from Krishi Mela significantly motivate to apply modern techniques of cultivation
	H5	Learnings on various aspects of agriculture from Krishi Mela do not significantly help in knowing new agri-practices.	0.0001	Reject	Learnings on various aspects of agriculture from Krishi Mela significantly help in knowing new agri-practices.
	H6	Learnings on various aspects of agriculture from Krishi Mela do not significantly help in learning improved farming skills	0.0001	Reject	Learnings on various aspects of agriculture from Krishi Mela significantly help in learning improved farming skills



	H7	Learnings on various aspects of agriculture from Krishi Mela do not significantly improve knowledge/awareness on farming	0.0001	Reject	Learnings on various aspects of agriculture from Krishi Mela significantly improve knowledge/awareness on farming
Empowerment	H8	Empowerment of rural people due to Krishi Mela does not create happy home	0.0001	Reject	Empowerment of rural people due to Krishi Mela creates happy home
	H9	Empowerment of rural people due to Krishi Mela does not improve sense of security & confidence	0.0001	Reject	Empowerment of rural people due to Krishi Mela improves sense of security & confidence
	H10	Empowerment of rural people due to Krishi Mela does not raise their standard of living	0.0001	Reject	Empowerment of rural people due to Krishi Mela raises their standard of living
	H11	Empowerment of rural people due to Krishi Mela does not result in self-dependency	0.0001	Reject	Empowerment of rural people due to Krishi Mela results in self-dependency
	H12	Empowerment of rural people due to Krishi Mela does not enable them to take decisions affecting their life & family	0.0001	Reject	Empowerment of rural people due to Krishi Mela enables them to take decisions affecting their life & family
	H13	Empowerment of rural people due to Krishi Mela does not guide them to lead the life of their choice	0.0001	Reject	Empowerment of rural people due to Krishi Mela guides them to lead the life of their choice
	H14	Empowerment of rural people due to Krishi Mela does not enable them to realise the meaning & value of their life	0.0001	Reject	Empowerment of rural people due to Krishi Mela enables them to realise the meaning & value of their life
	H15	Empowerment of rural people due to Krishi Mela does not enable them to be responsible towards family & society	0.0001	Reject	Empowerment of rural people due to Krishi Mela enables them to be responsible towards family & society
	H16	Empowerment of rural people due to Krishi Mela does not significantly enhance their social status	0.0001	Reject	Empowerment of rural people due to Krishi Mela significantly enhances their social status
Social Capital	H17	High social capital owing to Krishi Mela does not significantly create health related awareness among rural poor	0.0001	Reject	High social capital owing to Krishi Mela significantly creates health related awareness among rural poor
	H18	High social capital owing to Krishi Mela does not significantly contribute to hygienic sense among rural poor	0.0001	Reject	High social capital owing to Krishi Mela significantly contributes to hygienic sense among rural poor

	H19	High social capital owing to Krishi Mela does not significantly motivate rural poor to use toilets	0.0001	Reject	High social capital owing to Krishi Mela significantly motivates rural poor to use toilets
	H20	High social capital owing to Krishi Mela does not significantly encourage rural poor to send children to schools	0.0001	Reject	High social capital owing to Krishi Mela significantly encourages rural poor to send children to schools
Financial	H21	The improved economic & financial wellbeing due to Krishi Mela does not significantly contribute to the income	0.0001	Reject	The improved economic & financial wellbeing due to Krishi Mela significantly contributes to the income
	H22	The improved economic & financial wellbeing due to Krishi Mela does not enable rural poor to avail agri-credit	0.0001	Reject	The improved economic & financial wellbeing due to Krishi Mela enables rural poor to avail agri-credit
	H23	The improved economic & financial wellbeing due to Krishi Mela does not motivate rural poor towards savings	0.0001	Reject	The improved economic & financial wellbeing due to Krishi Mela motivates rural poor towards savings
	H24	The improved economic & financial wellbeing due to Krishi Mela does not encourage rural poor to take up self-employment	0.0001	Reject	The improved economic & financial wellbeing due to Krishi Mela encourages rural poor to take up self-employment

## Chapter 5 - Conclusion

### Summary of the findings

The exploratory and empirical analysis adopted in the study provide evidences to conclude that SKDRDP Krishi Melas significantly improved the capabilities of rural households. This is pertinent to note that the development drawn from Krishi Melas are multi-dimensional and the benefit procured is not mere economic in nature. They have enabled empowerment of rural people especially women. The results of the study represents the women since 85 percent of the survey informants were women participants of Krishi Melas. It is found that Krishi Melas contributed to building of much needed social capital in villages and guided agricultural development. However, the size of impact of Krishi Melas on varied aspects of wellbeing is not uniform but differs. Again, the impact differs from region to region.

The achievements in rural areas relating to the following wellbeing aspects are largely attributed to Krishi Melas and follow up programmes of SKDRDP: rapid movement in application of new agricultural practices and cultivation techniques, increasing awareness on modern and scientific farming, growing awareness and measures taken for hygiene and sanitation, raised level of application of skills in farming and becoming more responsible towards family and society.

Krishi Melas and the follow up activities of SKDRDP account moderately to the following wellbeing aspects of the people in rural areas: improved income of the family, increased standard of living, confidence and security, self-dependency, improved social status, raised awareness towards health, ability to make decisions, freedom of leading the life of choice, awareness and adoption of organic farming, creation of peaceful and happy family atmosphere, realisation of meaning and value to one's own life especially to the women and motivation to educate children.

The improvement in financial and economic aspects of wellbeing of rural people attribute the least to Krishi Melas. Comparing to other aspects, promotion of savings, accessibility to institutional finance and guidance and actions towards self-employment to rural people are benefited less from Krishi Melas. Even

the conservation of water and soil did not have much impact from Krishi Melas. Despite being least effected, the impact of Krishi Melas on them is significant.

It could also be noted that the benefits derived from Krishi Melas are more in empowering rural poor and improve their social capital than agricultural development, on a comparative basis. Further, the benefits of Krishi Melas vary region to region. This is supported by the differentiated results of CFA for Mysore and Chamarajanagar districts. In Chamarajanagar district Krishi Melas have much deeper impact as they could enhance the capabilities of rural people by contributing to a wider spectrum of wellbeing. This difference in impact of the same programmes in different regions could be attributed to four major factors: First, the socio-economic background of the beneficiary population differs and hence their ability to convert functionings into capability also differs. Secondly, the execution and implementation of follow up programmes of SKDRDP following to the Krishi Melas are taken up by the different teams in different regions. There could be differences in the efficiency at which the follow up is done and which may also lead to differential achievements. Thirdly, geographical factors such as remoteness, connectivity, infrastructure, climate would also affect the development as people would be slow to respond to interventions. Fourthly, the responses and co-operation from local organisations and local administrative machineries to the growth interventions differ drastically. In case of SKDRDP Krishi Melas, the first, third and the fourth factors seem to be the differentiating factors and from the survey the second factor does not seem to be the real issue as the commitment of SKDRDP Sevaprathinidhis across the villages is uniform.

The proposed growth model of Krishi Melas assumed that participation of various government departments and authorities in the Krishi Mela events would enable in drawing more government benefits especially in infrastructure sector (roads, electricity, water supply, regular supply of quality seeds and fertilisers etc.) to the rural areas. However, the final model proved the assumption wrong. It has been found from the study that following to Krishi Mela events, nothing much efforts are made by the local government agencies to supplement the efforts of SKDRDP towards inclusive sustainable development.

On the whole, the interventions of SKDRDP through its extension technique of Krishi Melas are very impactful in enhancing the wellbeing of rural mass in general and women in particular. It is noteworthy that, though Krishi Melas are organised by universities and government departments, they could not deliver the result SKDRDP Krishi Melas provide. Further, many of the NGOs are blacklisted by the government and several other voluntary organisations have lost the faith of the public. But SKDRDP and its Krishi Melas are mass accepted and has more than 37 lakh members. It has the record of near 100 percent loan recovery from farmers and rural people without collateral at the time public sector banks struggle with more than 12 percent NPAs. The study brings out certain factors leading to mass acceptance of Krishi Melas of SKDRDP and their success. The benevolent leadership of Dharmadhikari Dr.D.Veerandra Heggade and transparent administration of the organisation at every level have boosted up the faith and trust factor. The strategic extension techniques of SKDRDP and implementing Krishi Mela and other rural development programmes through SHG network makes all the programs people driven which ensures people participation at every stage of the events. More frequency, backward locations and multi levels at which Krishi Melas organised differentiate SKDRDP from other Krishi Mela models. The offerings of much diversified products and services in Krishi Melas and macro dimensions of the event make them special. Moreover, thrust on social values and ethics are also the prime factors to the success of SKDRDP Krishi Melas.

SKDRDP is a pioneer in organising Krishi Melas in Karnataka state. The study reflects the potential of Krishi Melas in influencing the wellbeing of the grassroots population. They have emerged as a powerful socio-economic movement in the state. They are potential platforms to reduce gender gaps, income gaps, status gaps etc. and balance the society.

### Suggestions

**Annual Krishi melas at each cluster of villages:** On a macro perspective, as the results exhibited, SKDRDP Krishi Melas successfully engaged in reducing the social and economic gaps in the remote rural areas through the intervention of Krishi Melas and follow up activities. In the current macro scenario there exists wide regional disparities in growth. Organising Krishi Melas at cluster level every year in the

identified backward regions would be expected to generate balanced regional development.

**Extension program of Krishi Melas for environmental conservation:** The future events may stress more on environmental sensitisation of rural people who are the partners of growth of SKDRDP. As the results indicate the awareness of informants on soil and water conservation is one of the lowest. As an extension of Krishi Mela, SKDRDP may organise an exclusive one-day event on environmental conservation for sustainable farming to the rural people at every cluster of village. The event may cover street plays, educating sessions, demonstrations, display of documentaries etc.

**SHG linkage to Implement Krishi Mela resolutions:** The Krishi Melas may have specific resolutions aiming towards development of rural poor. The implementation of certain resolutions of Krishi Melas could be linked to Self Help Groups (SHGs). The degree of implementation of the resolutions could be an added criteria to grade the SHGs and the better graded SHGs could be eligible for more benefits from SKDRDP.

**Extension and collaborations:** SKDRDP may extend Krishi Melas to different parts of the country, especially Northern and North Eastern states of India which are predominantly agrarian and rural economies but remained backward. Collaboration with local organisations may provide SKDRDP with much needed local access and local network. By virtue of this, the tested and highly successful agri-fair model could be emulated in such regions to script the growth.

### Implications

**Suitable model to panchayats:** The SKDRDP Krishi Mela as has been a proved success story, could be adopted as a model of growth by Government and Non-Government Organisations. Since the inclusive and balanced growth has to emerge from the grassroots level, the Panchatraj system in India may adopt this model. The government programmes on agriculture could be delivered through Krishi Melas at panchayat level. This also leads to much needed decentralisation. The central and state schemes on agriculture could be pushed through this forum. This would also connect policy makers to the real challenges being faced by the farmers and labourers.

Further, organising Krishi Melas in their jurisdiction annually can be a source of revenue generation through sponsorship, rent etc. to the Panchayats.

**A Model to NGOs:** NGOs which work for rural and agricultural development may also adopt SKDRDP model of Krishi Mela in different regions of their area of operations. An intensive and collective efforts of non-profit organisations will contribute to rapid wellbeing of rural masses.

**Government collaboration:** The central and state governments may collaborate with SKDRDP to organise Krishi Melas in different parts of the nation with special focus on agrarian and backward regions on regular basis.

**Consultation:** Since SKDRDP is the pioneer in Krishi Melas and understands the pulse of the rural mass, SKDRDP could be effectively used as consultant in designing agricultural and rural development policies by the ministries. SKDRDP can also be used as consultant to the government and Non-Government Organisations to organise Krishi Melas in different parts of the country.

### Direction for further study

The present study made an attempt to test the impact of Krishi Melas on rural development by focussing on a limited number of participants and to a limited area. It would be interesting to learn whether the results of the study corroborate with the current study with increased sample population size and extended study area to the state. Further studies can also investigate the impact of Krishi Melas on various qualitative factors such as culture, tradition, native entrepreneurship, native art, native sports and games etc.

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- Wikipedia [https://en.wikipedia.org/wiki/Cronbach%27s\\_alpha](https://en.wikipedia.org/wiki/Cronbach%27s_alpha)

## Annexure

### Annexure-1. The organisational structure of SKDRDP

Sl.No.	Category Name	No. of Employees
1.	Executive Director	01
2.	Regional Director	08
3.	Director	41
4.	Project Officer	237
5.	Junior Project Officer/ Sr Manager	51
6.	Manager Grade I	2244
7.	Senior Office Assistant	694
8.	Junior Assistant Grade I	3100
9.	Sub Staff	221
<b>Total</b>		<b>6597</b> <b>(2,478 Female staff)</b>

Source: SKDRDP website <https://skdrdpindia.org>

## Annexure-2. Questionnaire for data collection from primary stakeholders

### Impact analysis of rural interventions by SKDRDP: A case of Kisan Melas

Gender:

Age:

Annual Income:

Educational Qualification:

Farmer or Labourer:

Sl.No	Statement	Degree of Acceptance		
		Low (1)	Somewhat (2)	High (3)
<b>Agriculture</b>				
1.	Krishi mela has improved our awareness on various aspects of cultivation			
2.	We learnt better skills of cultivation/farming			
3.	Krishi mela helped us to know new agri - practices			
4.	It motivated us to apply modern techniques of cultivation			
5.	It guided us on scientific farming			
<b>Environment</b>				
6.	Krishi mela inspired us for organic farming			
7.	It educated us on soil/water conservation			
<b>Social</b>				
8.	Krishi mela was useful in creating health-related awareness in us			
9.	It guided us on hygiene (personal, house & surroundings)			
10.	It motivated us to use toilets (reduced open defecation)			
11.	It encouraged us to send our children to schools			
12.	Effectively guided to de-addict (from drinking, smoking)			
13.	Participation in krishi mela & other activities of SKDRDP has improved my social status			
14.	It has made me more responsible towards family and society			
<b>Empowerment</b>				
15.	I realised the meaning & value of my life from krishi mela			
16.	It guides us to lead the life of our choice (freedom)			
17.	Because of SKDRDP/Krishi mela, now I can take decisions of my life/family independently			
18.	It showed the ways of becoming self-dependent			
19.	It has instilled hope for farmers			
<b>Economic &amp; Financial</b>				
20.	Krishi mela educated us on many self-employment activities			
21.	Taught us how to earn our own bread (income) to sustain family with dignity			
22.	It guided us as to how to avail agri-loans from banks			
23.	It encourages to save income regularly			
<b>Aggregate</b>				
24.	Since joining SKDRDP & krishi mela our standard of living has improved or likely to improve			
25.	Now, we feel more secured and confident			
26.	Since then family atmosphere has changed			
27.	Government authorities provide more benefits to our village since krishi mela (roads, electricity, water, etc.)			

Write below experiences in your life since joining SKDRDP and participating in its Krishi Melas.