

Self Help Groups Under Swarnjayanti Swarojgar Yojana: Grass Root Constraints of Dairy Owners

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ABSTRACT

Data were collected from 208 members of 52 SHGs comprising 50 per cent male and 50 per cent female groups through structured interview schedule from Faizabad district of Eastern Uttar Pradesh. The study revealed that the lack of remunerative price for milk and milk products, improper supply and high cost of veterinary services and medicines as well as lack of training regarding scientific dairy husbandry were the severe problems perceived by the SHG members ranked at I, II and III place, respectively. At group level, major constraints perceived by them were; illiteracy followed by improper supervision by block officers, untimely credit disbursement, complicated bank procedures, intra-group conflict and non-cooperation by family members in descending order.

Key words: Swarnjayanti swarojgar yojana, self help group, constraints, gender, dairying

INTRODUCTION

Self Help Groups (SHGs) are small voluntary association of the rural men or women from the same socio-economic background who work together for the purpose of solving their problems through self help and mutual help. Dairying in India is one of important subsidiary occupation in the rural areas next to agriculture. Developing small diary enterprises and empowering them through micro financing under self help group approach, is one of the most potent way to generate self employment opportunities among rural poor.

According to Anna and Pillai (1990), non availability of capital by credit institutions, inadequate marketing arrangements, illiteracy, lack of training opportunities in different aspects of production and marketing were the biggest handicaps of women entrepreneurs. According to Desai (1991), the basic problems or difficulties of women entrepreneurs were their twin responsibility towards family and work. Some other constraints identified were; absence of need for achievement, economic dependence, lack of autonomy, low risk bearing capacity, lack of education, lack of family involvement in male dominated society, lack of information and experience and problem of liquidity and less availability of finance. According to Kherde and Pal (1992), educational backwardness, poverty, deprivation, ill health and lack of opportunities for economic, political and socio-development were the major problems faced by rural women in dairying. Kaushik and Singal (1992) reported that most common problems faced by female members of dairy cooperatives were; lack of knowledge about government help and

subsidies, lack of knowledge about the advantages of dairy co-operative society, lack of finance and credit facilities for purchase of animals. However, infrastructural and personal/family problems ranked at low level than educational/communication and economic problems. Raju *et al.* (1993) reported that lack of knowledge, non availability of veterinary services, green fodder and labour, high cost of medicines and concentrate mixture and distant location of AI centers were the major constraints perceived by the dairy farmers. Saxena (1996) found that problems visualized by members of women co-operative to start dairy business include lack of infrastructural facilities (52.67%), finance (20.66%), not getting support from family (15.33%), credit problem (6.67%) and problem of marketing of a produce (4.67%). Main constraints in proper functioning of SHG in Bidaj included no clear assessment of the need for credit for creating SHGs among women of different sections in the village, lack of clarity about the concept of SHG among the members, heterogeneity, large size of the group, lack of the necessary confidence for taking up loan and fund constraints for lending (Shylendra, 1998). Nirmala *et al.* (2004) revealed that mere financial assistance does not help the members of SHGs but they should also be provided with institutional support like training, marketing and information on available latest technology. Harinarayana, (1991) in his study on 'Promotion of Women Entrepreneurship' lists economic backwardness, lack of familial and community support, ignorance of opportunities, lack of motivation, shyness and inhibition, preference for traditional occupation and preference for secure jobs as the factors that inhibit promotion of grass root entrepreneurship among rural women. Inadequate

loan amount(14.67%), limited number of installment (8%) and the problem of lack of cooperation among the members (7.33%). Thinking of women about dominance of male members in family, lack of confidence in taking the decision, lack of guidance in problem solving etc were the constraints reported by Kadu et al 2013 while studying the empowerment of Women's SHG through food processing and dairy management practices.

Thus it is the need of the hour to analyze the impediments/constraints perceived by SHGs under the scheme for self employment. Hence a study was done at Faizabad, UttarPradesh, with the aim to assess the major constraints/problems faced by women and men self help groups in smooth running their dairy enterprise as well as self help groups. The present study differs from earlier studies as it covers comparative study on constraints/issues at grass root relating to entrepreneurship development in dairying units of SHGs for male and female members as well as groups as well as in two different blocks in the study area.

METHODOLOGY

The present study was conducted in purposively selected two blocks, namely, Heringtonganj and Milkipur, of Faizabad district in Uttar Pradesh due to existence of maximum number of dairy SHGs at the time of investigation. From each of the selected two blocks, an exhaustive list of SHGs and its members was prepared. Restoring to proportionate random sampling a total 52 SHGs, consisting 26 male and 26 female SHGs were finally identified. A gender wise comprehensive list of all the members from each of the selected SHGs were prepared for collecting the relevant information under different dimensions of the study. Four members were random mix selected from each of the selected group. Thus a total of 208 members, comprising equal number of respondents of both the genders (104 males and 104 females), constituted the sample size for the study. Data were collected through personal interview schedule, interaction dialogue, as well as from secondary sources. Data were collected on various constraints encountered by among male and female members of self help groups. Devi and anand (2012) reported that performances of SHGs were best at group level.

RESULTS AND DISCUSSION

Problems / constraints perceived by male and female SHGs in smooth running of their dairy unit

The study found out that no timely credit disbursement, illiteracy and intra-group conflicts were

the main problems perceived by male self help groups, whereas illiteracy was perceived as most serious problem followed by improper supervision by block officers and complicated bank procedures, ranked 1st, IInd and IIIrd, respectively by the female SHGs in smooth functioning of the respective groups (Table 1)

Table 1: Problems/constraints perceived by male and female members in smooth functioning of SHGs

Problems	Male SHGs (n=26)			Female SHGs (n=26)			Total (N=52)		
	f	%	Ranks	f	%	Ranks	f	%	Ranks
Intra group conflicts	19	73.07	III	8	30.76	VI	27	51.92	V
Illiteracy	20	76.92	II	23	88.46	I	43	82.69	I
Complicated bank procedures	14	53.84	V	20	76.92	III	34	65.38	IV
Improper supervision by block officers	17	65.38	IV	22	84.61	II	39	75.00	II
Non-cooperation by family members	8	30.76	VI	10	38.46	V	18	34.61	VI
No timely credit disbursement	21	80.76	I	16	61.53	IV	37	71.15	III

Non-cooperation by family members perceived by more number of female SHGs (38.46%) as compared to male dominated groups (30.76%). Pooled figures also indicated that illiteracy was the most severe problem, created difficulties in maintaining records, proceedings of meetings and banking transactions. SHG members could not start their income generating activities as per time schedule due to lack of proper supervision by the block officers and no timely credit disbursement. These problems were placed at IInd and IIIrd positions, respectively.

Thus for smooth functioning of groups, regular supervision of the SHGs should be ensured even after credit disbursement by the block officers. Besides, educational programmes should also be associated with SHG concept to improve the literacy level of members. Bank officers should be instructed for timely release of credit to the SHG members, so that they can start income generating activities as per pre-decided schedule. Bank officers should co-operate more with the illiterate group members regarding simplifying the complex banking procedure, if possible. Shylendra (1998). Chatarjee (2003) also pointed out that the SHG members suffered due to complex banking rules and regulations. Also, he recommended for some flexibility in banking rules for illiterates and poor people.

The momentum of implementation of SGSY was slow mainly because of inadequate technical and other support at the district level for micro-planning and technical aspects, hampered meaningful progress under SGSY reported by Rajakutty (2004).

Problems / constraints perceived by male and female members in the smooth functioning of SHGs

Lack of remunerative price for milk and milk products, improper supply and high cost of veterinary services and medicines as well as lack of training regarding scientific dairy husbandry were the severe problems perceived by the SHG members ranked at I, II and III place, respectively. Other constraints for smooth running of dairy unit were; lack of knowledge in preparing balanced ration based on available resources, unorganized market and lack of transport facilities for farm produce, lack of storage facilities for milk and milk products, lack of knowledge on scientific dairy husbandry and clean milk production, unavailability of green fodder round the year, unavailability and high cost of concentrate and lack of infrastructure.

It could be seen from Table 2 that problems faced by male and female SHG members in running the dairy unit were almost similar. However, it differed in terms of its severity. Male SHG members perceived that the improper supply and high cost of veterinary services and medicines as most severe problem followed by lack of remunerative price for milk and milk products and lack of training regarding scientific dairying. Female SHG members, however perceived lack of remunerative price for milk and milk products as the most severe constraint followed by lack of training regarding scientific dairying and inadequate supply and high cost of veterinary services and medicines.

Table 2: Problems/constrains perceived by male and female SHG members in smooth running of their dairy unit

Problems/Constraints	Male (n=104)			Females (n=104)			Total(N=208)		
	f	%	Ranks	f	%	Ranks	f	%	Ranks
Improper supply and high of Vety. services and medicines cost	97	93.26	I	89	85.57	III	186	89.42	II
Unavailability of green fodder round the year	75	72.11	VII	76	73.07	VIII	151	72.59	VIII
Unavailability & high cost of concentrate	70	67.30	IX	78	75.00	VII	148	71.15	IX
Lack of infrastructure	60	57.69	X	62	59.61	X	122	58.65	X
Lack of remunerative price for sale of milk and milk products	95	91.34	II	96	92.30	I	191	91.82	I
Lack of storage facilities for milk & milk products	85	81.73	V	70	67.30	IX	155	74.51	VI
Lack of training regarding scientific dairy husbandry	93	89.42	III	90	86.53	II	183	87.98	III
Unorganised market and lack of transport facilities for farm produce	79	75.96	VI	80	76.92	VI	159	76.44	V
Lack of knowledge on scientific dairy management & clean milk production	71	68.26	VIII	83	79.80	V	154	74.03	VII
Lack of knowledge in preparing balance ration based on available resources	90	86.53	IV	88	84.61	IV	178	85.57	IV

The extent of severity perceived by male and female SHG members for lack of knowledge in preparing balanced ration based on available resources, unorganised market, lack of transport facilities for milk and milk products and lack of infrastructure, were similar in terms of ranks assigned by them. Table further indicated that more number of female members had perceived the problems of unavailability of green fodder round the year, high cost of concentrate and lack of knowledge on scientific dairy management and clean milk production as more severe and serious constraints as compared to male SHG members. Pooled figures also indicated that lack of remunerative price for milk and milk products, improper supply and high cost of veterinary services and medicines and lack of training regarding scientific dairy husbandry were the most important constraints perceived by the SHG members irrespective of their sex. SHG members faced problems in adoption of scientific dairy farm practices due to lack of proper knowledge and understanding of it. Thus there is an urgent need to organise regular skill oriented training programmes for SHG members to improve their knowledge and skill regarding scientific dairy husbandry. Strong linkages also needed to be established between SHGs and scientific institutes/universities for technical supports. In order to reduce the marketing constraints, the SHG members may be motivated to develop storage facilities at group level and preparation of more value added products and its marketing on cooperative basis. Linkages of SHGs also need to be established / strengthened with veterinary hospitals for covering these families under regular vaccination, deworming and health management programmes.

CONCLUSION

Provision of remunerative price for milk and milk products, timely supply of inputs, reduced cost of veterinary services and medicines, trainings and extension interventions regarding scientific dairy husbandry may further improve the socio-economic status of SHG members by generating more income and employment. Educating SHG members about rules, by-laws, group norms, banking procedures and regular monitoring and supervision by block officers as well as timely credit disbursement will be the motivating factors for smooth functioning of self help groups.

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