



Research Article

PARTICIPATION OF DAIRY-BASED WOMEN SHG MEMBERS IN DAIRY MANAGEMENT PRACTICES VIS-A VIS FACTORS INFLUENCING THE PERFORMANCE OF DAIRY BASED WOMEN SHGS IN KARNATAKA STATE

P. ARUN KUMAR*, JHA SUJEET KUMAR AND PARAMESWARANAIAK J.*

Dairy Extension Division, ICAR- National Dairy Research Institute, Karnal-132001, India.

*Corresponding Author: Email-parameshwar.jnaik@gmail.com

Received: July 31, 2016; Revised: September 03, 2016; Accepted: September 04, 2016; Published: October 30, 2016

Abstract- Self Help Groups (SHGs) are small, informal associations created for the purpose of enabling members to reap economic benefits out of mutual help, solidarity and joint responsibility. Women based SHGs helps in elevating the economic status of their families. This has led to a boost to the process of women's empowerment. In view of the afore-discussed issues pertaining to SHGs, this seemed to be the right time to have a close look on the participation of dairy-based women SHG members in dairy management practices vis-a vis Factors influencing the performance of dairy based women SHGs. So for this study Karnataka state was selected purposively and for analyzing Participation of members in dairy management practices the degree of involvement of the members in meetings and other group-related activities were collected. The responses in terms of participation in dairy management practices, their responses were categorized as: Full participation, Partial participation and No participation. It was found that in terms of feeding concentrates and mineral mixture to the milking animals, majority (53.88 %) of them reported to have full participation, 36.12 per cent had partial participation and health care management was concerned, it was observed that care of pregnant animals, majority (51.67 %) of them reported to have full participation; 32.77 per cent had partial participation. So in order to make SHGs women members more viable in nature, efforts have to be initiated to address certain issues by conducting training on different areas of dairying. At the same time the policy-makers should promote the dairy-based women in all villages of the country it helps to poor women household economic growth and their overall empowerment.

Keywords- Self Help Groups, Feeding concentrates, Mineral mixture

Citation: P. Arun Kumar, et al., (2016) Participation of Dairy-Based Women SHG Members in Dairy Management Practices vis-a vis Factors Influencing the Performance of Dairy Based Women SHGs in Karnataka State. International Journal of Agriculture Sciences, ISSN: 0975-3710 & E-ISSN: 0975-9107, Volume 8, Issue 52, pp.-2496-2499.

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Introduction

The self-help group concept is not so new in India and is common in the context of the both rural and urban development; as the traditional Indian society functioned mainly on the basis of self-help and mutual aid. The basis of the SHG existed prior to any interventions. Common bonds like caste, sub- caste, blood kinship, community and the place of congenial atmosphere links the members. To alleviate the poverty and to empower the women, the micro-finance has emerged as a powerful instrument in the new economy. With availability of micro-finance, SHGs and credit management groups have also started in India. And, thus, the movement of SHGs has spread out in India

Self Help Groups is now a well-known concept. It is now almost two decade old. It is reported that the SHGs have a role in hastening the financial growth of the countries. SHGs have now evolved as a movement. Mainly, members of the SHGs are women. Consequently, participation of women in the economic development of countries is increasing. They also play an important role in elevating the economic status of their families. This has led to a boost to the process of women's empowerment.

According to FAO (2010), where in 750 to 900 million people (12 to 14 per cent of the world) rely on dairy farming, women are traditionally responsible for milking animals, processing milk and other dairy related activities. They also have a prominent role in managing dairy animals and in caring for other animals that are housed and fed within the homestead. In 1991-92, NABARD started promoting SHG on a large scale and it was the real take-off point for the 'SHG movement'. In 1993, the RBI also allowed SHGs to open saving accounts in banks. Facility of

availing bank services was a major boost to the movement.

In view of the afore-discussed issues pertaining to SHGs, this seemed to be the right time as well as crucial period to have a close look on the participation of dairy-based women SHG members in dairy management practices vis-a vis Factors influencing the performance of dairy based women SHGs. Thus, it was thought appropriate and most conducive to undertake a research study entitled to analyse the Participation of dairy-based women SHG members in dairy management practices vis-a-vis Factors influencing the performance of dairy based women SHGs

Materials and Methods

The Karnataka state was selected, purposively; as within South India, Karnataka stands first in terms of milk procurement as well as sales. It has the second largest Dairy co-operatives in the country. At the same time, three districts of Karnataka state, namely: Bengaluru rural, Belagavi and Tumkur were selected. Out of thirty districts in the state, Bengaluru rural, Belagavi and Tumkur districts have been selected purposively on the account of existence of more number of SHGs. From each district, two blocks were selected, randomly and from each block, two villages were selected, randomly. Subsequently, from each village, three SHGs were selected, randomly, thereby accounting for 36 SHGs in total (across the three districts). From each SHG, 5 respondents were selected randomly. Hence, a total of 180 respondents were selected, finally, for the purpose of this study. For analyzing Participation of dairy-based women SHG members in dairy management practices the degree of involvement of the SHG members in

meetings and other group-related activities were collected. Features of the SHGs were taken from review of literature as well as standard NABARD procedure. Features were classified into very good, good and unsatisfactory. Features are ideal Number of members in SHG, frequency of meetings, meeting should be held, attendance in the meetings, participation in the discussion, periodicity of savings, rate of interest on internal loans, recovery of loans, maintenance of accounts, utilization of savings, awareness about rules of the SHG and awareness about government programmes. Regarding dairy management practices, like-feeding management, cattle shed management, milking management, health care management, and transport management. Their responses were categorized as: Full participation, Partial participation and No participation.

Results and Discussion

Participation of dairy-based women SHG members in dairy management practices (n=180)

The respondents were asked to give their responses in terms of participation in dairy management practices, their responses were categorized as: Full participation, Partial participation and No participation. The details of their participation in various activities pertaining to dairy management have been provided as shown below:

Table-1 Participation of dairy-based women SHG members in feeding management (n=180)

Management practice	Full participation		Partial participation		No participation	
	Fq.	%	Fq.	%	Fq.	%
I. Feeding management						
Feeding concentrates and mineral mixture to the milking animals	97	53.88	65	36.12	18	10.00
Feeding green fodder to milking as well as pregnant animals	91	50.55	58	32.23	31	17.22
Feeding common ingredients of home-made concentrate for dairy animals	112	62.22	59	32.78	09	5.00
Providing clean water to animals	33	18.34	62	34.44	85	47.22

As far as the participation of respondents in various activities related to feeding management was concerned, as given in the [Table-1], it was found that: in terms of feeding concentrates and mineral mixture to the milking animals, the majority (53.88 %) of them reported to have full participation; 36.12 percent had partial participation; and 10.00 per cent of them reported to have no participation at all.

Table-2 Participation of dairy-based women SHG members in cattle shed management (n=180)

Management practices	Full participation		Partial participation		No participation	
	Fq.	%	Fq.	%	Fq.	%
II. Cattle shed management						
Cleaning of cattle shed	117	65.00	52	28.89	11	6.11
Separate shed for the pregnant, milch and sick animals	87	48.34	76	42.22	17	9.44
Sufficient light and ventilation inside the cattle shed	62	34.44	65	36.12	53	29.44
Cleaning of drainage system	63	35.00	87	48.33	30	16.67

In terms of feeding green fodder to milking as well as pregnant animals, the majority (50.55 %) of them reported to have full participation; 32.23 percent had partial participation; and 17.22 per cent of them reported to have no participation at all. In terms of feeding common ingredients of home-made concentrate for dairy

animals, the majority (62.22 %) of them reported to have full participation; 32.78 percent had partial participation; and 5.00 per cent of them reported to have no participation at all [1].

A glance at the [Table-2] indicated that in terms of cattle shed management was concerned, it was found that: in terms of cleaning of cattle shed, majority (65.00 %) of them reported to have full participation; 28.89 per cent had partial participation; and 6.11 per cent of them reported to have no participation at all. In terms of separate shed for the pregnant, milch and sick animals, the majority (48.34 %) of them reported to have full participation; 42.22 percent had partial participation; and 9.44 per cent of them reported to have no participation at all. In terms of sufficient light and ventilation inside the cattle shed, majority (36.12 %) of them reported to have partial participation; 34.44 per cent had full participation; and 29.44 per cent of them reported to have no participation at all [2].

Table-3 Participation of dairy-based women SHG members in health-care management (n=180)

Management practices	Full participation		Partial participation		No participation	
	Fq.	%	Fq.	%	Fq.	%
III. Health-care management						
Care of pregnant animals	93	51.67	59	32.77	28	15.56
Identification of sick animals	79	43.89	62	34.44	39	21.67
Right time of vaccination against diseases	106	58.89	51	28.33	23	12.78
Precautions should be taken while disposing of the carcass of dead animals having some diseases at the time of death	55	30.56	49	27.22	76	42.22

As is evident from [Table-3] that in terms of health care management was concerned, it was observed that: in terms of care of pregnant animals, the majority (51.67 %) of them reported to have full participation; 32.77 percent had partial participation; and 15.56 per cent of them reported to have no participation at all. In terms of identification of sick animals, the majority (43.89 %) of them reported to have full participation; 34.44 percent had partial participation; and 21.67 per cent of them reported to have no participation at all. In terms of right time of vaccination against diseases, the majority (58.89 %) of them reported to have full participation; 28.33 percent had partial participation; and 12.78 per cent of them reported to have no participation at all.

Table-4 Participation of dairy-based women SHG members in milking management (n=180)

Management practices	Full participation		Partial participation		No participation	
	Fq.	%	Fq.	%	Fq.	%
IV. Milking management						
Practices should be followed to get clean milk production	83	46.11	67	37.22	30	16.67
Practising full hand method of milking	79	43.89	53	29.44	48	26.67
Washing of udder and utensils before milking	92	51.12	71	39.44	17	9.44
Maintaining the cleanliness of the milking pan	76	42.23	53	29.44	51	28.33

The information provided in the [Table-4] revealed that regarding milking management was concerned, it was found that: in terms of practicing full hand method of milking, the majority (43.89 %) of them reported to have full participation; 29.44 per cent had partial participation; and 26.67 per cent of them reported to have no participation at all. In terms of washing of udder and utensils before milking, the majority, (51.12 %) of them reported to have full participation; 39.44 per cent had partial participation; and 9.44 per cent of them reported to have no participation at all. In terms of maintaining the cleanliness of milking pan,

majority (42.23 %) of them reported to have full participation; 29.44 per cent had partial participation; and 28.33 per cent of them reported to have no participation at all. [3]

Table-5 Participation of dairy-based women SHG members in marketing management (n=180)

Management practices	Full participation		Partial participation		No participation	
	Fq.	%	Fq.	%	Fq.	%
V. Marketing management						
Purchasing and selling of animals	16	8.89	42	23.33	122	67.78
Purchase of fodder and concentrate	36	20.00	55	30.56	89	49.44
Transportation of milk	43	23.89	71	39.44	66	36.67

The [Table-5] revealed that with reference to marketing management was concerned, it was observed that: in terms of purchasing and selling of animals, the majority, (67.78 %) of them reported to have no participation; 23.33 per cent had partial participation; and 8.89 per cent of them reported to have full participation. In terms of purchase of fodder and concentrates, majority, (49.44 %) of them reported to have no participation; 30.56 per cent had partial participation; and 20.00 per cent of them reported to have full participation. In terms of transportation of milk, majority, (39.44 %) of them reported to have partial participation; 36.67 per cent had no participation; and 23.89 per cent of them reported to have full participation.

Factors facilitating the performance of dairy-based women SHGs

It is a well-known fact that for a smooth and effective functioning of any group, in general and SHGs, in particular, there could be several factors facilitating to help run such SHGs in an efficient manner. In the present study, for ascertaining such factors, the respondents were asked to give their view about the factors impacting the performance of SHGs in the locale of the study. The details pertaining to factors facilitating the performance of dairy-based women SHG have been given in [Table-6]

A glance at the [Table-4]. 3(a) indicated that as far as ideal number of members in SHG, majority (73.33 %) of the respondents perceived that any SHG having less than 10 members was unsatisfactory. However, at the same time, majority (76.11 %) of the respondents perceived that any SHG having 10-15 members was very good. Further, majority (67.22 %) of the respondents perceived that any SHG having 16-20 members was good. [4]. As is evident from [Table-6] in terms of frequency of meetings, majority (73.33 %) of the respondents perceived that any SHG having weekly meetings was very good. However, at the same time, majority (54.44 %) of the respondents perceived that any SHG having fortnightly meetings was good. Further, majority (63.89 %) of the respondents perceived that any SHG having monthly meeting was unsatisfactory [5]. It is indicated that regarding timing of the meeting, majority (40.00 %) of the respondents perceived that any SHG having morning meeting was unsatisfactory. Further, at the same time, majority (54.44 %) of the respondents perceived that any SHG having evening timing of meeting was very good. However, majority (52.22 %) of the respondents perceived that any SHG having any other time meeting was unsatisfactory [6].

The data revealed that with reference to attendance in the meetings, majority (72.22 %) of the respondents perceived that any SHG having less than 70 per cent attendance in the meeting was unsatisfactory. However, at the same time, majority (51.67 %) of the respondents perceived that any SHG having 70 to 90 per cent attendance in the meeting was good. Further, majority (65.56 %) of the respondents perceived that any SHG having more than 90 per cent of attendance in the meeting was very good [7]. It can be observed from [Table-6] that with respect to participation in the discussion, majority (63.89 %) of the respondents perceived that any SHG having less than 50 per cent participation was unsatisfactory.

However, at the same time, the majority (40.56 %) of the respondents perceived that any SHG having participation in the discussion was good. Further, the majority (62.78 %) of the respondents perceived that any SHG was having more

than 90 per cent of participation in the discussion was very good [8].

Table-6 Factors facilitating the performance of dairy-based women SHG members (n=180)

Features	Very Good		Good		Unsatisfactory	
	Freq.	%	Freq.	%	Freq.	%
1. Ideal No. of members in SHG						
a) <10 members	19	10.56	29	16.11	132	73.33
b) 10- 15 members	137	76.11	30	16.67	13	7.23
c) 16-20 members	24	13.33	121	67.22	35	19.44
2. Frequency of meetings						
Weekly	132	73.33	36	20.00	12	6.67
Fortnightly	29	16.11	98	54.44	53	29.44
Monthly	19	10.56	46	25.56	115	63.89
3. Timing of the meeting						
Morning	45	25.00	63	35.00	72	40.00
Evening	98	54.44	68	37.78	14	7.78
Any other time	37	20.56	49	27.22	94	52.22
4. Attendance in the meetings						
<70%	13	7.22	37	20.56	130	72.22
70-90%	49	27.22	93	51.67	38	21.11
More than 90%	118	65.56	50	27.78	12	6.67
5. Participation in the discussion						
<50%	14	7.78	51	28.33	115	63.89
50-90%	53	29.44	73	40.56	54	30.00
>90%	113	62.78	56	31.11	11	6.11
6. Periodicity of savings						
Weekly	106	58.89	63	35.00	11	6.12
Fortnightly	61	33.89	66	36.67	53	29.44
Monthly	13	7.22	51	28.33	116	64.44
7. Rate of interest on internal loans						
12 % per annum	162	90.00	18	10.00	00	00.00
13%-24% per annum	12	6.67	124	68.89	44	24.44
25%-36% per annum	6	3.33	38	21.11	136	75.56
8. Recovery of loans						
< 90%	00	00.00	00	00.00	180	100.00
70-90%	19	10.56	161	89.44	00	00.00
> 70%	161	89.44	19	10.56	00	00.00
9. Maintenance of accounts						
Regularly	159	88.33	21	11.67	00	00.00
Partially	16	8.89	151	83.89	13	7.22
Irregularly	05	2.78	08	4.44	167	92.78
10. Utilisation of savings						
Full	111	61.66	56	31.12	13	7.22
Partial	55	30.56	73	40.56	52	28.88
Less	14	7.78	51	28.34	115	63.88
11. Awareness about rules of the SHG						
< 50 % aware	19	10.56	48	26.67	113	62.78
Only 50% aware	33	18.33	96	53.33	51	28.33
All are aware	128	71.11	36	20.00	16	8.89
12. Awareness about Govt. Programmes						
< 50 % aware	18	10.00	47	26.11	115	63.89
Only 50% aware	53	29.44	71	39.44	56	31.11
All are aware	109	60.56	62	34.44	9	5.00

As per the data contained in the [Table-6] respondents' opinion about the periodicity of savings, the majority (58.89 %) of the respondents perceived that any SHG having weekly savings was very good. Further, at the same time, majority (36.67 %) of the respondents perceived that any SHG having fortnightly savings was good. However, majority (64.44 %) of the respondents perceived that any SHG having monthly savings was unsatisfactory. [9] A glance at the [Table-6] indicated that as far as rate of interest on internal loans, majority (90.00 %) of the respondents perceived that any SHG having 12 per cent per annum of rate of interest was very good. However, at the same time, majority (68.89 %) of the respondents perceived that any SHG having 13 to 24 per cent per annum rate of interest was good. Further, majority (75.56 %) of the respondents perceived that any SHG having 25 to 36 per cent per annum of rate of interest was unsatisfactory [10].

As is evident from [Table-6] in terms of recovery of loans, 100 per cent of the

respondents perceived that any SHG having less than 90 per cent recovery of loans was unsatisfactory. However, at the same time, majority (89.44 %) of the respondents perceived that any SHG having 70 to 90 per cent recovery of loans was good. Further, the majority (89.44 %) of the respondents perceived that any SHG having more than 70 per cent of recovery of loans was very good [11].

The information provided in [Table-6] indicated that regarding maintenance of accounts, the majority (88.33 %) of the respondents perceived that any SHG having regular maintenance of accounts was very good. However, at the same time, the majority (83.89 %) of the respondents perceived that any SHG having partially maintenance of accounts was good. Further, the majority (92.78 %) of the respondents perceived that any SHG having irregularly maintenance of accounts was unsatisfactory.

The [Table-6] revealed that with reference to the utilization of savings, the majority (61.66 %) of the respondents perceived that any SHG having full utilization was very good. Further, at the same time, the majority (40.56 %) of the respondents perceived that any SHG having partial utilization of savings was good. However, the majority (63.88 %) of the respondents perceived that any SHG having less utilization of savings was unsatisfactory [12].

It can be observed from [Table-6] that with respect to awareness about the rules of the SHG, the majority (62.78 %) of the respondents perceived that any SHG having less than 50 per cent awareness about the rules of the SHG was unsatisfactory. However, at the same time, the majority (53.33 %) of the respondents perceived that any SHG having only 50 per cent awareness about the rules was good. Further, the majority (71.11 %) of the respondents perceived that any SHG is having all are aware of awareness about the rules of the SHG was very good.

As per the data contained in the [Table-6] respondent's opinion about awareness, about government programmes, the majority (63.89 %) of the respondents perceived that any SHG having less than 50 per cent awareness about government programmes was unsatisfactory. Further, at the same time, the majority (39.44 %) of the respondents perceived that any SHG having only 50 per cent awareness about government programmes was good. However, the majority (60.56 %) of the respondents perceived that any SHG is having all are aware about government programmes was very good.

Conclusion

In the prevailing competitive scenario, the members of these dairy-based women SHGs may have to adopt the latest technologies in order to thrive in the milk market. However, for that to happen, they need to be provided with adequate extension and training support on a sustained manner. Therefore, there is a need for the extension workers, researchers and technologists to provide a helping hand to them. The main objective of such dairy-based women SHGs happens to be increasing in the level of earnings of the members. The members of dairy SHGs, therefore, should be given proper training about improved dairy management practices. At the same time the policy-makers should promote the dairy-based women SHGs across all villages of the country, for the purpose of overall development of poor women, particularly of those who are below the poverty line.

Conflict of Interest: None declared

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