

Full Length Research Paper

Perceived constraints and associated factors of dairy based women selfhelp groups (SHGs) in Rewari district of Haryana

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The present study was conducted, on dairy based women self help groups (SHGs), with the objective to know the constraints faced by members of these groups. An ex- post facto research design was used. The study revealed that the most widespread constraints are non- availability of green fodder round the year, expensive treatment of animals and insufficient funds to purchase dairy animals. The constraints faced by more than 50% of the members were unawareness of membership criteria and vague concept of SHG, inappropriate animal housing facilities, complicated banking procedures, lack of storage facility for milk and by-products at village level, lack of supervision of SHGs activities and records by government official. While the other constraints faced by least percent of respondents were unorganized marketing structure, difficulty in account related activities, insufficient learning in training programmes, more distance between market and villages, difficulty in formulation of norms, non-cooperation of bank officers and lack of awareness about modus operandi of SHG.

Key words: Women, dairy, self help group, constraints, factors.

INTRODUCTION

India is the world's largest milk producer, accounting for more than 13% of worlds total milk production (NDDB, 2014). India's milk output during the year 2012 to 2013 reached the level of 132.4 million tonnes, providing per capita availability of 290 g per day (DAHDF, 2012-13). Value of output from dairy sector is 305484 crore and percentage share of livestock in gross domestic product (GDP) is 3.92 (NAS, 2013). Rural women, besides performing household work, have been traditionally and predominantly engaged in agriculture and animal

husbandry practices. Despite of this much contribution, women still have a very pathetic position in Indian households and in Indian society at large.

The reasons for low economic status may be due to lack of access to credit and poor economic conditions. In this context, self-help groups (SHGs) have emerged as one of the tool to empower the women. SHGs Bank Linkage Programme is budding as a cost effective mechanism for providing financial services to the "Unreached Poor" which has been successful not only in

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meeting financial needs of the rural poor women but also strengthen collective self-help capacities of the poor, leading to their empowerment (Tiyas, 2007). The SHGs have been recognised as a useful tool to help the poor, and as an alternative mechanism to meet the urgent credit needs of the poor through thrift (Thalavai and Nadarajan, 2010). In 1991 to 1992, National Bank for Agriculture and Rural Development (NABARD) started promoting self-help groups with foremost 500 groups. Since then, SHGs had undergone tremendous growth. There are 76.97 lakh SHGs linked with banks and are having financial achievement of Rs. 11059.86 crores (NABARD, 2014-15). Despite this financial achievement, SHGs members are facing several problems. Therefore, the present study was conducted to explore the constraints of dairy based SHGs in the study area.

METHODOLOGY

The study was conducted in purposively selected Rewari district of Haryana, because there are so many SHGs in this area, and most of them are dairy based and women headed. Their problems are unknown till now. The empirical study on this aspect is also not available. SHGs made under (Swarnjayanti Swrojgar Yojna) SGSY by (District Rural Development Agency) DRDA, functioning for last three or more than three years, were taken into consideration for study. Two blocks namely Rewari and Khol were selected purposively on the basis of maximum number of dairy based women SHGs. Further, two lists of SHGs were prepared from each block. From each list, 15 SHGs were selected randomly. In order to select respondents, one office bearer and two other members were selected, randomly from each SHG. Thus, 45 respondents were selected from each block and a total sample size of 90 respondents. Data were collected through personal interview schedule. The data was analysed using frequency and percentage.

RESULTS AND DISCUSSION

Table 1 reveals that all the respondents (100.00%) perceived constraints of insufficient saving to purchase a dairy animal, expensive animals treatment and non-availability of green fodder round the year. In previous studies by Das (2012) and Mann et al. (2011), 14.67 and 63.96% of the respective members were facing similar problem of inadequate loan amount and lack of incentive for carrying out additional work. In another study carried out by Nirmala and Yepthomi (2014) he found out that respondents gave rank IV to the problem of insufficient loan amount. Reason behind insufficient saving for purchasing dairy animals was the little monthly saving by members in group and higher cost of dairy animals. Members were often belonging to below poverty line BPL family (Kalirajan and Singh, 2012) so they can't afford high cost animal. Members were facing the problem of non-availability of green fodder round the year because, majority of members were landless (Rangi et al., 2002). They were either purchasing green fodder or taking the land on rent, which was an extra expenditure and lesser benefit.

As depicted in Table 1, 70% of the respondents were facing constraints of lack of proper shed facility for animals and lack

of supervision of SHG activity and records by government officials. Das (2012) also reported that 22% members were facing problems of poor response of authority. It was found that, in the area under study, members were not having knowledge of scientific housing of animals because there were no organised dairy farms nearby. On the other hand, if members would construct proper house for animals, it will lead to additional expenditure. This will surely affect subsistence of members.

Constraints like complicated bank procedures for account opening and lack of storage facility of milk and milk by products at village level, were perceived by 67.77% members. Problems like lack of awareness about membership criteria, vague concept of SHG and difficulty in account related activities that is, maintained in group were faced by 62.22, 60.00 and 47.77% respondents respectively. The finding was supported by Sajesh and Singh (2009) in another study conducted in Kerala, and reported that 45% members perceived difficulty in maintaining their accounts. Reason behind this problem was illiteracy and lack of trainings. Training was meant for all the members but mostly office bearers were attending the meeting so the information was not trickling down properly to the members. Due to illiteracy, members were unable to get information. Illiteracy is the obstacle in proper functioning, asserted by Thileepan and Soundararajan (2014) in their study, and reported that 15% of the people perceived that lack of education is the main hindrance to their development. Anitha and Kavitha (2008) also reported that 10% of the SHG members were facing the problem of illiteracy in their study area.

Constraints which were perceived by less than 50% of respondents were insufficient learning in training programme, distance between market and villages, difficulty in deciding norms, non-cooperation by the bank official's and delay in treatment of sick animals at door step by State Department of Animal Husbandry (37.77, 35.55, 33.33, 31.11 and 26.66% respectively). There was insufficient learning in training programme, because, training was given only for one day and for long interval of time. There was problem of marketing because of more distance and unorganised marketing structure. Nirmala and Yepthomi (2014) also found SHGs members of their study area of Nagaland, and reported market distance as major problem (rank I). Members were not interested to go to market, because it will increase the expenditure and wipe out marginal profit by transport cost. Majority of members are generally daily labour on the field of others and it would affect their earning.

Members were facing difficulty in formulating the norms because of illiteracy and lack of motivation. Generally, members were reluctant to know the norms of groups. Members have perception that office bearer will formulate the norms because they know much more about norms. Bank officials were showing non-cooperation. Reason for this may be those banks were more interested in literate and rich people for their benefits. Banking officers generally are non-cooperative and does not treat the poor in a good way. This finding was supported by Mann et al. (2011) study who found that 52.70% of leaders faced harassment in opening

Table 1. Distribution of respondents with respect to constraints faced by SHGs (N=90).

Constraints	Frequency	Percentage (%)
Vague concept of SHG	54	60.00
Lack of awareness about membership criteria	56	62.22
Faced difficulty in formulating norms	30	33.33
Insufficient saving to purchase a dairy animal	90	100.00
Delay in treatment of sick animals at door step by SDAH	24	26.66
Expensive treatment of diseases	90	100.00
Lack of proper house facility	63	70.00
Non -availability of green fodder round the year	90	100.00
Lack of supervision of SHG activity and records by govt. official	63	70.00
Insufficient learning in training programme because of short duration	34	37.77
Difficulty in account related activities due to illiteracy	43	47.77
Complicated bank procedures for account opening and loan	61	67.77
Non- cooperation of bank officials	28	31.11
Unorganized marketing structure	15	16.66
Lack of storage facility of milk and by products at village level	61	67.77
More distance between market and villages	32	35.55

bank account.

The problem of delay in treatment of sick animals at door step by State Department of Animal Husbandry (SDAH) if animal falls ill in late hour of night was reported. Generally, one veterinary hospital is established for many villages. It is very difficult to take the sick animal to hospital by foot because, it will further worsen the condition of the animal, and if the owner would carry the animal in vehicle then there will be extra burden of expenditure on the owner. There was no organized marketing structure for selling milk and by product. Cooperative milk society was not there except in few villages so members were compelled to sell the milk to milk man at lower rate than market price, because they don't have other option. This finding was supported by Anitha and Kavitha (2008) who observed that 4% of the SHGs were facing the problem of marketing their products. No individual member suggested wise suggestion for the improvement of SHG. But, in general SHG members were of the view that DRDA department should start other enterprise at group level. None of the group in the study area till now has started any enterprise at group level.

Conclusion

Through the findings of present study, it can be concluded that members are not devoid of facing problems in proper functioning of group activities, and in maintaining the individual enterprises which they have started. Major constraints perceived by member are non availability of green fodder round the year, expensive animal treatment and insufficient saving to purchase a dairy animal. To resolve the problem of green fodder production,

panchayati land could be given to them for fodder cultivation so that they can afford balanced feed/ ration to dairy animals at cheaper rate. For providing cheaper veterinary treatment facilities, there is an urgent need to improve and develop the present government veterinary infrastructure. To purchase the dairy animals, DRDA department should enlighten them about the government schemes, which are meant for poor people in particular.. For making the members aware about scientific house for animals, DRDA official should organise tour at organised dairy farm, which will impart knowledge to them regarding animal house and advance animal husbandry practices.

DRDA official should demonstrate the benefit of such practices. Some of the problems that is to say, vague concept of SHG, lack of awareness about membership criteria, faced difficulty in formulation of norms, difficulty in account related activities and complicated bank procedures for account opening and loan, are faced by the members. Basic reasons involved in such problems are found to be illiteracy. To tackle the illiteracy, members should be enlighten about the various adult literacy programmes, and they should be motivated to join these literacy programmes. To reap the contribution of members in proper functioning of groups, regular training should be arranged at the level of SHG members. To eliminate harassment caused to the SHG members at the time of bank linkage, NABARD should take steps like feedback from the members, and they should be educated about the various banking schemes and procedure. To deal with the problem of long distance of market and lack of storage facility, members should work collectively. Collective purchase of raw material and selling of product kept the members away from extra expenditure.

Conflict of Interests

The authors have not declared any conflicts of interest.

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