

FACTORS FACILITATING SCHEDULED CASTE SELF HELP GROUP WOMEN TO UNDERTAKE MILCH ACTIVITIES FOR INCOME GENERATION

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Abstract: *Purpose:* Dairy activities taken up by SHG women play a crucial role in socio – economic development of poor women leading to an increased standard of living. As scheduled caste (SC) women do not have much sources of income due to belonging to a deprived segment of the society, milching business has proved to be income generating for them, which they can carry out easily as it may be their traditional business and they already own cattle, thus requiring less capital and skill to carry out this business. Therefore this paper aims at identifying the factors which stimulate Scheduled Caste (SC) women to opt for milching business and how increase in income enhances these factors.

Design/Methodology/Approach: Data was collected from primary and secondary sources. Primary data was collected from women SHGs using questionnaire and interview method. Secondary data was collected from various published and unpublished sources like NABARD, NGO reports, journals. Analysis was done using percentage, frequency, weighted average, mean score, standard deviation and ANOVA.

Findings: The present study revealed a positive association between income and factors facilitating milch activities of poor SC SHG women.

Originality/Value: Present study concentrates on analyzing the impact of income on factors facilitating milching business of SC women of two districts of Tamil Nadu, which has not been attempted so far. Therefore this is an original work of the author.

Key words: Microfinance, Self Help Groups, SC women, Income generating activities (IGAs), milch activities, Income.

INTRODUCTION

Income generating activities (IGAs) can be an dominant response for the amplification of livelihood systems and food security if income is a essential element of these systems, nevertheless, it is imperative to take into consideration that IGAs cannot all the time be intended at the most susceptible populace, given that it is crucial that the household units or individuals that take part in the initiatives, can work and meet a least level of involvement. The growth of the local economy through the IGAs can improve the availability of certain products in the market, and can lead to job creation, indirectly favoring the most vulnerable sectors. As discussed it is clear that IGAs can lead to food security for the poor population.

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Therefore it is very crucial to understand, what are the factors which lead the poor women to opt for some IGA?

Reliance of rural poor population on livestock for their survival is very evident in a developing country like India. Among the livestock, dairy cattle play a pivotal role in the livelihoods of the poor women especially SC women who lack capital, education, and business related skills. Therefore these rural poor women have no option but to take up milching activities as their main livelihood as it is the lone endeavor which can offer them regular revenue (Milk Money). Since this study deals with SC SHG women doing milch activity it is important to understand the factors which provoke SC women to choose milching as their business as it can lead to improvement in their social and economic status.

IMPACT OF MILCHING ACTIVITIES ON SOCIO - ECONOMIC STATUS OF SHGs

A number of studies undertaken so far on the impact of income generating microcredit programs and most of the evaluations report have indicated a positive impact both on household outcomes such as income, wealth and asset creation and on individual outcomes like employment, health and nutrition (Baden and Green, 1994; Pitt and Khandker, 1996). Income generating microcredit program has been acknowledged as it has allowed the poor to be more self-reliant and substantially encouraged women to engage in economically productive activities. Eventually it has empowered women by enabling them to make economic decision. It has also been experienced by different researches that empowerment of women brings significant improvement in women's participation in household decision making, family planning, children survival rate, health and nutrition and children education especially girls' education (Steele, Amin and Naved, 1998).

In India, micro credit studies done on groups dealing with dairy farming have noted positive profit levels and short payback periods for loans (Lalitha and Nagarajan 2002). Earnings generated from such undertakings have been instrumental in increasing the physical well-being of the household, often through better nutrition and sanitation. The household assets have also been enhanced by the addition of jewelry, improved housing and land purchase in some cases. Hemalatha Prasad and Omprakash (1997) reported that the type of income generating activities taken up by the farm women were chick rearing and egg selling, vegetable growing and selling, mahua collection and selling in off season, fish selling, bread and egg selling, tailoring, bamboo basket making, kirani shop manihari (ladies makeup items like bangles, comb mirror etc.) petty business, goat rearing etc. Savitha (2004) in her study revealed that high participation was seen in regular activities in all the three enterprises, viz., dairy (88.70%), poultry (100%) and goat rearing (83.60%). Gangaiah *et al.* (2006) in a study on impact of SHGs on income and employment in Karkambadi village, reported that the members were isolated in activities like dairying, flower vending, tailoring, idly shop and cloth business. Puhazhendi and Jayaraman (1999) reported a positive impact of

employment generation on 45% of the group members who had undertaken income generating activities. The additional employment generated through SHGs' lending, worked out to 172 man days per member by undertaking supplementary activities such as animal husbandry, poultry etc. and nonfarm activities like petty shop, kirani shop and flower vending business etc.

Jayachandra and Gurappa Naidu (2006) conducted a study on impact of dairy cooperatives on income, employment and creation of assets of marginal and small farmers. The study revealed that the increase in income from dairying was Rs. 850 (25.5%) in the case of marginal farmers and Rs. 1480 (22.98%) in the case of small farmers per annum. More idle women in the families of both the categories of farmers have taken up dairying as a part time and full time employment. The value of asset has increased 15% in case of marginal farmers and 12.5% in the case of small farmers. Raisuddin *et al.* (2007) studied the impact of dairy farming on livelihood of women participating under Grameen Bank in a selected area of Rangpur District in Bangladesh. The study revealed that increase in income from dairy sector was the highest. In general the average per family total income increased by 87.51%. A study conducted by Brockington and Homewood in Mkomazi Game Reserve in northeast Tanzania shows the loss of livestock caused by drought affects women in a pastoral group and results a change in women's livelihoods in response to altered circumstances.

STATEMENT OF PROBLEM

In the background of various studies related to participation of rural poor women in dairy activities and its impact on their socio – economic status, it is clear that dairy activities are one of the most significant IGAs in rural areas and is also playing a magnanimous role in increasing income of rural and thus rural empowerment. With this backdrop, many questions arise like, what are the factors which incite poor women to carry out milching? What impact does income of the poor women have on these factors? Is the government taking any initiative to increase the income of the poor through various programmes and enhance the milch facilitating factors? Keeping this in mind this study has made a modest attempt to identify the factors which impel poor SC women to opt milching and how income shapes these factors.

OBJECTIVES OF THE STUDY

1. To study the demographic profile of the SC SHG women in Vellore and Tiruvannamalai District.
2. To identify the most prominent factors which facilitate poor SC SHG women to opt for milch business?
3. To analyze the association between income and factors facilitating milch activities among SC SHG women.

NEED OF THE STUDY

As discussed above milching activities are one of the most income generating activities of SC SHG women and also it is comparatively easy business for poor SC SHG women to take up for income generation since they do not have other sources of income and also lack business related skills. With this backdrop it becomes very important to discover the most important factors which stimulate SC SHGs to choose milching as their business and also to study how income can amplify those factors. Therefore an attempt is made in this paper to analyze the impact of income on factors facilitating milch activities among rural SC women SHGs in Vellore and Tiruvannamalai district. Since no study is done so far to explore the factors facilitating milch activities for SC SHG women in Vellore and Tiruvannamalai district, this study gains its significance.

RESEARCH METHODOLOGY

Present study is empirical in nature based on mainly primary data collected through field survey using survey questionnaire. The questionnaire contained questions related to demographic profile of the respondents in the first section, questions related to IGAs of SHGs were in second section and questions related to factors facilitating milch activities in form of likert's were in the third section. Besides, secondary data and pertinent literature have also been compiled from various published and documented sources. Random disproportionate sampling was used for data collection. A total of 480 samples were collected from 650 distributed samples from the two districts of Tamil Nadu namely Vellore and Tiruvannamalai from six NGOs namely Organization for Rural Development (ORD), Rural Social Welfare Society (RSWS), Rural Health Education & Economic Development Society (REEDS), Women's Organization for Rural Literacy & Development (WORLD), Indian Council for Child Welfare (ICCW) and WEL. The two districts were selected for the study as they are one of the most industrially backward districts and thus both have every potential need for microfinance. The study area was limited to randomly select 3 blocks 15 villages (5 villages from each block) from each district leading to 80 samples from each block. To study the above objectives various tools like percentage, frequency, weighted average, mean, standard deviation and ANOVA were employed.

ANALYSIS AND DISCUSSION

This segment consists of the analysis part of the study. Various factors were used to study the demographic profile of the respondents and impact of income on factors facilitating milch activities.

Demographic Profile of the Respondents

The data collected from the respondents regarding demographic profile have been presented in table 1 for analysis and discussion.

Table 1
Distribution of Respondents by their Socio – economic Profile and IGAs

<i>Variables</i>	<i>S. No.</i>	<i>Categories</i>	<i>Frequency</i>	<i>Percentage</i>	
<i>Age</i>	1	25 to 29 years	90	18.8	
	2	30 to 34 years	62	12.9	
	3	35 to 39 years	136	28.3	
	4	40 to 44 years	48	10	
	5	45 to 49 years	104	21.7	
	6	50 years and above	40	8.3	
			Total	480	100
<i>Educational level</i>		<i>S. No.</i>	<i>Categories</i>	<i>Frequency</i>	<i>Percentage</i>
	1	Illiterate	38	7.9	
	2	Up to 5 th	154	32.1	
	3	Up to 10 th	270	56.2	
	4	Up to 12 th	10	2.1	
	5	Graduation	8	1.7	
		Total	480	100	
<i>Family income</i>		<i>S. No.</i>	<i>Categories</i>	<i>Frequency</i>	<i>Percentage</i>
	1	Rs. 2000 – 4000	42	8.8	
	2	Rs. 4001 – 6000	284	59.2	
	3	Rs. 6001 – 8000	108	22.5	
	4	Rs. 8001 – 10000	26	5.4	
		Above Rs. 10000	20	4.1	
		Total	480	100	
<i>Total money spent to start business</i>		<i>S. No.</i>	<i>Categories</i>	<i>Frequency</i>	<i>Percentage</i>
	1	Less than Rs. 10,000	36	7.5	
	2	Rs. 10,001-25,000	317	66	
	3	Rs. 25,001-50, 000	68	14.2	
	4	Rs. 50,001-75, 000	34	7.1	
	5	More than Rs. 75,000	25	5.2	
		Total	480	100	
<i>Time spent on Milch activities</i>		<i>S. No.</i>	<i>Categories</i>	<i>Frequency</i>	<i>Percentage</i>
	1	2 hours	10	2.1	
	2	3 to 5 hours	390	81.2	
	3	6 to 8 hours	80	16.7	
		Total	480	100	
<i>Number of cattle</i>		<i>S. No.</i>	<i>Categories</i>	<i>Frequency</i>	<i>Percentage</i>
	1	1	170	35.4	
	2	2 to 4	260	54.2	
	3	5 to 7	39	8.1	
	4	8 to 10	11	2.3	
		Total	480	100	

table contd.

	<i>S. No.</i>	<i>Categories</i>	<i>Frequency</i>	<i>Percentage</i>
Products of milch activities	1	Milk	468	97.5
	2	Butter Milk/ghee	3	0.6
	3	Milk Sweet	9	1.9
		Total	480	100
	<i>S. No.</i>	<i>Categories</i>	<i>Frequency</i>	<i>Percentage</i>
Milk production per month (in ltr.)	1	Less than 200 liters	164	34.2
	2	201 to 300 liters	229	47.7
	3	301 to 400 liters	57	11.8
	4	More than 400 liters	30	6.3
		Total	480	100

Source: Computed Primary Data

FINDINGS

Regarding the age group of the respondents, it could be inferred from table 1 that the maximum SHG members belong to the age group of 35-39 years which is 28.3% of the total, whereas the age group of above 50 years consisted only 8.3% respondents, indicating maximum members were middle aged. The results show that 92.1% of women were literate and only 7.9% were illiterate. Here we also observe that only 1.7% have done graduation whereas a majority of 56.2% had studied up till 10th standard only. Concerning the family income of the respondents, most of them had income in the range of Rs. 4001 – Rs. 6000 (284 respondents), and least respondents were in the high income category of above Rs. 10000 (only 20 respondents). From the table 1 we also notice that most of the respondents spent in range of Rs. 10,001 - 25,000 to start business (66%) whereas only 5.2% respondents spent more than Rs. 75,000. This is due to the reason that banks do not sanction the full amount of loan asked by the SHGs to start their business, instead they provide a part of it only and that too is further divided into group members equally, therefore the SHGs are left with a modest capital to start their business. We also notice that most of the respondents spent 3 – 5 hours (81.2%) for milching activities whereas only 16.7% worked for 6 - 8 hours. Regarding ownership of cattle, it is evident from the table 1 that most of the respondents owned 2 – 4 cattle (260 respondents), 170 respondents owned only 1 cow, whereas only 11 respondents had 8 - 10 cattle. Regarding the product of the SHG activities it is inferred that most of them sold only milk (468 respondents), only 3 respondents sold butter milk/ghee and 9 respondents sold milk sweet. It is evident in the table that most of the respondents sold 200 – 300 liters per month (229 respondents) and only 30 respondents sold more than 400 liters per month.

Factors Facilitating Milch Activities

Weighted average scores and ranking was used for identifying the most prominent facilitating factors for milch business. The variables that are considered under factors

facilitating milch activities are identified from the literature review in management and other disciplines and grouped under 16 variables. All these 16 factors facilitating milch activity variables were presented in simple statements for the respondents of this study to give their opinion on each of the factors facilitating milch activities statements. The details relating to the weighted average scores and mean average score of the variables are given in table 2.

**Table 2
Weighted Average Scores**

<i>Variables</i>	<i>Strongly Disagree</i>	<i>disagree</i>	<i>NAND</i>	<i>Agree</i>	<i>Strongly Agree</i>	<i>Total</i>	<i>Mean score</i>	<i>Average mean score</i>	<i>Rank</i>
Easy to get loan for Milch business	19 (4)	58 (12.1)	13 (2.7)	142 (29.6)	248 (51.7)	1982	4.13		8
Milch activity needs less investment/ Capital	52 (10.8)	46 (9.6)	1 (0.2)	274 (57.1)	107 (22.3)	1778	3.70	3.85	11
Already have cattle in our home	23 (4.8)	4 (0.8)	176 (36.7)	277 (57.7)	0	1667	3.47		13
Less training/ skills/education required for Milch activity	22 (4.6)	317 (66)	0	140 (29.2)	1 (0.2)	1221	2.54		16
Not having enough money for other business	1 (0.2)	269 (56)	141 (29.4)	33 (6.9)	36 (7.5)	1274	2.65		15
Easy to carry out Milching activity	0	201 (41.9)	257 (53.5)	0	22 (4.6)	1283	2.67		14
Have more experience in Milching business	1 (0.2)	1 (0.2)	61 (12.7)	277 (57.7)	140 (29.2)	1994	4.15		7
It is Family business	12 (2.5)	12 (2.5)	62 (12.9)	59 (12.3)	335 (69.8)	2133	4.44		4
Consumes less time to manage Milch activity	39 (8.1)	61 (12.7)	3 (0.6)	139 (29)	238 (49.6)	1916	3.99		9
Relatively easy to market the dairy products	0	25 (5.2)	143 (29.8)	312 (65)	0	1727	3.60		12

table contd.

Variables	Strongly Disagree	disagree	NAND	Agree	Strongly Agree	Total	Mean score	Average mean score	Rank
Yields a considerable profit to carry on the business	7 (1.5)	10 (2.1)	28 (5.8)	420 (87.5)	15 (3.1)	1866	3.89		10
Get support from husband	8 (1.7)	34 (7.1)	66 (13.8)	40 (8.3)	332 (69.2)	2094	4.36		5
Get support from in-laws	0	3 (0.6)	39 (8.1)	142 (29.6)	296 (61.7)	2171	4.52		3
No Need to leave home to carry out Milch activity	0	0	0	199 (41.5)	281 (58.5)	2201	4.59		2
Easy way to repay the loan amount	0	0	0	361 (75.2)	119 (24.8)	2039	4.25		6
Can carry out milch business individually	0	0	0	185 (38.5)	295 (61.5)	2215	4.61		1

Source: Computed primary data

Note: Percentages in parentheses

Inference

From table 2 it is inferred that the weighted average mean score of the variables on factors facilitating milch activities was 3.85. Weights were assigned to the respondents as 5 for strongly agree, 4 agree, 3 neither agree nor disagree, 2 disagree and 1 strongly disagree. The total weighted scores were obtained and thereby the mean score. The averages of the mean scores were taken to classify the respondents into two groups: (i) High factors facilitating milch activities and (ii) Low factors facilitating milch activities. The values of those variables whose mean were above the average mean was included in high factors facilitating milch activities group and those whose values fall below the average value were included in the low factors facilitating milch activities group.

The variables were ranked on the basis of mean score where the factor "Can carry out milch business individually" was ranked 1 with a mean score of 4.61 as all the women members wanted their individual business as they can concentrate on it more personally and they don't have to share the profit also and the whole family can get involved in it, that is why women SHGs chose to opt for milch business as they did not had to depend on other group members, therefore doing business individually is a great benefit of doing milch business and hence was given the 1st rank. Next factor "No Need to leave home to carry out Milch activity" which was ranked 2nd with a mean of 4.59, Get support from in-laws was ranked

3rd with mean score of 4.52, "it is Family business" factors was ranked 4th with a mean score of 4.44, husband support was ranked 5th with a mean score of 4.36, factor of " Easy way to repay the loan amount " was ranked 6th with a mean score of 4.25, "Have more experience in Milching business" factor was ranked 7th with a mean score of 4.15. Easy to get loan for Milch business factor was ranked 8th with a mean score of 4.13, factor "consumes less time to manage milch activity" was ranked 9th with a mean score of 3.99 and factor "yields a considerable profit to carry on the business" ranked 10th with a mean score of 3.89. All the other variables had mean score values below average mean score of 3.85 and thus were given less importance by the respondents.

IMPACT OF INCOME ON FACTORS FACILITATING MILCH ACTIVITIES

ANOVA was applied to identify the impact of income on factors facilitating milch activities. The following null hypothesis was developed to examine the relationship between income and factors facilitating milch activities of the rural SHG women.

H_{01} : There is no significant relationship between income levels and factors facilitating Milk activities.

Table 2
Mean Standard Deviations and ANOVA Results of Income and Factors
Facilitating Milch Activities

<i>Factors Facilitating Milch Activities</i>	<i>Income Level</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>F</i>	<i>Sig.</i>
Easy to get loan for Milch business	Rs. 2000 – 4000	1.00	.000	9.585	.000*
	Rs. 4001- 6000	4.25	1.333		
	Rs. 6001 - 8000	3.95	.536		
	Rs. 8001 - 10000	3.88	.431		
	Above Rs. 10000	4.05	.224		
	Total	4.13	1.170		
Milch activity needs less investment/ Capital	Rs. 2000 – 4000	1.00	.000	82.940	.000*
	Rs. 4001- 6000	3.58	.911		
	Rs. 6001 - 8000	4.82	.577		
	Rs. 8001 - 10000	5.00	.000		
	Above Rs. 10000	5.00	.000		
	Total	3.98	1.035		
Already have cattle in our home	Rs. 2000 – 4000	1.00	.000	38.983	.000*
	Rs. 4001- 6000	3.29	.754		
	Rs. 6001 - 8000	3.88	.404		
	Rs. 8001 - 10000	4.00	.000		
	Above Rs. 10000	4.00	.000		
	Total	3.47	.745		
Less training/ skills/ required for Milch activity	Rs. 2000 – 4000	1.00	.000	718.634	.000*
	Rs. 4001- 6000	1.94	.230		
	Rs. 6001 - 8000	3.76	.654		
	Rs. 8001 - 10000	4.00	.000		
	Above Rs. 10000	4.05	.224		
	Total	2.54	.968		

table contd.

<i>Factors Facilitating Milk Activities</i>	<i>Income Level</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>F</i>	<i>Sig.</i>
Not having enough money for other business	Rs. 2000 – 4000	2.00	.000	628.109	.000*
	Rs. 4001- 6000	2.00	.079		
	Rs. 6001 - 8000	2.88	.327		
	Rs. 8001 - 10000	3.00	.000		
	Above Rs. 10000	3.10	.447		
	Total	2.30	.476		
Easy to carry out Milching activity	Rs. 2000 – 4000	2.00	.000	49.8581	.000*
	Rs. 4001- 6000	2.40	.491		
	Rs. 6001 - 8000	2.95	.211		
	Rs. 8001 - 10000	3.00	.000		
	Above Rs. 10000	3.00	.000		
	Total	2.58	.494		
Has more experience in Milching business	Rs. 2000 – 4000	3.00	.000	86.447	.000*
	Rs. 4001- 6000	3.82	.393		
	Rs. 6001 - 8000	4.84	.515		
	Rs. 8001 - 10000	5.00	.000		
	Above Rs. 10000	4.95	.224		
	Total	4.15	.650		
It is our Family business	Rs. 2000 – 4000	3.00	.000	7.432	.000*
	Rs. 4001- 6000	4.52	.809		
	Rs. 6001 - 8000	4.78	.601		
	Rs. 8001 - 10000	4.73	.452		
	Above Rs. 10000	4.70	.470		
	Total	4.59	.757		
Consumes less time to manage Milch activity	Rs. 2000 – 4000	2.00	.000	2.723	.000*
	Rs. 4001- 6000	4.06	1.540		
	Rs. 6001 - 8000	3.88	.693		
	Rs. 8001 - 10000	3.92	.392		
	Above Rs. 10000	4.05	.224		
	Total	3.99	1.321		
Relatively easy to market the dairy products	Rs. 2000 – 4000	2.00	.000	111.559	.000*
	Rs. 4001- 6000	3.88	.477		
	Rs. 6001 - 8000	3.08	.338		
	Rs. 8001 - 10000	3.00	.000		
	Above Rs. 10000	3.00	.000		
	Total	3.60	.588		
Yields a considerable profit to carry on the business	Rs. 2000 – 4000	3.00	.000	3.123	.000*
	Rs. 4001- 6000	3.88	.555		
	Rs. 6001 - 8000	3.94	.479		
	Rs. 8001 - 10000	3.96	.196		
	Above Rs. 10000	3.90	.788		
	Total	3.89	.540		
Get support from husband	Rs. 2000 – 4000	2.00	.000	6.631	.000*
	Rs. 4001- 6000	4.32	1.082		
	Rs. 6001 - 8000	4.59	.897		
	Rs. 8001 - 10000	4.35	.892		
	Above Rs. 10000	4.30	1.302		
	Total	4.36	1.065		

table contd.

<i>Factors Facilitating Milk Activities</i>	<i>Income Level</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>F</i>	<i>Sig.</i>
Get support from in-laws	Rs. 2000 – 4000	5.00	.000	40.487	.000*
	Rs. 4001- 6000	4.75	.665		
	Rs. 6001 - 8000	4.05	.419		
	Rs. 8001 - 10000	4.00	.000		
	Above Rs. 10000	4.00	.000		
	Total	4.52	.671		
No Need to leave home to carry out Milch activity	Rs. 2000 – 4000	4.50	.577	3.817	.005*
	Rs. 4001- 6000	4.65	.479		
	Rs. 6001 - 8000	4.45	.500		
	Rs. 8001 - 10000	4.46	.508		
	Above Rs. 10000	4.50	.513		
	Total	4.59	.493		
Easy way to repay the loan amount	Rs. 2000 – 4000	4.50	.577	0.473	.756**
	Rs. 4001- 6000	4.24	.427		
	Rs. 6001 - 8000	4.26	.440		
	Rs. 8001 - 10000	4.23	.430		
	Above Rs. 10000	4.30	.470		
	Total	4.25	.432		
Can carry out milch business individually	Rs. 2000 – 4000	5.00	.000	2.843	.024*
	Rs. 4001- 6000	4.57	.495		
	Rs. 6001 - 8000	4.72	.450		
	Rs. 8001 - 10000	4.54	.508		
	Above Rs. 10000	4.70	.470		
	Total	4.61	.487		

Source: Computed primary data

Note: * Significant, ** Not significant

Inference

Table 3 shows the impact of income levels on factors facilitating milch activities among SHG members doing milch business. From the table above it is implicit that mean score of the factor “easy to get loan for milch business” are 1, 4.25, 3.95, 3.88, and 4.05 for the income levels of Rs 2000 – 4000, Rs 4001 – 6000, Rs 6001 – 8000, Rs 8001 – 10000 and above Rs 10000 respectively. It is to be noted that that all the scores except for income level of Rs 2000 – 4000, are above 3, which shows strong agreement on the statement, but it is significantly different at 5% level of significance (P = 0.000). The income range of Rs. 4001 – 6000 is having highest level of agreement (4.25), whereas low income group of Rs 2000 – 4000 is having lowest level of agreement (1). In case of the statement “Milch activity needs less investment/ Capital”, we can see that the opinions of different income levels vary significantly at 5% level (P = 0.000). It is also revealed that income group of above Rs. 8001 strongly agreed with mean of 5 whereas low income group of Rs 2000 – 4000 disagreed with the statement with mean 1.

In case of the next statement “already have cattle in our home”, we can see almost the same phenomenon that opinions of different income levels vary

significantly at 5% ($P = 0.000$). It is also revealed that income group of above Rs. 8001 strongly agreed with mean score of 4 whereas low income group of Rs 2000 – 4000 disagreed with the statement. For the statement of “less training required for milch activity”, we notice that there is significant difference in the opinions of the SHG members on the above statement with $P = 0.000$. It is also observed that income group of above Rs. 10000 had maximum agreement (mean score = 4.05) and highest disagreement was for low income group of Rs. 2000 – 4000 (mean score = 1) followed by income group of Rs. 4001 - 6000 (mean score = 1.94). For the next statement “not having enough money for business”, we notice in the table that here all means are below mean score of 3 showing disagreement to the statement, but as $P = 0.000$, it means there lies significant difference in the opinions of SHG members at 5%. It could be seen in the table that only income group of above Rs. 10000 had little agreement to the statement (mean score = 3.10), whereas all others disagreed.

For the statement “easy to carry out milch activity”, again we can see that all mean scores are within 3 showing disagreement, but as $P = 0.000$, there lies difference in the opinions of the members at 5% level. We see in the table that income range of Rs. 2000 - 4000 showed maximum disagreement with mean score of 2. For the statement “has more experience in milch business”, all the mean scores ranged from 3 to 4.95 showing agreement. As $P = 0.000$, the opinions of the SHG members vary along different income groups significantly at 5% level. we can notice that income group of Rs. 8001 - 10000 is having mean score of 5 showing maximum agreement followed by income group of above Rs. 10000 with mean score of 4.95, indicating that high income group had maximum agreement. for the statement “it is our family business”, again we see that maximum income groups have strongly agreed but as $P = 0.000$, opinions of members vary significantly at different income levels, showing income group of Rs 6001 - 8000 have maximum agreement with mean score = 4.78.

For the next statement “consumes less time to manage milch activity”, the opinions of the respondents varied for different income groups at 5% with $P = 0.000$. Table 3 also showed that income group of Rs. 4001 - 6000 showed maximum agreement to the statement. For the next statement “relatively easy to market dairy products”, most of the respondents did not give any opinion except the income group of Rs. 4001–6000 which showed little agreement (mean score = 3.88) and also the opinions of the respondents varied along different income levels at 5% level. For the statement “yields considerable profit to carry on the business”, also there was difference in the opinions at 5% level. Income group of Rs 6001 - 8000 had maximum mean of 3.96 showing agreement. For the statement “get support from husband” most of the income groups agreed except income range of Rs. 2000 - 4000 (mean score = 2). The opinion also varies across the income groups at 5% level.

For the statement “get support from in-laws”, all the income levels showed agreement but as $P = 0.000$, there lies difference in the opinions of the respondents

along different income groups at 5%. For the statement “no need to leave home to carry out milch activity”, all the income groups showed agreement but still their opinions differed at 5%. The statement “easy way to repay loan” showed a homogeneity in the mean scores showing no difference in the opinions among respondents with different income groups ($P = .756$). For the last statement “can carry out business individually”, all the income group respondents have agreed strongly, still with difference in opinions among respondents with different income levels.

Hence from the above discussions we can conclude that most of the respondents across different income groups agreed that the identified factors facilitating milch business were really supporting factors for their business except for 4 factors for which respondents did not agree as they had mean score less than 3.

CONCLUSION AND SUGGESTIONS

The present study mainly dealt with identifying the most important factors facilitating milch activities and how income boosts them. The above discussions based on mean scores and ANOVA concluded that various income levels have statistically significant impact on factors facilitating milch activities as most of the variables are significant except one. Hence it could be concluded that income is having a positive impact on factors facilitating milching. It could also be noticed that mostly high income groups agreed for the factors facilitating statements. Therefore as income increases factors facilitating milch activities also increases. Therefore government should take measures to increase income level of poor SC women in order to increase their IGAs for their overall development.

LIMITATIONS AND WAY FARWORD

Like any other study this study also has its own time and cost constraints, as we cannot generalize the results for the whole nation since the study just covers two districts with a modest sample size of 480 respondents, but the same study could be done for other areas so that government can take steps to increase income of SC SHGs.

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