

**IMPACT OF ADOPTION OF LIVESTOCK ORIENTED MICRO-
ENTERPRISES AMONG THE WOMEN SELF HELP GROUP
MEMBERS IN MADURAI DISTRICT OF TAMIL NADU**

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Abstract: A study was carried out to assess the impact of adoption of livestock oriented micro-enterprises in terms of direct and indirect consequences among the women self-help groups (SHG) in Madurai District, Tamil Nadu, India. The study was carried out with a sample size of 100 women SHG members as respondents. The data were collected by interview and were statistically analyzed and results interpreted. The major direct consequences perceived by majority of the members of women SHGs with respect to livestock oriented micro-enterprises in the order of their importance were, increase in expenditure on education, timely purchase of essential goods, standard of living, spending on emergency needs, self-confidence, investment in production purposes, income and health awareness. Increased repayment of debts by the respondents, we feeling, financial security, gender equality, involvement in decision making in home and farm activities, self-respect, status in family and society, self-worthiness and savings were the major indirect consequences perceived, in that order.

Keywords: impact of livestock enterprise, self-help group, perceived impact, consequences of adoption.

Introduction

Women who comprised nearly one-half of the total Indian population have tremendous potential to contribute in harnessing technology for human as well as social development. The process of nation's development would be incomplete unless women are fully involved in it. Women also play a crucial and significant role in agriculture and allied activities, which include livestock, poultry, fodder production, horticulture, post-harvest operation, social forestry, fisheries etc. But most of the rural women face greater difficulty in

availing credit facilities to start an enterprise. In recent years, the group approach for various poverty alleviation programmes is getting more attention in India. Mostly women are mobilized into groups for undertaking mutually beneficial social and economic activities. In India, these mutual help based groups are known as Self Help Groups (SHGs) and the first official informal group lending in India started during 1986 – 87, when National Bank for Agriculture and Rural Development (NABARD), India supported and funded an action research project on “Saving and credit management of SHGs of MYRADA”. Later many banks started to extend the credit to the SHGs. Many such attempts involved offer of credits to members of women SHGs in starting a livestock oriented micro enterprises. The extent to which such enterprises had impact among the members needs scrutiny and thorough analysis. Hence, the present study was designed with the specific objective to analyze the perceived impact of adoption of livestock oriented micro-enterprises among the members of women SHGs in terms of its direct and indirect consequences.

Materials and methods

The study was carried out in the purposively selected Madurai District of Tamil Nadu State among the members of women SHGs belonging to the two Non Governmental Organisations (NGOs), namely Sustainable - agriculture & Environment Voluntary Action (SEVA) and Association for Sarva Seva Farms (ASSEFA). The district was selected as there was more number of Self Help Groups (SHG) involved in livestock related activities. The two NGOs were selected on the basis of existence of more number of SHGs involved in livestock related activities. A total of 10 best performing SHGs were selected from each of the two NGOs. From each of these SHGs, five members were selected randomly leading to a total of 100 respondents as sample for the study. The data pertaining to the objectives set forth were collected through pretested and structured interview schedule. The data so collected were statistically analysed and results interpreted.

Results and discussion

The impact of adoption of livestock oriented micro-enterprises as perceived by the women self help group members is presented as its direct and indirect consequences.

I. Direct consequences

The direct consequences of adoption of livestock oriented micro-enterprises among the women self help group members are presented in Table 1. The direct consequences were further divided into economic and socio-psychological consequences and the results presented.

1. Economic consequences

Table 1 revealed that majority (66.00 per cent) of the respondents felt that their income had increased substantially due to the adoption of livestock oriented micro-enterprise while nearly one-third (34.00 per cent) felt that their income had increased to some extent. It is encouraging to note even with the escalation of input prices, the livestock enterprises fetched substantial income to the respondents. This clearly showed that the livestock farming could be one of a powerful tool to alleviate poverty and unemployment in the rural areas. This finding is also in agreement with Manivannan (1997), Sagar and Singh (1999), Chandra Gowda et. al. (2003), Wadiwale (2004) and Satyanarayana and Rao (2012).

Table 1: Perceived direct consequences of livestock oriented micro-enterprises in the development of Women SHG members

(n = 100)

S.No	Consequences	Response category	Frequency	Total score	Rank
1	Economic consequences				
a	Income	Increased substantially	66	166	VII
		Increased to some extent	34		
		Not increased	-		
b	Standard of living	Increased substantially	95	195	III
		Increased to some extent	05		
		Not increased	-		
c	Investment in production purposes	Increased substantially	73	173	VI
		Increased to some extent	27		
		Not increased	-		
d	Assets	Increased substantially	11	111	XII
		Increased to some extent	89		
		Not increased	-		
e	Expenditure pattern on education of children	Increased substantially	97	197	I
		Increased to some extent	03		
		Not increased	-		
f	Expenditure pattern on travel purposes of the family	Increased substantially	25	125	X
		Increased to some extent	75		
		Not increased	-		
g	Utilization of money	Increased substantially	20		

	on social occasions (such as marriage, festivals and ceremonies)	Increased to some extent	80	120	XI
		Not increased	-		
h	Spending on emergency needs (Sickness, accidents)	Increased substantially	92	192	IV
		Increased to some extent	08		
		Not increased	-		
i	Investment on micro-level enterprise	Increased substantially	10	110	XIII
		Increased to some extent	90		
		Not increased	-		
j	Purchase of essential goods (sugar, rice, crude oil etc)	Could be made timely	96	196	II
		Could be made timely to some extent	04		
		No improvement	-		
2	Socio-psychological consequences				
a	Self confidence	Increased substantially	87	187	V
		Increased to some extent	13		
		Not increased	-		
b	Drudgery	Reduced substantially	45	145	IX
		Reduced to some extent	55		
		Not reduced	-		
c	Leadership qualities	Improved substantially	02	102	XIV
		Improved to some extent	98		
		Not improved	-		
d	Health awareness	Increased substantially	56	156	VIII
		Increased to some extent	44		
		Not increased	-		

An overwhelming majority (95.00 per cent) of the respondents felt that their standard of living had improved substantially. The ability to spend more on household needs, children education, modern gadgets, festivals, ceremonies etc., owing to the higher income earned through livestock might be the reasons for perception of better standard of living after adoption of livestock oriented micro-enterprises. Table 1 further revealed that majority (73.00 per cent) of the respondents felt that investment in production purpose had increased

substantially while 27.00 per cent felt that investment in production purpose increased to some extent only. This clearly showed that the respondents were able to spend more on production purposes through the additional income they earned through livestock.

Substantial increases in assets were noticed only among 11.00 per cent of the respondents and increase in assets to some extent was noticed among majority of the respondents (89.00 per cent). This showed that the members concentrated more on education, debt clearance and savings than on acquiring assets which require higher investments. However Kumaran (2002) in his study on "Role of self help group in promoting micro enterprises through micro credit - An empirical study" found that 65.06 per cent of the respondents perceived improvement in generation of assets after their participation. It is evident from Table 1 that an overwhelming majority (97.00 per cent) of the respondents spent more on education purposes. It can be stated that the rural women preferred better education for their children and hence they preferred to spend more on education of their children through the income earned from livestock enterprises.

It can be noticed from Table 1 that expenditure on travel purposes increased substantially among one-fourth (25.00 per cent) of the respondents and increased to some extent among three-fourth (75.00 per cent) of the respondents. Better the income higher would be the tendency to spend more on recreation purposes. Increased utilization of money to some extent on social occasions was observed among 80.00 per cent of the members while substantial increase was observed among 20.00 per cent of the respondents. Rural farmer / farm women preferred to spend on social occasions as they felt that this type of expenditure earns prestige for them in their community.

It can be seen in Table 1 that, an overwhelming majority (92.00 per cent) of the respondents felt that they could meet the emergency financial needs of the family with the additional income they earned through livestock enterprises in a better way, while 8.00 per cent could spend to some extent in this regard. Majority (90.00 per cent) of the respondents felt that investment on micro-level enterprises increased to some extent while one-tenth (10.00 per cent) perceived substantial increase. Since the investment required for starting a micro-level enterprise was high, the income from livestock could meet the requirement to some extent only. The additional income earned through the livestock enterprises facilitated overwhelming majority (96.00 per cent) of the respondents to make timely purchase of the essential goods like sugar, rice, oil etc., required for the family as evident from Table 1.

2. Socio – psychological consequences

Majority (87.00 per cent) of the respondents felt substantial increase in self-confidence while 13.00 per cent reported increase in confidence to some extent owing to the adoption of livestock oriented micro-enterprise. Involvement in making decisions with regard to the enterprise owned and participation in SHG activities resulted in perception of better self-confidence among the respondents. It was observed from Table 1 that less than one-half (45.00 per cent) of the respondents reported to have substantial reduction in drudgery among them and above one-half (55.00 per cent) reported to have reduction in drudgery to some extent.

It was surprising to notice that almost all the respondents (98.00 per cent) felt that their leadership qualities had not improved even after their involvement in running the livestock oriented micro-enterprises and participation in SHG activities. This might be due to the existing norms in the society as well as the general perception among rural women that male alone possessed leadership qualities to engage in social and other activities. After participating in training programmes and health related campaigns organised by SHGs above one-half (56.00 per cent) of the respondents felt that they had got substantial increase in awareness on health and 44.00 per cent felt that they had got increase in awareness on health to some extent.

The total scores obtained by each of the direct consequences item were ranked and also presented in Table 1 and it was found that increase in expenditure on education (197) was the major consequences perceived followed by timely purchase of essential goods (196), increased standard of living (195), increased spending on emergency needs (192) that ranked I, II, III and IV respectively. The other consequences items perceived in the order of their rank were increase in self-confidence (187), investment in production purposes (173), income (166), health awareness (156), reduced drudgery (145), increased expenditure pattern on travel purposes of the family (125), utilization of money on social occasions-such as marriage, festivals and ceremonies (120), assets (111) and investment on micro-level enterprises(110).

II. Indirect consequences

The perceived indirect consequences of livestock oriented micro – enterprises among the members of women SHGs was further divided into economic effects, socio-psychological effects, sociological and psychological empowerment and are presented in Table 2.

1. Indirect economic consequences

It was observed from Table – 2 that, only 13.00 per cent felt substantial increase in purchase of household goods and majority (87.00 per cent) of the respondents felt increase in purchase of household goods to some extent only. It was found that only 15.00 per cent of the respondents felt substantial increase in purchase of additional livestock and a high majority (85.00 per cent) felt increase in purchase of additional livestock to some extent. Since much of the income derived from the livestock enterprises were utilized to meet urgent and daily needs of family, the respondents felt little effect on purchase of additional livestock. It is further evident from Table 2 that more than one – half could increase the savings substantially after adoption of livestock oriented micro-enterprises and more than one-third (39.00 per cent) could increase savings to some extent. Since formation of SHGs was aimed for better credits and better savings management among the rural people, the members of SHGs were motivated to invest higher amount for savings.

Table 2: Perceived indirect consequences of livestock oriented micro-enterprises in the development of women SHG members

(n = 100)					
S. No	Indirect consequences	Response category	Frequency	Total score	Rank
1	Economic indirect consequences				
a	Purchase of household goods	Increased substantially	13	113	XIII
		Increased to some extent	87		
		Not increased	-		
b	Purchase of additional livestock	Increased substantially	15	115	XII
		Increased to some extent	85		
		Not increased	-		
c	Savings	Improved substantially	61	161	XI
		Improved to some extent	39		
		Not improved	-		
d	Repayment of debts	Increased substantially	98	198	I
		Increased to some extent	02		
		Not increased	-		
2	Socio-psychological indirect consequences				
a	Social recognition	Increased substantially	02	102	XIV
		Increased to some extent	98		

		Not increased	-		
b	Participation in grama sabha	Increased substantially	-	34	XVI
		Increased to some extent	34		
		Not increased	66		
c	Exposure to media	Increased substantially	-	52	XV
		Increased to some extent	52		
		Not increased	48		
3	Sociological empowerment				
i)	Involvement in decision making in farm activities	Improved substantially	77	177	VI
		Improved to some extent	23		
		Not improved	-		
ii)	Involvement in decision making in home activities	Improved substantially	87	187	V
		Improved to some extent	13		
		Not improved	-		
iii)	Status in family	Improved substantially	72	172	VIII
		Improved to some extent	28		
		Not improved	-		
iv)	Status in society	Improved substantially	69	169	IX
		Improved to some extent	31		
		Not improved	-		
v)	Taking leadership positions	Better facilitated	-	02	XVII
		facilitated	02		
		Not facilitated	98		
4	Psychological empowerment				
i)	Gender equality	Increased substantially	89	189	IV
		Increased to some extent	11		
		Not increased	-		
ii)	Financial security	Increased substantially	90	190	III
		Increased to some extent	10		
		Not increased	-		
iii)	Self-respect	Developed substantially	74	174	VII
		Developed to some extent	26		

		Not developed	-		
iv)	Self worthiness	Increased substantially	65	165	X
		Increased to some extent	35		
		Not increased	-		
v)	We feeling	Increased substantially	91	191	II
		Increased to some extent	09		
		Not increased	-		
vi)	Conservatism and reservation	Reduced substantially	15	115	XII
		Reduced to some extent	85		
		Not reduced	-		

It was also observed from Table 2 that the repayment of debts among most (98.00 per cent) of the respondents were perceived to have increased substantially and was the major reason for adoption of livestock oriented micro-enterprises among the members of women SHGs. Most of the rural poor farmers were often found under the clutches of money lenders. Their involvement in the SHG and enterprise activities helped them to lead a debt free life.

2. Indirect socio – psychological consequences

It was found in Table 2 that an overwhelming majority (98.00 per cent) of the respondents gained increased social recognition to some extent. Members felt that before joining SHG and starting the enterprise, they have not been given due recognition by any of the villagers. Consequent to their involvement in SHG and enterprise activities they felt recognised to some extent from fellow villagers. It was observed that above one-third (34.00 per cent) had increased participation in Grama sabha to some extent and the rest two-thirds (66.00 per cent) did not have any increase in participation in Grama sabha. Members of women SHGs generally did not participate in Grama sabha since it was believed to be dominated by male members of the rural society. Above one-half (52.00 per cent) of the members felt that their exposure to media had increased to some extent and nearly one-half (48.00 per cent) felt that their exposure to media did not increase. Though rural women were exposed to certain mass media, they did not make use of these to acquire valuable information on livestock and other activities.

3. Sociological empowerment

Table 2 revealed that majority of members (77.00 per cent) felt that their involvement in decision-making on farm activities improved substantially while 23.00 per cent felt that

their involvement in decision making on farm activities improved to some extent. The pride of owning a livestock enterprise, eagerness in earning for the family and encouragement by fellow members made the respondents to involve better in making decisions on farm activities as compared to their previous situation. A high majority (87.00 per cent) of the members were found to have substantially improved involvement in decision-making in home activities also. Earlier decision-making involved spouse alone or collective joint decisions whereas, after joining SHG and starting the enterprise, rural women involved themselves more in decision-making in home activities as they also contribute economically to family needs.

Majority of the respondents perceived that their status in family (72.00 per cent) and society (69.00 per cent) improved substantially and however almost all (98.00 percent) felt that taking leadership positions was not facilitated as a consequence of adoption of livestock oriented micro-enterprises.

4. Psychological empowerment

It was observed from Table 2 that an equal per cent of members felt that they had better gender equality (89.00 per cent) and financial security (90.00 per cent) after adoption of livestock oriented micro-enterprises. Majority of the respondents perceived that their self respect (74.00 per cent) and self worthiness (61.00 per cent) developed substantially. Most of the members felt that only after joining the women SHGs and undertaking livestock oriented micro-enterprises, they could feel themselves worthy as they contribute economically and socially to family welfare.

An overwhelming majority (91.00 per cent) of the respondents felt that “we feeling” among them had increased substantially. Since group approach helped in increasing income and social recognition and in sharing problems and finding a solution, “we feeling” among the members were perceived to be high. Only 15.00 per cent of the respondents felt that conservatism and reservation reduced substantially and rest (85.00 per cent) felt reduction in conservation and reservation to some extent. This indicated that change from a traditional mindset to a progressive mind set would take a longer period of time.

The total scores of items included under indirect consequences were also ranked and presented in Table 2. Among the indirect consequences, it was found that increased repayment of debts by the respondents (198) was the major indirect consequences perceived by the members of women SHGs followed by we feeling (191), financial security (190) that were ranked, I, II and III respectively. This was followed by gender equality (189),

involvement in decision making in home activities (187), involvement in decision making in farm activities (177), self respect (174), status in family (172) status in society (169), self worthiness (165), savings (161), purchase of additional livestock, conservation and reservation (115), purchase of household articles (113), social recognition (102), exposure to media (52) and participation in Grama Sabha (34), in that order.

Conclusion

The study clearly revealed that the major direct consequences perceived by majority of the members of women SHGs with respect to adoption of livestock – oriented micro-enterprises in the order of their importance were “increase in expenditure on education, timely purchase of essential goods, standard of living, increased spending on emergency needs, self-confidence, investment in production purposes, income and health awareness”. Increased repayment of debts by the respondents, we feeling, financial security, gender equality, involvement in decision making in home and farm activities, self-respect, status in family and society, self-worthiness and savings were the major indirect consequences perceived, in that order. The results of the study clearly demonstrated that adoption of livestock oriented micro enterprises would definitely bring about economic and social development in the rural areas.

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