



# SOCIO ECONOMIC PROFILE OF *KSHEERA SAGARAM* BENEFICIARIES OF WAYANAD DISTRICT

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## Abstract

*Kudumbashree, a women self-help group movement, is an interventional tool for the empowerment women in Kerala. Various income generating activities are undertaken by the members of Kudumbashree units for their empowerment and also for creating employment. Livestock farming is one of the important income generating activities carried out successfully for fulfilling the above said purposes. There are several livestock enterprises chosen by the Kudumbashree units and one such livestock activity is Ksheerasagaram, a dairy farming venture. A study was carried out to analyse the socio-economic profile of Ksheerasagaram beneficiaries in Wayanad district. By adopting multi stage technique the beneficiaries were selected and data was collected using the personal interview. The study revealed that majority of the Ksheerasagaram beneficiaries studied were of middle age, belonging to Hindu religion and unreserved communities. It could also be observed that majority of them were living as nuclear families and size of the family was three to four members. Primary occupation was animal husbandry with above ten years of experience. Land owned by majority of*

*beneficiaries was below one acre with small herd size.*

**Key words:** *Socio-economic profile, Ksheerasagaram, Kudumbashree*

Dairying is the main means of sustenance for billions of small marginal farmers and land less labours and has become the primary occupation source. The dairy sector today provides approximately 70.0 million families the triple benefits of nutritious food, supplementary income and productive employment (Tajpara et al. 2016).

The dairy sector also provides gainful employment to rural women besides empowering them economically. The introduction of the group concept undertaking some income generating activity enables women Self Help Group members in rural areas to experience various facets of empowerment. Kudumbashree, the women self-help group, is one of the largest interventional institutions to empower the women and was established in Kerala in the year 1998. Different income generating activities are being

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undertaken by the members of Kudumbashree unit for their empowerment and also for creating employment.

Livestock farming is one of the important income generating activities carried out successfully for their empowerment as well as for providing employment. There are several livestock enterprises are chosen by the Kudumbashree units and one such enterprise is the Ksheerasagaram, i.e dairy farming. The project envisages providing loan assistance to members of Kudumbashree at subsidised rates for the establishment of dairy farms. The selected beneficiaries submit a loan proposal to the bank and based on the merit of the proposals submitted the bank grants the loan to the beneficiary. An amount at the rate of 33% of the granted loan would be deposited in the loan account of the beneficiary as subsidy by the apex body of the Kudumbashree at the district level.

### Materials and methods

The present study was designed to analyse the socio-economic profile of Ksheerasagaram beneficiaries in Wayanad district. Multi stage sampling procedure was adopted for selecting sample beneficiaries. Wayanad district was purposively selected for the study which consisted of three taluks namely Vythiri, Mahanantavady and Sultan Bathery. Five groups were selected at random from each taluk. Each group consisted of five beneficiaries. the total sample size was 75 for the present study. For data collection interview schedule was prepared and was subjected to relevancy testing among seven subject matter specialists based on their suggestions the schedule was modified. The interview schedule was pretested by conducting a pilot study among 15 unsampled beneficiaries at Muttill based on results obtained further modifications were done and a well-structured interview schedule was prepared for data collection. The variables for assessing socio-economic profile in the study included age, religion, caste, family type, family size, primary occupation, secondary occupation, experience, land owned and herd size. Data was analysed using simple statistical

tools such as frequency and percentages.

### Results and discussion

The socio-economic profile of respondents of the study sample are tabulated in the Table 1. It can be observed that 74.67 per cent of the beneficiaries belonged to middle (36 to 55 years) age followed by 14.67 per cent and 10.67 per cent of the beneficiaries were in to young ( $\leq 35$  years) age and old ( $\geq 56$  years) age group respectively. The reason may be due to the fact that middle aged persons are more capable to carry out activities of the farm in addition to household work. Another reason may be that there was the age limit to join as a member of Ksheerasagaram is 60 years. This trend was supported by George *et al.* 2010.

It is evident that majority (57.33%) of the beneficiaries were Hindus followed by 26.67 per cent and 16.00 per cent as Christians and Muslims, respectively. As per census 2011 religion wise population of Wayanad district Hindu population is highest so this might be the reason for majority of respondents were Hindu in the present study. The data in Table 1 revealed that more than half (57.33%) of beneficiaries belonged to the unreserved communities followed by 29.33 per cent and 13.33 per cent of beneficiaries belonging to OBC and ST. The findings were different from Tajpara *et al.* 2016, who observed that majority of respondents belonged to other backward caste.

About 40.00 per cent of Ksheerasagaram beneficiaries had primary education while the beneficiaries belonging to illiterate, secondary, higher secondary and diploma education categories were 5.33 per cent, 30.67 per cent, 21.33 per cent and 2.67 per cent respectively. None of the beneficiaries had education of graduation, post-graduation and doctoral level. This may be because traditionally women have always been made to look after home affairs and there is no encouragement and motivation to go for higher education. These findings assume significant against the fact that Kerala is the state with highest literacy rate and education up to primary level is compulsory and free, females have

**Table 1.** Socio economic profile of respondents

Variables	Category	Frequency
Age (years)	Young ( $\leq 35$ )	11 (14.67)
	Middle Age (35 to 50)	56 (74.67)
	Old Age ( $\geq 50$ )	8 (10.67)
Religion	Hindu	43 (57.33)
	Muslim	12 (16)
	Christian	20 (26.67)
	Others	0
Caste	General	43 (57.33)
	SC	0
	ST	10 (13.33)
	OBC	22 (29.33)
Education	Illiterate	4 (5.33)
	Primary	30 (40)
	Secondary	23 (30.67)
	Higher secondary	16 (21.33)
	Diploma	2 (2.67)
	Under graduation	0
	Post-graduation	0
	Doctoral	0
Family type	Joint	12 (16)
	Nuclear	63 (84)
Family size	1 to 2 Members	2 (2.67)
	3 to 4 Members	50 (66.67)
	5 to 6 Members	23 (30.67)
	7 to 8 Members	0
		0
Primary occupation	Unemployed	0
	Agriculture	66 (88)
	Animal husbandry	4 (5.33)
	Govt. employee	0
	Self-employment	4 (5.33)
	Farm labour	1 (1.33)
	Any other	0
		0
Secondary occupation	No secondary occupation	1 (1.33)
	Animal husbandry	71 (94.67)
	Farm labour	0
	Agriculture	2 (2.67)
	Self-employment	1 (1.33)
	Any other	0
Experience	Least (Less than 1 year)	0
	Less (1 to 5 years)	9 (12)
	Experienced (5 to 10 years)	16 (21.33)
	Highly experienced (Above 10 years)	50 (66.67)
		0
Land owned	Landless	1 (1.33)
	Up to 10 cents	8 (10.67)
	Below 1 acre	50 (66.67)
	1-2 acres	12 (16)
	Above 2 acres	4 (5.33)
Herd size	Small ( $>4$ )	44 (58.67)
	Medium (4-6)	19 (25.33)
	Large ( $<6$ )	12 (16)

*Values in the brackets are percentages*

equal opportunities when compared to males. The above finding is in contrast with Bhushan *et al.* 2015 where he found that majority of respondents were illiterate in his study.

With respect to family type it is clear from Table 1 that majority (84.00%) of beneficiary families were nuclear followed by 16.00 per cent of the joint families. This is in line with Subhadip, 2016. This might be due to the desire to live an independent life with basic facilities and to give better education and future to their children. Family size was three to four members for 66.67 per cent of the beneficiaries, family size of 30.67 per cent of the beneficiaries varied between five to six members followed by 2.67 per cent of beneficiaries having one to two member family size and is in line with George *et al.* 2010. The reason is most of the respondents were of middle aged with nuclear family type.

Agriculture was the primary occupation for majority (88.00%) of the beneficiaries followed by 5.33 per cent for whom animal husbandry was primary occupation, self-employment (5.33%) and 1.33 per cent were farm labourers. None of them were government employees and unemployed. The findings were in contrast to that Saroj and Singh, 2015. The reason for this may be majority of the farmers had land below one acre in which they were engaged in growing agricultural products and 96.14 per cent of the Wayanad population is from rural. The results were in conformity with the findings of Rewani and Tochwang (2014).

Majority (94.67%) of the Ksheerasagaram beneficiaries considered animal husbandry as their secondary occupation followed by agriculture (2.67%), no secondary occupation (1.33%) and self-employment (1.33%). None of the farmers were farm laborers.

Majority (66.67%) of beneficiaries had above ten years of experience in dairy farming followed by 21.33 per cent and 12.00 per cent of beneficiaries who had five to ten and one to five years of experience in dairy farming and is in line with Khode *et al.* 2009. The reason may be due to earlier household occupation which

has been continued by the members.

Land owned by 66.67 per cent of the beneficiaries was below one acre followed by 16.00 per cent, 10.67 per cent, 5.33 per cent of the beneficiaries had one to two acres, up to 10 cents and above two acres of land respectively. About 1.33 per cent of beneficiaries were landless. The reason may be the result of fragmentation and subdivisions of land by family members. The above findings were in line with Chethan, 2014.

As per herd size, more than half (58.67%) of beneficiaries had less than four cattle followed by 25.33 per cent with medium herd size and 16.00 per cent with large herd size. The reason may be as per the Ksheerasagaram livestock activity two cattle have been provided for each member. The other reason may be most of the beneficiaries sell male calves and unproductive cattle in order to generate income. The above findings were in line with that of Rahman and Gupta, 2015.

Kudumbashree in recent times has emerged as one of the tools for women empowerment. Since majority of dairy farm operations are being carried out by women, their capabilities need to be strengthened. The educational status of women have to be improved and most of the women in the present study had secondary school education, since education is the prime tool for empowerment and will help in improving socio economic status of an individual.

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