

**LIVELIHOOD SECURITY OF LIVESTOCK
INTEREST GROUPS INVOLVED IN BIDRI
GOAT REARING**

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By

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CERTIFICATE

This is to certify that the thesis entitled “*Livelihood security of Livestock Interest Groups involved in Bidri goat rearing*” submitted by **Mr. GOPALA, G.T., I.D. No. MVNK 704** in partial fulfillment of the requirements for the award of **MASTER OF VETERINARY SCIENCE in VETERINARY AND ANIMAL HUSBANDRY EXTENSION** of the KARNATAKA VETERINARY, ANIMAL AND FISHERIES SCIENCES UNIVERSITY, BIDAR, is a record of bonafide research work carried out by him during the period of his study in this University, under my guidance and supervision and the thesis has not previously formed the basis for the award of any degree, diploma, association ship, fellowship or other similar titles.

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TO

*MY BELOVED PARENTS, GUIDE AND MY
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ABBREVIATIONS

ADB	⇒	Asian Development Bank
BPL	⇒	Below Poverty Line
DBT	⇒	Department of Biotechnology
DFID	⇒	Department For International Development
DRDA	⇒	District Rural Development Agency
DWCRA	⇒	Development of Women and Children in Rural Area
FI	⇒	Financial Institutes
FMD	⇒	Foot and Mouth Disease
GOI	⇒	Government of India
ICEF	⇒	Indo-Canada Environment Facility
IFAD	⇒	International Fund for Agricultural Development
IFSM	⇒	Integrated Financial Services Mechanism
IGA	⇒	Income generating Activity
ILRI	⇒	International Livestock Research Institute
IRDP	⇒	Integrated rural Development Programme
LHWRF	⇒	Lupin Human Welfare Research Foundation
LIG	⇒	Livestock Interest group
MFI	⇒	Micro Finance Institute
NABARD	⇒	National Bank for Agriculture and Rural development
NGO	⇒	Non Government organization
PPR	⇒	Pesteds Petits Ruminants
RCC	⇒	Reinforced Cement concrete

SC	⇒	Scheduled caste
SEWA	⇒	Self Employed Women workers Association
SHG	⇒	Self Help Group
SHPI	⇒	Self Help Promoting Institution
ST	⇒	Scheduled Tribe
SWOT	⇒	Strength Weakness Opportunities Threats
UN	⇒	United Nations
WSDC	⇒	Water Shed Development Committee
YDC /YC	⇒	Youth Development Club / Youth Club

INTRODUCTION

***REVIEW OF
LITERATURE***

MATERIALS AND METHODS

RESULTS

DISCUSSION

SUMMARY

BIBLIOGRAPHY

ABSTRACT

APPENDICES

CHAPTER I

INTRODUCTION

Live stock plays an important role in the socio economic lives of the people of a country. They provide a means of livelihood to millions of poor farmers across the country. In India more than 70 per cent of livestock are reared by small and marginal farmers and landless labourers.

Self-Help Groups (SHGs) is an important concept making rounds in the rural women circles. In India more than 70 per cent of women SHGs have taken up livestock rearing as an income generating activity, which includes dairy farming, goat farming, sheep farming, rabbit farming and poultry farming. The poor people can not meet contingencies of life on their own. In certain cases they have to sell or pledge their productive assets such as livestock to meet their needs, in the absence of any out side help. This make them to barrow money from informal sources i.e. money lenders who charges who charge high interest, thus pushing them into a vicious cycle of debt and improvement (Karmakar 1999 and Anupama 2005).

Keeping these points in view the Department of Veterinary and Animal Husbandry extension, Veterinary College Bidar implemented DBT funded project entitled “*An action research for self-employment of SC/ST youth through goat rearing under stall feeding as a strategy for poverty alleviation and sustainable development in Hyderabad-Karnataka region*” In the process about eighteen Livestock Interest Groups (LIGs) were promoted in similar guidelines to that of SHGs and integrated with goat rearing for the livelihood security of the members.

A Livelihood comprises of the capabilities, assets and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from the stress and shocks and maintain or enhance its capabilities and assets, now and in future, while not undermining the natural resource base (DFID 1998). Livelihood is based on the five types of capital assets, (natural, social, physical, human and financial) and livestock can have an impact on each of these.

India with a goat population of 124 millions ranks second in the world. The total goat population of the world is 790 millions, China ranking first with a population of 199 millions.

In India over 54 million goats are slaughtered every year with an average meat yield of 9.63 Kg per goat. The annual population growth of goat has been 0.22%. As per the 2003 livestock census, the goat population has increased with an annual growth rate of 0.6 per cent in spite of 38 per cent annual slaughter rate and approximately 15per cent mortality. The rate in increase in goat population during the last five decades has been the highest among all ruminants. Among the states West Bengal has the largest goat population of 18.77 million, followed by Rajasthan (16.80million), Uttar Pradesh (12.94 million), Maharastra (10.68 million) and Bihar (9.49), Karnataka (4.9 million).

There are nearly 102 breeds of goats in the world, of which India's vast genetic resources in goats are reflected by the presence of over 20 well defined breeds, reared for milk, meat and wool. However, a large proportion of goats are non-descriptive or mixed breeds. These breeds have been generally named after their place of origin or on the basis

of prominent characteristics. North part of Karnataka state is having goats which are similar to or resembling Usmanabadi, locally termed as Bidri goats in Bidar district.

Goat husbandry is an important source of livelihood for the rural poor, particularly for women landless and marginal farmers living in the interior areas, who do not have other means of survival. Goat is ideally suited for the poorest of the poor because of short gestation period, low risk capital investment and low cost of maintenance. Goat rearing being a traditional practice among the poor scheduled caste and scheduled tribe families, it is wisely considered as a “*poor man’s cow*”

With the growing demand for the livestock products, goat husbandry has become an attractive practice. Thus, goat population is increasing where cattle and buffaloe are not able to contribute to the rural economy as much as goat does. Goat rearing being the only means of survival for small farmers in the remote villages, there is a need to develop a scientific method of goat rearing without causing an adverse effect on the environment.

In spite of hardiness of goats, the productivity and profitability of Indian goats is low. Yet considering the nutritional and physical environment conditions under which they are reared, it cannot be considered inefficient. Major reasons for this low productivity are inadequate grazing resources, high disease incidence causing mortality and lack of organized efforts for genetic improvement. Lack of training to guide goat keepers to improve the productivity through good husbandry practices is another lacuna. There has been little effort to conserve and further improve the native breeds. A few farms of Government, Non-Government organizations and private are engaged in

conservation of some important breeds by maintaining pure breeds and producing breeding bucks for distributing to the farmers.

Considering the strength and weakness of goat keeping, there is a great scope for promoting developmental measures in various aspects of its production. The following are the major benefits of goat development.

For vast number of poor producers, goat is a liability although their aim is to generate income. It can be converted in to an asset, without posing a threat to the ecosystem and biodiversity. Goats are prolific breeders achieving the sexual maturity at the age of 10-12 months. So, gestation period in goats is short. Due to small body size and docile nature, housing requirements and managerial problems with goats are negligible. Goats are ideal for mixed species grazing. The animal can thrive well on wide varieties of thorny bushes, weeds, crop residues and agricultural by-products unsuitable for cattle consumption. Goat has an important place in the agrarian economy, particularly in drought prone areas due to low risk. Goat meat is more lean (low in cholesterol) and relatively good for people who prefer low fat diet. No religious taboos are there for goat meat.

Conceptually, livelihoods connote the means, activities, entitlements and assets by which people make a living. Assets in this context are defined as not only natural/biological (i.e. Land, water, common property resources, flora and fauna) but also social (i.e. Community, family, social networks, participation empowerment, human knowledge and skills) and physical (i.e. Roads, markets, clinics, schools, bridges).

Livelihood is much more than employment. One could work as a bonded labour and does not have an adequate or dignified livelihood. Livelihood therefore gets far beyond generating income. One can earn and drink it away. Poor rural households generally engage in more than one activity for their livelihoods [GOI.2002, (Report of Ministry of Rural Development.)].

A livelihood “ comprises the capabilities ,assets (stores, resources, claims and access) and activities required for a means of living; a sustainable livelihood is one which can cope up with and recover from stress and shocks ,maintain or enhance its capabilities and assets ,and prove sustainable livelihood opportunities for the next generation” (Chambers & Conway 1992).

Household livelihood security has been defined as adequate and sustainable access to income and resource to meet basic needs (including adequate access to food, potable water, health facilities, educational opportunities, housing and time for community participation and social integration).

In its simplest form, livelihood security is the ability of a household to meet its basic needs (or realize its basic rights). These needs include adequate food, health, shelter, minimal levels of income, basic education and community participation. If any of these basic needs is not met, it is considered that household is to be living in absolute poverty.

Livelihoods are made up of a range of on-farm and off-farm activities that together provide a variety of procurement strategies for food and cash. Thus, each

household can have several possible sources of entitlement, which constitute its livelihood.

Since the livelihood is the prime concern of everyone i.e. Government, Non-Government organizations and the private agencies, the means of providing the basic needs are under continuous search and heavy budget is also being invested on the same. People through out the rural Karnataka, are practicing the goat rearing since ages. In and around the Bidar district, goat rearing / husbandry is one of the predominant secondary occupations for the majority of the agricultural labourers, small and marginal farmers. Hence this investigation was carried out with an attempt to understand the present research study based on the following objectives.

- (1) To study the structure and function of selected LIGs involved in goat rearing.
- (2) To asses the impact of LIG and goat rearing on the livelihood security of the selected members.
- (3) To identify the constraints perceived by the members of LIGs involved in goat rearing

The study was undertaken to understand the dynamics of the group approach and its impact on livelihood security of farmers involved in Bidri goat rearing in specific and livestock rearing in general. The study was undertaken to realize the constraints and problems of such farmers in goat rearing, thus paving way for finding ways and means for solving them. The findings of the study would be applicable to the farmers having similar geographic and socio-economic profiles in other areas as well. The study was aimed to lend a hand of support to the experts, planners, administrators and policy makers

to have a check list of items that are to be managed when the goat rearing is the means of livelihood security to the farmers.

Limitations of the study:

- (1) As it is a post graduate (M.V.Sc) research, it has the limitation of time and resources.
- (2) The study was carried out only in specific villages of four talukas of the Bidar district and hence the findings of this study on employment generation and livelihood status through goat rearing have limited applicability or cannot be generalized.
- (3) The probe is solely based on the perceived opinion of the respondents which may not be totally free from bias despite of all the precautions taken by the investigator.

CHAPTER II

REVIEW OF LITERATURE

Considering the different concepts that build up the theme of this study the review of literature is presented under the following sections. The initial section deal with the studies on poverty status in India, followed by the concept of micro finance, centered on the SHGs gained attention in poverty alleviation. Selected literature on livestock rearing among SHGs and impact of SHGs are reviewed further.

2.1 Poverty and microfinance

2.2 Community organizations – SHGs and WSDC(Water shed development Committee)

2.3 Role of Livestock as an IGA (Income Generating Activity) and Livelihood

2.4 Purpose of availing loan from SHGs and problems in the process

2.5 Impact of Community organization – SHGs

2.1 Poverty and microfinance

India has 22 per cent of the world poor, more than three-fourths of the poor live in rural areas and they depend on agriculture. Agricultural wage earners, small and marginal farmers and casual workers engaged in non-agricultural activities, constitute the bulk of the rural poor (Planning Commission, GOI 2003) and over 70 per cent of the total working population depends on Agriculture; of this about 80 per cent are small and marginal farmers (Saxena and Jayanthi 2005).

Poverty has different dimensions. Poverty is pronounced deprivation in human well-being encompassing not only material deprivation but also poor health, literacy and

nutrition, vulnerability to shocks and changes, and having little or no control over key decisions (ILRI 2006). According to poor people themselves, it means hunger, untreated illnesses, and social exclusion. It can mean a constant feeling of insecurity and stress based on an uncertain future (World Bank 2004).

Microfinance is defined as the provision of small-scale financial services such as savings, credit and other basic financial services to poor and low-income people (U.N 2005). It includes financial services such as deposits, loans, payment services, money transfers and insurance to poor and low-income households and their micro enterprises (ADB 2007).

Micro finance is a process of social intermediation and building social capital. Access to finance is one of the most crucial inputs for economic activity, growth and development, which is often difficult for these rural poor. If finance through own accumulated resource or equity is neither available, nor sufficient, debt assumes a major significance (Dasgupta 2001). This again makes the poor vulnerable and leads to the poverty trap (Chambers 1983). Financial institutions (FIs), which by their nature are commercial and interested in profitability and sustainability, do not show much enthusiasm to lend or invest their resources in rural and backward areas for the benefit of the poorer people (Madheshwaran and Amita 2001, Namboodary and Shiyani 2001).

Aryal (1995) explained that most of the Nepalese are poor peasants whose main means of support are agriculture and livestock rearing. The reasons of their poverty are the small land holdings, production only for self-consumption, lack of off- farm

employment opportunities. There is also a spatial dimension to poverty as the remote areas lack access to basic services, roads and markets.

Jha (2002) has concluded that microfinance models in Bangladesh, despite few weaknesses demonstrated number of strong positive attributes in terms of operational simplicities, better accessibilities, wider outreaches, emphasis on women empowerment and availability of a wide range of credit and non credit services. After crossing over their infancy stage they have emerged as alternative players in the rural financial credits market of Bangladesh. With restricted outreach of the formal credit agencies in India, Microfinance models of Bangladesh do offer new lessons to us in our efforts to tackle the twin problems of mass poverty and unemployment.

Bhatia and Bhatia (2002) stated that various studies conducted so far have all brought to light that group lending has been advantageous to both bankers and barrowers. The expansion in group formation and linkages is now proceeding at an unprecedented pace. However, the task of group formation should be taken with all seriousness and target-oriented approach shunned.

Shetty (2002) reported that the issues of SHGs, their profiles and performances, as also the policies of public financial institutions in regard to SHG as instrument of microfinance delivery, and recommendations were like this 1.Basic issues of banking development .2.Need for better Database on microfinance.3.Need for a more diversified system of SHPIs in different areas .4.Attention required on some operational aspects of the present day MFIs.5.Qualities of research results on SHGs so far .6. Targets for Banks in poverty alleviation programmes.7.A tentative research agenda.

Dwarakanath (2003) in his study of participation of SHGs in Andhra Pradesh revealed that the women groups working under DWCRA(Development of Women and Children in Rural Area) have successfully demonstrated how to mobilize and manage thrift, appraise credit needs to maintain linkage banks and enforce financial self discipline. It was also revealed that women groups in different districts and mandals are continuously striving for a better future for rural women by enhancing the status of women as participants in the domestic economic social and cultural spears of life.

Jos Chatukulam (2003) reported that the SHGs in Udayapuram grama panchayat not only provide a means of survival for poor women, but also serve as nascent institutions for the building up of women's specific social capital, which can serve a long term sustainability function in poverty reduction. Also though it is true that some section of the poorest of the poor find it difficult to participate in SHGs, the overall impact of the SHG movement in enabling women to arrest the increasing the feminization of poverty is considerable. Evolving and working the SHGs, have also yielding complementary spin offs. Apart from increasing women's network and fostering trust, it enabled them to acquire skill in the conflict management and organized participation in the forms like grama sabha which will also have a long term effect on enhancing women's overall ability to address poverty.

Pattanaik (2003) stated that the rural livelihood programmes need to improve the quality of living by promoting the accessibility of impoverished households to food, housing, clothing primary healthcare sanitation, safe drinking water and basic and primary education. It also needs the reinforcement of a social and community revolution

directed against the monopoly of property and enduring poverty and for the establishment of social justice and gender equality .In this effort they need the help of community level organizations such as panchayat, youth clubs, Mahila mandals.

Das (2003) found in his study that, Micro credit is an alternative source of credit for the poor who earlier were considered as non bankable. This system has also aimed for their capacity building. It has also being observed that group lending has distinct advantage in the form excellent recovery rate and improvement in income level. Micro credit - SHGs integration could be the way out for overall rural development vis-à-vis poverty alleviation.

Srinivasan (2003) stated that, microfinance through SHGs has emerged as a catalyst to help meet the credit needs of informal or unrecognized rural sector in the recent past. The Reserve Bank of India has initiated a slew of steps to encourage bank lending to SHGs as a part of a mainstream banking activity .Credit extended by commercial banks to SHGs is treated as part of priority sector lending in order to encourage banks to engage in this sort of activity. Banks have also been bestowed considerable flexibility to determine procedures and design loan products for SHGs responding to local conditions

Patel (2004) found that number of poor people who benefited from micro credit programmes has grown more than four times from 1997 till the end of 2001. It has been a cause of dismay that India's performance has been the most unsatisfactory despite the fact that India has large number of poor people and rural financial intermediaries are quite capable if they demonstrate their willingness and commitment in this area. While

there is no dearth of financial resources as well as problems of repayments under micro credit programme, there is need for well organized and committed microfinance institutes through which the credit can be channeled and made available to poor house holds individually or in groups in India.

Sinha (2004) concluded that Microfinance can contribute to solving the inadequate housing and urban services as an integral part of poverty alleviation programmes. The challenge lies in finding the level of flexibility in the credit instrument that could make it match the multiple credit requirements of the low income- barrowers with out impairing unbearably high cost of monitoring its end-use upon the lenders. A promising solution is to provide multipurpose loan or composite credit for income generation, housing improvement and consumption loan is found to be especially important during the gestation period between commencing a new economic activity and deriving positive income. Careful research on demand for financial and savings behavior of the potential barrowers and their participation in determining the mix of multipurpose loans are essential in making the concept work.

Das (2004) in their study concluded that microfinance through SHGs has now become a modern economical weapon for the poor to fight against poverty. Many big and small institutions are taking part in this revolution of microfinance vigorously. Still it has a long way to become successful .Many programmes from “Garebi Hatao” to IRDP were started by the government enthusiastically but they were not able to achieve their objectives. The reason behind this is, poor follow-up, lack of management and participation from the Government as well as people.

Venkatasubramanian (2004) has said that the world has itself with urgent priority to alleviation of poverty among developing countries .It was felt that world's poor constitute the greatest challenge to the developmental process of democracy. If the basic needs of the poor majority are met they would become a real force to create economic growth in a democratic setup.

Pattanaik (2005) concluded that the prime responsibility of the nation is to provide basic amenities to its people and raise their quality of life. People have certain basic needs with out which life would be impossible and these "life sustaining" basic human need include food, shelter, health and protection. Employment creation in the rural informal sector, creation of self employment and increase in income through the diversification of agriculture and promotion of allied sector and small scale and cottage industries would be helpful in the eradicating poverty besides ensuring basic needs.

Meher (2006) showed that SHGs have the potential to tackle poverty and can be an important weapon for poverty alleviation in Orissa. The study showed that there is an increase in income and assets and reduction in level of poverty as a result of intervention through SHG based microfinance. It was concluded that, SHG based microfinance has better outreach and positive impact on poverty. However, there is a need to improve the process of empowerment.

Das and Dabas (2007) revealed that, through this microfinance movement, the poor perceived thrift as their strength as bonding factor .Non government organizations acted as catalyst for change, banks accepted SHG-Bank linkage as cost effective means of reaching out to the poor and NABARD supported financial support to eligible MFIs.

Promotion of SHPI (Self help promoting institutes) in NGO lacking areas and bankers should be left free to evaluate SHPIs and SHG, for conducting business with them. The area of transformation of MFIs as identified by NABARD includes development of system for resource mobilization of MFIs in a sustainable manner, building managerial competence and creating qualified man power, managing transition from a subsidy depending culture to a commercial culture and provision of sufficient protection in the laws for non-profit organizations.

Samuel *et al.* (2007) in their study revealed that women after joining SHGs have been empowered both socially and economically. Women's empowerment and their full participation on the basis of equality in all spears of society are fundamental for achievement of equality, development and peace. They have concluded with the recommendations, Viz 1.Basic issues of banking development .2.Need for better Database on microfinance.3.Need for a more diversified system of SHPIs in different areas .4.Attention required on some operational aspects of the present day MFIs.5.Qualities of research results on SHGs so for .6. Targets for Banks in poverty alleviation programmes.7.A tentative research agenda.

Pangannavar (2008) had concluded that encouragement of minor irrigation, creation of self-employment opportunities and development of educational facilities in rural areas programmes will definitely help to eradicate the rural poverty. Self help groups programme is the right approach to create self –employment opportunities so as to supplement the income and assets of the rural poor. The SHG programme provides the

rural poor women the access to micro-credit. To resume the SHG programme is the right participatory approach for eradication of poverty and paradigm of rural development.

Chugh (2008) stated that microfinance activity coupled with Socio-Economic development initiatives of the foundation, LHWRF (Lupin human welfare research foundation) has brought cascading effect on the life of these rural people. They are not only having better resources of income but their children are going regularly to the schools, their habitation has now proper drainage support, safe drinking water is available in the village, their housing conditions has improved, their expenditure on medicines has come down, their cattle are ensured and of better quality and their farms are giving higher yield per acre.

George (2008) has stated that the banking sector is not able to meet the entire credit needs of the poor, it is necessary to encourage the MFIs subject to appropriate regulation which should not be too restrictive. As the money lenders are still dominant in the rural credit sector, it is pragmatic to institutionalize them with adequate safe guards to prevent exploitations of the poor. There is also need to shift the focus from the quantity of credit to the quality of the credit. Emphasis should also be given to SHG formation and group lending rather than individual lending, Microfinance ombudsmen may be setup district level to decide on complaints regarding exploitative and illegal practices by the lenders.

Nanavathy (2008) studied SEWA (A membership based organization that targets self employed women workers in the informal sectors founded by Ela Bhatt in 1972) in Gujarat and concluded that, the various elements of SEWA's integrated approach reaches

members in different ways, at differing speeds and according to their own local needs. The integrated financial services mechanism [IFSM] epitomizes SEWA's machine to provide comprehensive support services that can help women escape from vicious cycle of poverty.

Renuverma (2008) reported that the microfinance is expected to play a significant role in poverty alleviation and rural development. Microfinance programmes have, in the recent past become one of the more promising ways to use scarce development funds to achieve the objectives of poverty alleviation. The experience of SHGs revealed that rural poor are actually efficient managers of credit and finance, and overcame the perception that poor people need loan at subsidized rate of interest and soft terms, and that they are handicapped by lack of education, skills, capacity to save, credit worthiness and are not bankable,

Vijayanand (2008) stated that microfinance is the key mantra for a sustained and long term economic growth in India. The same is in sharper focus today with government taking keen interest to ensure a comprehensive and visible uplift of rural people through effective implementation of various schemes, There fore, it is clear that the microfinance is most important factor to attain sustainable rural development.

2.2 Community organizations – SHGs and WSDC

The term Self- help was coined by Samuel smiles in 1859 who published the first self-consciously personal development “self-help” book – entitled “Self-Help”. With an opening sentence “Heaven helps those who helps themselves”, provides a variation of “God helps them that help themselves”. It refers to any case or practice whereby an

individual or a group attempts self improvement, economically, intellectually or emotionally.

National Bank for Agriculture and Rural Development [NABARD] (2002) defined SHG as group of about 20 people from a homogenous class, who came together for addressing their common problems. (The size of 20 has been made mandatory because any group large than this would need to be registered under the Indian legal system.)

2.2.1 Characteristics of Self Help Groups

According to the guidelines given by Government of India (GOI 2005), a SHG is characterized by

- a. Organizing 10 to 20 persons belonging to families below the poverty line.
- b. Devising a code of conduct (Group management norms) to bind itself.
- c. Building members corpus through regular savings. And using corpus to advance loans to the members.

Namboodary and Shiyani (2001) mentioned some of the strengths and weakness of SHGs. The basic strengths include.

- a. SHGs are self sustainable system of society
- b. SHGs formed by NGOs/bank provide training to the members, helping them in better administration of the group.

- c. Social cohesion in the group and rotation of leadership give a sense of responsibility to each member.
- d. Better recovery of loan occurred and as sponsoring agency lends to the group, no collateral securities are required for the individual.
- e. Since consumption and production among rural people are intertwined, credit portfolio covering both consumption and production purposes helps to maintain labour productivity and income generating activities.

The weaknesses include

- a. SHGs have limited scope for future growth in membership
- b. The loan portfolio is dominated by consumption loan and hence there is limited scope for income generating activity.

Reddy (2001) found that improvements in the household income and employment are statistically significant in all the sample villages with the total livelihood assets (financial capital); while fuel wood and water availability was not found significant in all the villages except Mallpuram. Human capital (knowledge and skills of men and women) indicators have improved significantly where as social capital (community) has not changed significantly to watershed intervention.

Dwarakanath (2002) in his study, has mentioned that the women led SHGs have successfully demonstrated how to mobilize and manage thrift appraise credit needs and enforce financial self discipline. The study of self help women groups in Andhra Pradesh

revealed the effectiveness of these groups with linkage programme and awareness among the rural folk about the significance of women empowerment and rural credit.

Krishna *et al.* (2003) in their SWOT(Strength, Weakness, Opportunities and Threats) analysis of women SHGs found that the confidence level of women members has increased enormously, they talk to outsiders without any inhibition ,they are capable of moving around including visit to cities and towns without seeking help from men. They are not getting cheated / exploited easily by the merchants and middlemen

Sarangi (2003) in his study in Orissa found that SHGs in many parts of the country have achieved success in bringing the Women to the mainstream of decision making .SHG is also a viable organized set up to disburse micro credit to the rural women and encouraging them to enter in to entrepreneurial activities . The women led SHGs in villages of Purushothampur block of Ganjam district of Orissa state have successfully demonstrated how to mobilize and manage thrift ,appraise credit needs, maintain linkages with the banks and enforce financial self discipline.

Sridhar (2003) found that, the participation of women in SHGs made a significant impact on their social and economic empowerment. The women members were able to increase the income level manifold and contribute to the development of their family, in the process, many women members expressed that they were participating in the financial decision of the family. The group dynamism helped the women to pressurize the authorities in laying roads ,providing electric connections, drainage ,making the teachers stay in the village it self ,construction of bore wells and community halls. Women were

coming out on to the open to discuss problems confronting them, which could not have been possible in the absence of such group initiatives.

Purushotham (2004) suggested that, rural micro-enterprise –sub sector has grown in importance during the last two decades. Policy makers and development administrators can not ignore its capacity to provide viable and sustainable avenues of self-employment to the members of SHGs. The sector is characteristic of great heterogeneity and diversity, yet across broad range of settings, field evidence suggests that with appropriate market support strategies, the number of SHGs could be effectively assisted to identify and build micro-finance as a source of their employment and income.

Shylendra (2004) reported that going by the experience so far, the prospects for the poor to obtain their due share in the formal finance appear relatively better under SHG Bank linkage programme. All the key stakeholders need to take stock of their experiences and make the concerted effort on the lines identified in order to take the programme forward.

Tripathy (2004) stated that the SHGs formed and developed under various programmes provide a great opportunity for convergence of various programmes/ activities of various ministries and organizations. The groups, while aiming at promotion of savings and credit, should work as pressure groups to address social issues such as education, health, lack of access to natural resources etc. Necessary training could be provided to the SHG members to create awareness on community health, traditional and modern agricultural practices, micro credit, veterinary practice, water resource

management, panchayatraj and other relevant issues that may be applicable to the area concerned.

Nair (2005) reported that the major form of microfinance in India is that based on women SHGs these groups obtain loans from banks and on-lend them to their members. Sustainability of the SHGs has been suspect because several essential services required by the SHGs are provided free or at a significantly subsidized cost by organizations that have developed these groups. The findings suggest that federations could help SHGs become institutionally financially sustainable because they provide the economics of scale that reduces transaction costs and make the provision of these services viable. If carefully designed and adequate promotional investments are made a SHG federation have the potential to become organizations that play significant role in the development of not just their members but also the larger community.

Mandal (2005) concluded that the groups really needs external intermediation/ assistance during infancy but it is proving elusive as well as counter productive .The SHGs inherently a- weak group, and cannot withstand on slot of external and internal adversity. In this respect the Grameen model of Bangladeshi is relatively stronger than SHG. When group consist of genuine poor or disadvantaged section such autonomous nature poses more problems. It is advised that monitoring and intermediary role should be played continuously at least until the group takes up economic activity.

Pramodini *et al.* (2005) reported that access to credit is an important need to the poor and the concept of SHGs is certainly an alternative to overcome the short comings of both formal and informal credit channels. In this system people have a choice as to

where they would like to invest. Besides, women can be visibly included in the development process through SHGs.

Singhal and Vijaykumar (2005-06) found that empowerment in terms of awareness, access to opportunity structure, interaction of youth with officials, social mobility of youth, social capital enhancement of knowledge, skill development economic aspects, political influence, gender equality overall score on each of these dimensions showed that before joining the YDCs / YCs (Youth Development Clubs / Youth Clubs) the level of empowerment were medium in most of the cases and were low in few cases. However, after joining the YDCs/ YCs the mean score on each of this empowerment dimension were enhanced to better level between 3.5 to 5 on five point scales

Singh and Usha (2007) concluded that women are very important segment in development at local to global levels. Economic independence and education of women will go a long way in attaining self-reliance for women. Experience awareness, education and competence, willingness, confidence, self-motivation, encouragement from family and society contributes to empowerment of rural women.

Sunitha (2007) inferred that there is a significant growth in the employment generation for the beneficiaries in Kodumoor mandal after the implementation of DWACRA programme has empowered the women beneficiaries with significant growth in their income and employment in a backward district like Kurnool.

Kaur (2008) has suggested that state agencies should formulate SHGs and finance them on strict criteria of income generation and poverty alleviation and overall rural

development. Thus proper scrutiny of members of SHGs is a pre-requisite for financial support and economic development.

Tangirala (2008) concluded that the cooperatives are playing a tremendous role in the economic development of its members and in alleviation of poverty in the country. In the advent of SHGs, the cooperatives have got another tool in its toolbox to quicken the process of developing the members financially. For the purpose of economic development, the cooperatives have to form the SHGs with the help of the members, increase their competencies and capabilities. The support ,advise and coaching is required from the cooperatives through formal or informal network ,to the SHGs to get the business from all the local people .The activities might be deposit mobilization, recovery management in case of credit cooperatives, procurement and sales activities in case of manufacture based cooperatives. However, even the related diversification of the activities is justified, provided the needs of the members fulfilled and the ultimate goal of poverty alleviation takes place.

2.3 Role of Livestock as an IGA and Livelihood.

A sustainable livelihood for each and every member of SHG is mission of the SHGs. The SHG members are looking for ways to sustain their lives and livelihoods in a way that it enhances their dignity and contribute to the border well being of the family members (Narendranath 2006).

A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its

capabilities and assets both now and in the future, while not undermining the natural resource base (Chambers and Conway 1992).

Out of the various factors that promote and sustain the livelihoods of poor people, DFID (1999) highlights the significance of a more supportive and cohesive social environment and more secure access to financial resources. Self help group is one of the tools that help achieving these dimensions of livelihood.

The potential of livestock to reduce poverty and offer employment is enormous. Livestock contribute to the livelihoods of more than two-thirds of the world's rural poor and to a significant minority of the peri-urban poor. The poorest of the poor do not have livestock, but if they can acquire animals, their livestock can help start them along a pathway out of poverty (IFAD 2004 and ILRI 2006).

Thus livestock helps in sustaining the livelihoods of the poor by providing them access to nutritional food intake, by creating a steady source of employment and income. It also helps in reducing the vulnerability caused by the exploitation of money lenders and encourages people to save regularly.

Singh and Kunzroo (1985) reported in their study the maximum 78.5 per cent of the respondents were found in favorable attitude towards goat rearing. They also indicated that attitude of farmers towards goat farming was positively and significantly correlated with education, socio-economic status and mass media exposure. They also reported that 63.75 per cent belonged to landless group and 55.72 per cent were agricultural labors.

Taneja *et al.* (1992) in their study on sheep breeders in rural areas around Bikaner observed that where there is all facilities available small flock were found to be profitable as compared to large size flock.

Niranjan and Yadav (1995) reported that total utilization of human labor per farm in a year was recorded as 204.21 days for crop production, milch cattle rearing and other subsidiary occupation in the drought prone area.

Sharma and Riyazuddin (1995) in their study they have revealed that the sheep farmers expressed their need to enrich knowledge in respect of healthcare practices, management and nutrition aspects of sheep rearing. The organizers could be well in reorienting the programmes for sheep farmers focusing attention on the above aspects.

Savitha (1997) conducted a study at Hissar District of Haryana and found that majority of the respondents 62 per cent were having the income less than Rs 1500/- month through income generating activities of DWCRA.

Dash and Das (1998) in their study concluded that socio economic characteristics like education social participation, social contact and occupation are significantly related with the training need of Harijan farmers on Animal husbandry practices.

Ashley and Carney (1999) have said that sustainability is important if progress in poverty reduction is to be lasting not fleeting. Sustainability of livelihoods rests on several dimensions, environmental, economical, social and institutional. Livelihoods are sustainable when they are: resistant in face of external shocks and stress is not dependent on upon external support (or if they are, this support should itself be economical and

institutionally sustainable), maintain the long-term productivity of natural resources and do not undermine the livelihoods of or compromise the livelihood options open to others.

Das *et al.* (1999) in their research revealed that village women are very well involved but not trained in the line of increasing efficiency and the out put in land based enterprises like crop production, dairy, poultry ,vegetables etc. The village has limited contact with extension agency which has to be extended in order to bring them in to the main stream of development. The required training on different enterprises, timely technical advice, and arrangement of required inputs and facility of marketing the product, can definitely push the farm women in to the world of entrepreneurship with new hopes and aspirations.

Veeranna and Jawali (2000) have stated that, recent studies indicate that goat keeping are inversely related to socio-economic status and are largely women's domains. The majority of poor, unprivileged and land less families in rain fed and under developed areas own goats and or backyard poultry. These are again good examples of low external input production systems and recycling of material viz, kitchen waste, agricultural byproducts. Goat keeping is totally managed by women and children except for the pastoralists who keep large flocks of goat. However, the sale and purchase of animals is carried out by men in most cases, except in tribal communities where marketing is also handled by women with the substantial increase in meat prices in India goats have become a good source of income and employment generation, however ,marketing of goats is not properly organized due to middlemen intervention.

Babar *et al.* (2001) have stated that though stall feeding is not a common practice these days, yet their study showed that rearing of stall fed goats is a profitable enterprise in rural areas of western Maharashtra. The results on the per farm and per goat profitability is seen that gross returns per goat is Rs.3303.96 of which the contribution of milk was 51.14 per cent and value of does is 41.98 per cent and manure 5.52 per cent. This indicates that goat rearing is a profitable enterprise in the rural areas of western Maharashtra.

Singh (2002) exhibited that the livestock enterprises include milch cow and buffaloe, young stock, sheep and goats and pig. The gross income includes value of milk, young stock sold during years, sale value of sheep and goat and pig on the sample farmers. On an average, the annual income from these livestock was Rs 4366/- , which varied from Rs 2616/- to Rs7899/- . The average gross annual income from the milch cow was amounted to Rs 2326/- per farm, which varied from Rs 1880/- to Rs 5526/- , the average annual income from goat enterprise was estimated at Rs 1330/- which varies from Rs 1093/- to Rs 1818/- ; and from the pig enterprise the average annual income amounted to Rs 708/- which varied from Rs 483/- to Rs 1018/-.

Mitra (2002) reported that per capita income of the majority (43.3 percent) was under Rs 2201/- to Rs 5000/- annually where as 40 per cent were under Rs 500/- to Rs 1000/- per capita income group and per capita income above Rs 1001—to Rs 15000/- group among the households were very low (8.9 per cent). Majority of the households (37.6 per cent) in the village had total annual income between Rs 20001/0- to Rs 40000/- where as 7.5 per cent households were under poverty line (below annual income Rs

11000/- per household) 24.37 per cent were between annual income group Rs 11001/- to Rs 20000/- and the rest 30.17 per cent were above Rs 40001/- annually.

Verma *et al.* (2002) in their study have identified high population of low yielding animals, high mortality, malnutrition, low productivity as major constraints in Livestock production sub sector in Uttaranchal, and also have suggested following strategies for improvement in Livestock sector. a) Improvement in the feed resource base by increase in the production of fodder trees and grass in community areas. b) Improvement in animal productivity by providing bulls of high production potential. c) Improvement in livestock support services by improving human resource in Livestock service sector. d) Promotion of small livestock for marginal and disadvantaged farmers because, small livestock such goat, rabbit, poultry have been an important source of immediate cash income for every house hold in the hills.

Agarwal and Chowdhary (2003) in their study in the Bikaner district of Rajasthan reported that the majority of the goat keepers had medium level of adoption about improved goat keeping practices. It is further concluded that the goat keepers had not played significant role in deciding the adoption of improved practices.

Gaikwad *et al.* (2003) in their study done on Parbani tahsil of Parbhani dist. Maharashtra found that goat keepers had low level of adoption of improved goat management practices .So policy making have to orient their programmes to arrange training programmes, exhibitions and visits to disseminate the improved Goat management practices. This will surely increase the living status of goat keepers.

Rao (2003) reported that both the goat and sheep are being blamed for ecological ills like soil erosion and deforestation. But then the field studies carried out in various parts in India have recognized the ground reality that goat or sheep need not be the cause of ecological degradation on the hand they are quite useful in eliminating some of the obnoxious weeds which are otherwise difficult to get rid of. The goat milk accounts for more than 3% of the total milk production in India. In-depth studies of the economic viability of animal farming with various species of milk yielding animals vis-à-vis goat proves that the best cost benefit ratio is provided by the Goat. However, in the back drop of the rapidly shrinking grassland and the on going ecological disruption over a large part of the country, rearing sheep which is mainly dependent on the grassland has become less profitable as compared to goat rearing.

Kumar and Pant (2003) in their study on the growth and development of the goat enterprise in India and its spatial distribution among the states, have indicated that poor access to veterinary services by subsistence goat farmers, unregulated marketing and financial institutions, and sceptical view on the financing of goat development projects are the major factors constraining the development of goat enterprises. Some policy options and strategies for the development of this enterprise are suggested.

Sanjaykumar and Chander (2004) have revealed that, goat is universally accepted as a profitable animal. Despite various studies in support of this animal people still believed it as a threat to ecology. This reflects on poor coordination between research and development. The people at the research station do the research publish the results and think that their job is over. The people at the extension say that they require some

tangible things to convince the people and the literature alone will not serve their purpose. This demands a system approach, in which the entire component should work towards the development of the goat enterprise as a whole, and role of farmers should be acknowledged and their participation should be assured.

Bhatia *et al.* (2005) revealed that the goat rearing was relatively more profitable than sheep rearing due to the greater number of kids born per goat on an average than lambs born per sheep, the greater value of output per goat from milk and meat than the value of wool and mutton per sheep.

Boyazoglu *et al.* (2005) stated that, rapidly increasing goat populations in developing countries, point to the goat assisting in solving some of the needs created by the rising human populations. Goat farming in Europe also has a more positive outlook after nearly a century of a negative reputation. The goat is clearly not synonymous with under-development and poverty. Improving access to scientific information through research and extension services must benefit the goat industries of developing regions where the demand is increasing due to growing human populations and their associated needs. Consumer's acceptance of high quality goat products coupled to longstanding cultural traditions sets a positive outlook for the goat sector in the developed countries. It remains important though that appropriate policies are implemented for each situation.

Gangil and Dabas (2005) in their study carried out in Udham Singh Nagar district of Uttaranchal to ascertain the socio-economic profile of livestock farmers and assess the effect of the socio-economic factors on their level of knowledge and training needs in improved livestock practices, revealed that level of knowledge of livestock farmers was

positively and significantly associated with age, education, land holding, herd size, milk production, milk consumption, milk sale, mass media exposure and extension worker's contact while non-significant association was observed between level of knowledge and size of family of respondents. Their training needs showed positive and significant relationship with their herd size. The authors are of the opinion that these variables should be considered at the time of organizing training programmes for livestock farmers.

Chander and Arya (2005) have concluded that the goat meat has very high demand in India and its per capita availability is far below its requirement indicating potential for further increase in goat population and productivity. Given importance to the farmers and women in particular, suitable interventions are needed as per the requirements of the local conditions in different regions across the world. In case of India, the livelihood of landless small scale farmers is heavily dependent on goat husbandry so it is particularly imperative that production practices of these vulnerable sections with limited portions are transformed on scientific lines through appropriate location specific interventions. It is concluded that many more micro level interventions including action research projects are needed to assess the goat production practice in different regions so as to improve the profitability of goat production enterprise.

Lavania *et al.* (2006) indicated that women of goat keeping families, in addition to their routine household duties, also contributed in goat husbandry activities in form of cleaning goat corral, grazing, milking and care of the young stock. There is a need to improve women's participation in goat health care and production by introducing new

package of practices for improving goat production to uplift the Socio- economic condition of rural women.

Lavania *et al.* (2006) in their study revealed that farmers had a fair knowledge of goat breeding practices. However, they require further knowledge in scientific breeding to improve productivity of goats. They also have suggested that the findings of their study can be useful in developing integrated goat improvement and training programme for the farmers engaged in goat enterprises to enhance the productivity of goats for increased income and employment.

Shalander Kumar *et al.* (2006) concluded that, goat provided milk to rural resource poor who otherwise have no access to animal protein. It generates income and employment using input from non-market resources. Resource poor households who could not afford to maintain milch buffalo / cow could earn an annual income of Rs. 50,000 to 59,000 through goat rearing even in water scarce regions of Rajasthan. Goat played an important role in the livelihood security of rural resource poor, where the other options for earning livelihood were very limited because of lack of capital, cultivated land and other resources like feed and fodder, and water for irrigation. The smaller goat flocks (1-5 goats), which were kept by large proportion of rural population, proved to be the cheaper source of milk to the family of rural poor. Hence it is justified to say that 'goat is poor man's cow'. However, goats also have immense potential for their commercial exploitation under intensive and semi-intensive systems of management.

Brajmohan *et al.* (2007) in their study revealed that in the adopted villages goat population ranked second after buffaloes and on an average the number of goats per

household was 4.69, available fodder crops, trees grasses etc., were enough for the goats in their villages. Further, goats were observed to be affected by the diseases i.e. PPR followed by diarrhoea, pneumonia, lice infestation, FMD, tympani, anorexia, conjunctivitis, edematous swelling mange and mastitis. Hence time to time treatment facilities were needed to provide by the veterinary hospitals for saving the goats from these ailments.

Garforth (2007) has given some of the indicators to measure the livelihood situation of the livestock keepers. He stated that people create livelihoods for themselves and their families by

- a. combining their capital assets (financial, physical, human, social, natural)
- b. within a context of vulnerability
- c. constrained or helped by policies and institutions
- d. using selected livelihood strategies.

Kalached and Ubale (2007) revealed that the annual flock returns from different sources in goat farming came to Rs. 35660/- from small sized group of goat while Rs 53000/- and 98600/- from medium sized flock and large sized flock of goats respectively. They also expressed that the annual monetary benefits were, obtained maximum in case of large sized flock group i.e. Rs, 30690/-, while Rs 11520/- in case of small flock sized group and Rs 14230/- from medium flock sized group of goats.

Shukla *et al.* (2008) in their study revealed that income obtained from crops together livestock do not meet even 50 percent of the annual household expenditure for

the resource poor farmers of arid zone Rajasthan. Out of the total income, crops contributed 17.2 per cent while livestock contributed 31.7 per cent and Non farm activities contributed 51.1 per cent.

Vries (2008) has stated that constraints to livestock rising include the lack of good breeding stock, lack of veterinary and extension services, lack of credit and access to markets. Focusing more assistance on women farmers would improve impact on the poor. Value-based holistic community development with self-help groups creates a foundation for increasing farmer incomes by providing a forum for education, mutual support and developing markets.

2.4 Purpose of availing loan from SHGs and problems faced in the process

2.4.1 Purpose of availing loan from SHGs

The SHGs members avail loans for various purposes such as food grains and fodder, health expenses, purchase inputs for agriculture, households and farm improvement, income generating initiatives, education of children, marriage, perform funeral ceremony of the family members, construction purposes and during drought Tsephal (2002), Wilson (2002), and Kumawat (2003). Similar studies conducted in Tamil Nadu by Leelavathi (2007), in Kerala by Rajeev (2007), in Andhra Pradesh by Raju (2007) and in Karnataka by Uma (2007), revealed that SHG members availed loans for purchase of cattle, for education of children, house repair, for improving agriculture, daughter's marriage, for treatment purposes, to celebrate festivals, purchase of ornaments and for building shed for cattle.

National bank for agriculture and rural development (2003) stated that loan may granted by SHG for various purposes to its members. The bank does not decide the purpose for which the SHG gives loans to its members. The purpose can be emergency needs like illness in the family, marriage, festivals / rituals, etc. or buying of assets for income generation acquisition of assets. The group will discuss and decide about the purpose for which loans are to be given to its individual members by the SHG.

2.4.2 Problems faced by the members

Achutaraju *et al.* (2001) identified major constraints of farm women such as traditional and cultural norms, lack of marketing and storage facilities , inadequate supply of inputs ,lack of viable schemes and less importance to agricultural programmes have to be resolved by NGOs through the renovation and restructuring of their programmes with elicited major suggestions such as conducting of skill trainings in other activities during off season , provision of non formal education ,conducting of more trainings and demonstrations in agriculture, enhancement of credit amount ,ensuring timely supply of inputs, and provision of high yielding varieties.

ICEF [Indo-Canada Environment facility] (2003) stated that the constraints faced in managing the revolving fund include delay in release of loan, distance of banks from villages, and frequent change of village development board secretary. Lack of easy access to bank results in cash transactions which, coupled with poor record maintenance, create an air of suspicion. These constraints are likely to be remained even after the project is closed unless ways and means are developed to effectively address them. Some of the VCs (Village Committees) pre- decide the amount to be provided to each loanee

and farmer is given an unequal amount. Though, this simplifies the process and avoids conflicts, those who need more, may get less and those who need less, may get more than the required amount.

Nirmala *et al.* (2004) based on their study in Puducherry concluded that the major problems encountered by them in conducting the activities were, loan not received on time, difficulty in getting raw materials and labour and marketing problems.

Almelu (2005) stated that a key component of poverty is identified as a lack of access and control over resources. Hence credit has key role to play in strengthening livelihoods, generating new options and increasing confidence, self – image and status in society for the marginalized families. Thus the poverty alleviation continues to be a major challenge in India as well as in the world, and micro-finance has been recognized as a potential tool which could alleviate poverty.

Kavitha (2005) reported that the major opportunities were provision of children with better education, acquisition and use of property and access to self –employment avenues. Lack of cooperation from the family members was the most serious threat. Most of the threats reported pertained to respondent's lack of access to production resources such as grazing land, good quality goat breeds, marketing facilities, training, space for rearing goats, good quality feed and veterinary aid.

Rangnekar (2006) who stated that the constraints for farmers were low productivity of most goats, health problem, high mortality in new borne, poor accessibility of health services, lack of organizational and extension services and

marketing and independence on middle men for marketing, feed-fodder resources and absence of appropriate development programmes.

Sharma (2007) stated that process of group formation is time taking and involving social engineering. Many problems are faced during the process of formation and some of them are

- i. The group formation in many instances is opposed by well off people especially the money lenders and socially dominant classes of rural population. The rural poor becoming a collective force is viewed as a threat to the existing socio-economic power relations in the village.
- ii. There is resistance from men wherever the women groups are to be holding meetings.
- iii. Lack of common place and finding out a convenient time for holding meeting
- iv. Mental attitude of the rural poor tuned too much towards government programmes, subsidies and grants by NGOs or developing agencies

Gujar and Pathodiya (2008) stated that the lack of grazing area was found to be the most serious constraint faced by goat rearers, followed by lack of improved breeding bucks, lack of credit facility, lack of knowledge about scientific goat rearing practices and illiteracy.

Landge *et al.* (2008) noted from their study that majority of goat keepers are facing problems pertaining to availability of fodder during summer, poor accessibility in getting finance, high cost of concentrates, high kid mortality, health care problems , lack

of organized marketing facilities and maintenance of breeding Bucks . It could be, therefore, suggested that based on such studies in detail, the effective transfer of technology in the area of scientific goat husbandry practices and, removing the constraints by linking the research and extension for building resource with the participatory approach, required for sustainable goat production in the area.

2.5 Impact of Community organizations – SHGs

Several studies have indicated the positive impact of SHGs on the livelihood of its members.

Neefjes (2000) stated that campaign for securing access to agricultural land ancestral domain, forests, and pastures are widespread and are among the most important ways to secure the livelihoods of poor and vulnerable women and men.

Vipinkumar and Singh (2000) have concluded that, among selected personal and socio-physiological characteristics, the most important variable were socio-economic status, information source use pattern, extension orientation, attitude towards SHG and scientific orientation. These variables provide enough morale strength to the members to explore into new areas and vistas of inter-personal relations with various kinds of people and sources of information. So these variables can be suitably utilized in mobilizing SHG. The variables such as age, occupation and farming experience did not have any correlation with group dynamics effectiveness. The holistic view of all these personal and socio-psychological characteristics would give a clear picture of the interaction of the process of group dynamics.

Deb *et al.* (2002) found in their survey carried out in the villages Aurepalle and Dokur of Mahaboob nagar district in Andhra Pradesh that Agriculture remains the most important source of livelihood in both villages, though the relative importance of crop cultivation has decreased. Agriculture has become an increasingly risky and households have sought other sources of income, most notably through migration of Agricultural labour in other villages or for wage in urban areas such as Hyderabad, which there are a small number of cases where diversification has enabled households to lift themselves significantly above the poverty line, the overwhelming experiences of diversification as a coping strategy.

Kumaran (2002) in his study found that, due to technical training and escort services provided to the entrepreneurs, the micro enterprises setup by the members of the SHGs, promoted by NGO and banks were more viable and sustainable as compared to those formed by the DRDA promoted groups, where these services were lacking.

Rangi *et al.* (2002) reported that 62 per cent of the respondents have taken loan from banks with the help of SHGs. As compared to those respondents who had taken loans from internal savings of SHGs, the respondents with bank loans had additional income generation of Rs 100 per month. This has been made possible on account of high amount of bank loan vis-a-vis loans directly from the SHGs (internal saving). Both types of loans to the members of SHGs have benefited them directly and indirectly for their economic empowerment. Moreover, these rural women have been saved from the social and economic exploitations by the money lenders, big landlords and others. The additional income generated in this way with the help of SHGs have proved them big

moral support and if broad based it will bring new changes in the rural economy of the state as well as the country in future .

Gowda *et al.* (2003) in their study reported that ,agriculture extension in India is largely public funded, has faced several criticism for its insufficiency and also for its inability to reach out to large section of the rural farming population including farm women who are participating in resource poor production systems .Innovative Extension approaches are being attempted to provide a filling to the transfer of technology process aimed at capacity building of farmers to keep themselves in tune with the developments after the globalization. Group extension approaches provides new hope to this situation. With this group approaches not only the hitherto un-reached women of the clientele could be reached, but also with maximum result, there by enhancing the extension efficiency.

Chiranjeevulu (2003) in his study stated that women have developed abundant self-confidence and self esteem through SHG movement. Not only economic poverty but also social and gender issues can be tackled effectively through this process. Government and Non Government agencies can play a proactive role in mobilizing, organizing and sustaining SHGs. Necessary managerial, technical and marketing skills can be imparted to the groups to enhance their livelihood opportunities.

Nirmala *et al.* (2004) based on their study in Puducherry concluded that the main benefits of SHGs were increased participation in social services and organized action, received new skills and training and better access to credit facilities.

Pradan (2005) conducted the social and economic impact of SHG microfinance in Jharkhand showed the SHG-Bank linkage had significant and positive impact in improving the livelihood of group members, their saving and debt position their living and consumption standard. There was increase in the asset position and members were more likely to engage in own cultivation and livestock rearing.

Shrivastav (2005) stated that microfinance based entrepreneurship contributed to household finances, which led to some decision making role for them in family. The members of the group said that they found confidence and self-dependence by being in the group.

Randhawa and Kaur (2005) in their study proved that promoting SHGs in rural areas of Punjab has lead to empowerment of women. Majority of the members had setup various income generating ventures which reportedly improved the economic as well as social status of these members. But for accelerating rate empowerment, future SHG strategy must focus more and more on technical, managerial and marketing related skills.

Vengatesan and Santha (2005) in their study concluded that among the 10 dimensions considered for calculating the overall impact index, it was inferred that only six dimensions viz, income, information credit, marketing, knowledge and asset creation were found to be high compared to other dimensions. Hence, efforts to improve other dimensions uniformly among the SHG members should be taken up to improve production by proven technology intervention. Situation of women taking credit to repay old loans should be prevented. Improved marketing and further activities venturing into

agro-processing and change in the extension strategies to make women utilize different information source are also needed.

National Bank for Agriculture and Rural Development [NABARD] (2005-06) stated that SHGs today play a major role in poverty alleviation in rural India. Majority of rural community, especially women across the country are the members of SHGs and they are actively involved in savings and credit management through identified income generating activities.

Gangiah *et al.* (2006) reported that the emerging changes in the values and attitudes of the members of SHGs are a clear manifestation of socio-economic empowerment interventions yielding relatively quicker results. The socio-economic programmes reinforce each other and promote all-round development of the children, the households and the communities. It is a process which ultimately leads to self – fulfillment of each member of the society. It is in this direction that SHGs are moving towards fulfilling their objectives with a meaningful strategic direction.

Gupta and Gupta (2006) in their review article mentioned that though the Government has continued to allocate resources and formulated policies for empowerment of women, it has become strikingly clear that political and social forces, that resist women's rights in the some of the religion ,cultural or ethnic traditions, have contributed to the process of marginalization and oppression of women. The basic issue that prevents women from playing full participatory role in nation building is the policy of economic independence. Planners and policy makers have been eagerly searching for

certain alternatives. The participatory approach to development emerged as vital issue in development policies and programs for women.

Mkpado and Arene (2006) in their study recommended that micro credit groups should be used in micro finance because they are doing a good job in relieving financial institutions and poor individuals the burden of handling loan processing procedures. Membership size of micro credit groups should be reduced to aid group cohesion and loan repayment as membership size is inversely related to repayment. Fund size of micro credit beneficiaries should be increased because it is positively related to repayment performance. Large fund size stimulates investment, income, and subsequently repayment.

Suriakanthi and Subramani (2006) in their experiment found that the enormous success of women SHGs is undoubtedly a strong motivation for starting the men SHGs. Men can certainly reap the same advantages as those reaped by women through SHGs. But it all depends on how much they are motivated. Hence one-on-one motivation and campaign style propaganda and sustained effort are needed for the emergence of widespread men SHGs. It will not be a bad idea to have mixed groups of men and women to complement the disadvantages of unisex groups. An idea worth probing indeed.

Ramachandran and Balakrishnan (2008) have concluded that SHGs have the power to create a socio-economic revolution in the rural areas of our country. SHGs have not only produced tangible assets and improved living conditions of the members, but also helped in changing much of their social outlook and attitudes. In the study area

SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor.

Shylendra (2008) has stated that there is a massive mobilization of women taking place as a result of the SHG movement. The SHG movement has a good potential to serve both as a human face of the economic reforms as well as contribute towards women's emancipation. There is a major onus on all actors involved in SHG promotion and development to further intensify their efforts in enabling SHGs to reach a mature stage. There is a need for major investment in capacity building of SHGs, to integrate them fully into the development programmes aimed at women's empowerment.

CHAPTER III

MATERIALS AND METHODS

This chapter brings about the general descriptions of the methods and procedures followed in conducting the research study which comprises of research design, locale of the study, sampling procedures, variables and their empirical measurement, methods of data collection.

The contents of this chapter are presented under the following sub- headings.

- 3.1 Research design.
- 3.2 Sampling procedure.
- 3.3 Variables and their measurement.
- 3.4 Tools and methods for data collection.
- 3.5 Statistical procedures used for analysis of data.

3.1 Research design.

Ex-post facto research design used for the present study. Kerlinger (1983) defined the Ex-post facto research design as a systematic empirical enquiry in which the researcher do not have any direct control over the independent variables because their manifestation have already occurred or because they are inherently not manipulable. He also stated that ex-post facto studies could be devised to deduce theories to identify behavioral phenomenon and to explore conditions under which a phenomenon occurs.

Keeping in view of the objectives of the study, type of variables under consideration, size of respondents and phenomenon to be studied, the ex-post facto research design is selected as a research design.

3.2 Sampling procedures

3.2.1 Selection of District

Bidar district was selected purposively for the present study because of the following reasons.

1. Bidar district is one of the most backward districts in the Karnataka state and is having high level of rural poverty (about 50 percent).
2. Goat rearing is one of the major livestock rearing activities practiced by the majority of the rural households' especially landless agricultural laborers, and small and marginal farmers.
3. Bidar district is having the highest number of SHGs and majority of them are involved in livestock rearing as an income generating activity.
4. Eighteen livestock interest groups (LIGs) were functioning in Bidar district.

Bidar district profile.

Population of the district.	15, 02,373
Number of families.	2, 52,250
Number of families below poverty line.	1, 26,125
Number of SHGs in the district.	13,176
Number of SHGs involved in livestock rearing.	3,500
Number of LIGs.	18

3.2.2 Selection of Villages and LIGs

There are 3500 SHGs in the Bidar district .of which, majority of them are women's SHGs and have undertaken livestock rearing as income generating activity. However 18 LIGs were promoted specially for to undertake goat rearing as IGA under DBT project entitled "An action research for self-employment of SC/ST youth through goat rearing under stall feeding as a strategy for poverty alleviation and sustainable development in Hyderabad – Karnataka region." By the Department of Veterinary and Animal Husbandry Extension, Veterinary college Bidar. From these 18 LIGs three Men LIGs and three Women LIGs , which are ,at least two years old and having experience in the goat rearing activity are selected for the study. In the process three men LIGs from Sastapur, Rajola villages of Basava Kalyan Taluk and Kudambala from Humnabad Taluk were selected. Similarly three women LIGs from Kamthana and Aliyabad villages of Bidar Taluka and Hokrana from Aurad Taluka were selected. Five LIGs which were selected for the study have 10 members each and one LIG is having 20 members, thus a total of Six LIGs and 70 respondents were included in the study.

Table 3.1 : LIGs selected

Sl. No.	Name of LIG	Group members	Village	Group strength
1	Bheeralingeshwara LIG	Men	Sastapur	10
2	Sai Baba LIG	Men	Rajola	10
3	Bommagondeshwara LIG	Men	Kodambala	10
4	Rama Bhai LIG	Women	Kamthana	10
5	Bharath rathna LIG	Women	Aliyabad	10
6	Jai Ambika LIG	Women	Hokrana*	20

Hokrana* – This comprises of seven members from village Hokrana, seven members from village Kherda, and six members from village Nandi.Bijalgaon, totally having 20 members.

3.2.3 Selection of Respondents

From six LIGs, 30 men respondents ,ten from each LIG and 40 women respondents ,ten from two LIGs each and 20 from one LIG , who have undertaken goat rearing as income generating activity were selected for the study.

3.3 Variables and their measurement

3.3.1 Variables

The following variables were included in the study:

3.3.1.1 Personal profile of the LIG members:

It includes the information about the age, sex, and education level, , family size, caste, and marital status of the respondents.

3.3.1.2 Socio-economic profile of the LIG members:

It includes the information about land holding, number of livestock, animal production and consumption and sale of livestock, possession of assets, value of the debts and the income earned from different sources.

3.3.1.3 Structure of LIGs:

The structure of LIGs was studied through the variables which include the number of members in LIGs, homogeneity in the standard of living of LIG members, proximity of stay, Income Generating Activity taken up, composition of the group (women or men group), and the type of promoting institution.

3.3.1.4 Functioning of LIGs:

It includes the information about the group meetings conducted by groups, saving habit, and amount of loan received from different sources. It also involves the selection of in-group leader, and various trainings received by members.

3.3.1.5 Impact of LIGs and goat rearing on livelihood security

It includes employment generation, income generation, asset position (goat) of LIG, empowerment of LIG members, livelihood status of LIG members and other benefits derived.

3.3.1.6 Constraints faced by the members of LIGs in goat rearing:

It includes the constraints or difficulties perceived by the LIG members in the performance of goat rearing as IGA.

3.3.2 Measurement of the variables

3.3.2.1 Personal profile of the members.

It includes the following variables

3.3.2.1.1 Age:

Refers to the chronological age of the respondent at the time of interview and was ascertained by direct questioning. The respondents were categorised into young, middle and old as given in Table 3.2

Table 3.2 : Categorisation of the respondents based on age

Sl. No.	Category	Years
1.	Young	25-34
2.	Middle	35-44
3.	Upper middle	45-54
4.	Old	55 and above

3.3.2.1.2 Education level:

Education refers to the number of years of formal schooling or college study of the respondent. The following categorization was employed to categorize the respondents (Table 3.3)

Table 3.3 : Categorisation of the respondents based on education

Sl. No.	Category	Years of formal schooling
1	No formal Education	Nil
2	Functionally literate	-
3	Primary school	1-4
4	Middle school	5-7
5	High school	8-10
6	College	< 10

3.3.2.1.3 Family size:

Family size refers to the number of individuals living together in a household under one roof and having a single kitchen. The respondents were distributed into different categories based on family size

Table 3.4 : Categorisation of the respondents based on family size

Sl. No.	Category	Years
1.	Small	Less than 4
2.	Medium	4-7
3.	Large	Above 7

3.3.2.1.4 Marital status:

It refers to whether the individual is married or not.

3.3.2.1.5 Number of children:

Refers to the number of children (less than 14 years of age) of the respondent.

3.3.2.1.6 Religion:

This refers to the religion to which the respondent belongs.

3.3.2.1.7 Caste:

This refers to the caste to which the respondent belongs. The following categorization was employed during the study

- a. Schedule tribe (ST)
- b. Schedule caste (SC)

3.3.2.2 Socio-economic profile of the members:

It includes the following variables

3.3.2.2.1 Occupation:

It refers to the source of livelihood of the respondent. This includes the primary and secondary occupations.

3.3.2.2.2 Land holding:

It refers to the total land both wet and dry land owned by the respondent. It has been categorized as in Table 3.5. This land holding is operationalized as the number of standard acres processed by the respondents at the time of interview. The land holding of a farmer was arrived at by converting the dry land and irrigated land in to standard acres as 2.5 acres of dry land or one acre of irrigated land equivalent to one standard acre. Based on the standard acres processed, the respondents were categorized based on the method by Venkataramaiah (1983).

Table 3.5 : Categorisation of the respondents based on land holding

Sl. No.	Category	Land owned (in acres)
1.	Landless	No land (zero acres)
2.	Very low	Up to 1.0
3.	low	1.1-2.0
4.	medium	Above 2.0

3.3.2.2.3 Number of livestock:

Livestock is operationally defined as the term used to refer to a domesticated animal intentionally reared in an agricultural setting to make a produce such as food or

fiber or for its labour. It refers to the total number of cows, bullocks, buffaloes, goats and poultry owned by the respondent at the time of data collection.

3.3.2.3 Structure and Functioning of the LIGs

3.3.2.3.1 Number of members in LIGs:

It refers to the number of active members registered in the LIGs at the time of study.

3.3.2.3.2 Homogeneity in the standard of living:

It means whether all the members of the LIGs are having similar status with respect to income, caste and asset structure.

3.3.2.3.3 Proximity of stay:

It refers to the extent to which the members of the LIGs reside closely with in the village.

3.3.2.3.4 Income Generating Activity:

It denotes the major economic activity chosen by the members of the LIG or recommended by the promoting agency or institution.

3.3.2.3.5 Composition of LIGs:

It refers to the type of LIG based on gender, which could be men's group, women's group or a mixed group.

3.3.2.3.6 Promoting institution:

It refers to the institution, which helped the members to organize into a group.

3.3.2.4 Functioning of the LIGs.

This was assessed through the following factors:

3.3.2.4.1 Selection of leader of the group:

- a. Method of selection
- b. Rotation of leadership among the group members
- c. Duration of the term of leader.

3.3.2.4.2 Meeting conducted by the groups: This includes

- a. Place of meeting
- b. Date and time of meeting
- c. Duration of meeting
- d. Regularity of meetings
- e. Participation of members in the group meeting
- f. Reasons for irregular attendance in meeting
- g. Fine for not attending the meeting.
- h. Recording of the proceedings of the meeting.

3.3.2.4.3 Lending of money to members:

This lending of money includes

- a. the amount of loan sanctioned to the members
- b. the total number of members taken loan from the group
- c. number of times loans were availed from LIG during one year prior to the date of interview
- d. purpose for which loan was availed.
- e. loan availed from sources other than LIGs. The sources include friends and money lenders.

3.3.2.4.4 Savings:

Savings denote the amount saved every month by each group member together which constitute the group corpus fund.

3.3.2.4.5 Repayment of loan by members:

- a. Number of members paying the loan in time.
- b. Reasons for not paying the loan in time

3.3.2.4.6 Interest charged by different sources for lending money:

The interest charged by various sources from whom the members availed loan, which includes moneylenders, LIGs, friends, or any other sources.

3.3.2.4.7 Record keeping

The group is supposed to maintain and update the records regularly. This was ascertained through the records maintained in the selected LIGs. The records maintained in the LIGs are Minutes book, Savings pass book, Loan ledger and Goat stock book.

A scoring pattern was developed to get a relative idea about the functioning of the group. This will also help to assess why a particular group is more successful than the other. The criteria for scoring were selected from the variables that decide the efficiency of functioning of the group. Thus a well functioning group will have a maximum score of 8 (Table - 3.6).

Table 3.6 : Scoring pattern to assess functioning of the group

Sl. No.	Criteria	Score	
		Yes	No
1	Rotation of group leader among group members	1	0
2	Duration of meeting	1	0
3	Conducting meetings regularly	1	0
4	Participation of group members in meeting	1	0
5	Loan taken outside the LIG	0	1
6	Regular weekly / monthly saving	1	0
7	Number of members repaying the loan in time	1	0
8	Interest charged by the group	1	0
9	Maintenance of records	1	0

3.3.2.5 Impact of LIG and goat rearing on livelihood security as perceived by the members

Livelihood is operationally defined as a way of productive activity or set activities, using one's access to natural endowments and / or capital, with the aim of generating adequate benefits or income to meet the requirements of oneself and one's family.

To assess the livelihood security following indicators were identified through the consultation of the literature, discussion with pioneers and experts associated with the livelihood projects and experts in Veterinary and Animal Husbandry extension. The indicators selected to assess the livelihood security are, employment generating activity, income generation, asset position, empowerment of LIG members, livelihood status and other benefits derived from LIG.

3.3.2.5.1 Employment generation:

Employment generation was operationally defined as the additional man days generated to the families of the respondents due to undertaking of livestock rearing activity i.e. goat rearing. This employment generation is measured by calculating the approximate time spent in hours for goat rearing activity. The total time spent in hours is converted into man days by dividing the total time spent in hours by standard working hours per day i.e. eight hours.

3.3.2.5.2 Income generation

Income generation was operationally defined as the income of the LIG members received from the IGA i.e. goat rearing. Income here in this context it had included the revenue received out of sales of kids produced in their flock and it also included the manure value.

3.3.2.5.3 Asset position

Asset in this livelihood context of LIG members, asset position was operationally defined as exclusively the number of goat stock possessed by the members of the LIG. This was assessed through the number of goats present in the flock with a member, after the mortality and sales of the kids.

3.3.2.5.4 Empowerment of LIG members

Empowerment of LIG members was assessed by asking the opinion of the LIG member towards the indicators like, ability to contribute towards family income , skill up gradation , understand the banking operation procedures , standard of living, leadership and communication skills , awareness in health education , take decision in community, village and in house hold . The members were asked to give their opinion as agree, disagree or no opinion.

3.3.2.5.5 Livelihood status

The livelihood status of the respondents was assessed in terms of their accessibility to basic necessities such as food, clothing and shelter and other fundamental

needs such as safe drinking water, primary education, primary health care, sanitation, nutrition etc.,

The livelihood status in the context of LIG members was assessed by asking the responses of the members towards the indicators like, improvement in literacy, access of education and facilities, land holding, type of house, diversification of IGAs, sufficiency of food, quality of food, health status. The members were asked to give their responses either Yes / No, Improved / not improved, Increased / decreased.

Land holding.

Marginal Farmers: Those who are cultivating an extent up to one acre of land

Small farmers: Those who are cultivating an extent up to 1.1 -2.0 acres of land

Medium farmer: Those who are cultivating more than two acres land.

Type of house / housing

Housing or the type of house was operationally defined as the person's dwelling place including basic facilities like good ventilation, sanitation, toilet, electricity, and safe drinking water. Pucca house was one which is having RCC roof / roof made up of Kadapa slabs with cement, with good ventilation, having separate kitchen, latrine and bathroom facility. Semi-pucca house was one which is having roof of Asbestos sheet / roof made up of Mangalore tiles / locally made tiles, with moderate ventilation, having no separate kitchen, latrine and bathroom facility. Kaccha house was one which is having thatched roof made up of locally available coconut tree leaves / locally available tree

leaves, with very less or no ventilation ,having separate kitchen ,latrine and bathroom facility.

Diversification of IGA

This diversification of IGA was operationally defined as the members of the LIG occupying any income generating activities, other than the goat rearing.

Sufficiency of food (food security).

Food security was operationally defined as the individual's availability of three meals a day, accessibility to balanced diet and purchasing capacity of food grains.

Quality of food is operationalised as the nutritive quality of food which can be measured in terms of content of nutrients like, proteins, calorogenic components, vitamins minerals and fiber content.

Health and nutritional status

This health and nutritional status was operationally defined as the state of being in good health that means keeping oneself free from medical ailments and nutritional problems. This was assessed in terms of hazardous health problems of children and family members, immunization of children against diseases, medicine purchasing capacity, nutritional problems affecting growth rate and weight of children, knowledge about healthy cooking practices and awareness about the nutrient rich foods.

3.3.2.5.6 Benefits derived from LIG

Benefits derived by the respondents as being the members of LIG are assessed by asking the opinion of the members about the indicators like, development of saving habit, increased Income, access to larger quantum of resources, window for better technology, better status and decision making power, access to various promotional assistance, organize and voice our grievances together . The LIG members were asked to give their responses as whether they agree with, do not agree or no opinion about the indicators identified assess the benefits derived the LIG members.

3.3.2.6 Constraints in goat rearing

Constraints are the circumstances or the causes which prohibited goat keepers in the adoption of the improved management practices of the goat rearing.

Constraints as perceived by the members of the LIG are assessed by means of the focused group discussion with the group members.

3.4 Tools and methods for data collection.

Data were collected personally by the investigator through observation, focused group discussion and personal interview of the respondents with the help of a semi structured interview schedule (Appendix – II) developed for the study. During the interview, care was taken to get accurate information from the group members by developing the rapport with the group members.

All the secondary data related to the selected LIG members, their activity and livestock population of the area were collected from the Department of Veterinary and

Animal Husbandry Extension, Veterinary College, Bidar who collected this information prior to the implementation of a DBT funded project.

3.4.1 Pre-testing

A pre-testing of the Interview schedule was done in the groups other than those which are selected for the study during December 2008

The identification of the groups was done with the help of the officials of PRAWARDHA and the Principal Investigator of the DBT funded project.

A total of 20 members of two groups were interviewed to get the information. These two groups were excluded in the main survey. The main purposes for conducting the pre-testing were

- i. To assess the present situation of the LIGs involved in the goat rearing in the Bidar district of Karnataka state
- ii. To make relevant modifications in the tools of data collection i.e. Interview schedule.
- iii. To build up rapport with the officials of PRAWARDHA
- iv. To ascertain the difficulties that may arise during the time of survey like time of interviewing, duration, organization of meeting etc.

3.4.2 Field survey

After completing the pre-testing necessary changes were incorporated in the interview schedule, which was used for collecting the information. Thus a pre-tested semi

structured interview schedule was used for the study. The field survey carried out during the January and February 2009.

3.5 Statistical tools employed

The data thus collected was processed and subjected to simple statistical tools like percentage, mean, mode, standard deviation, frequency and range.

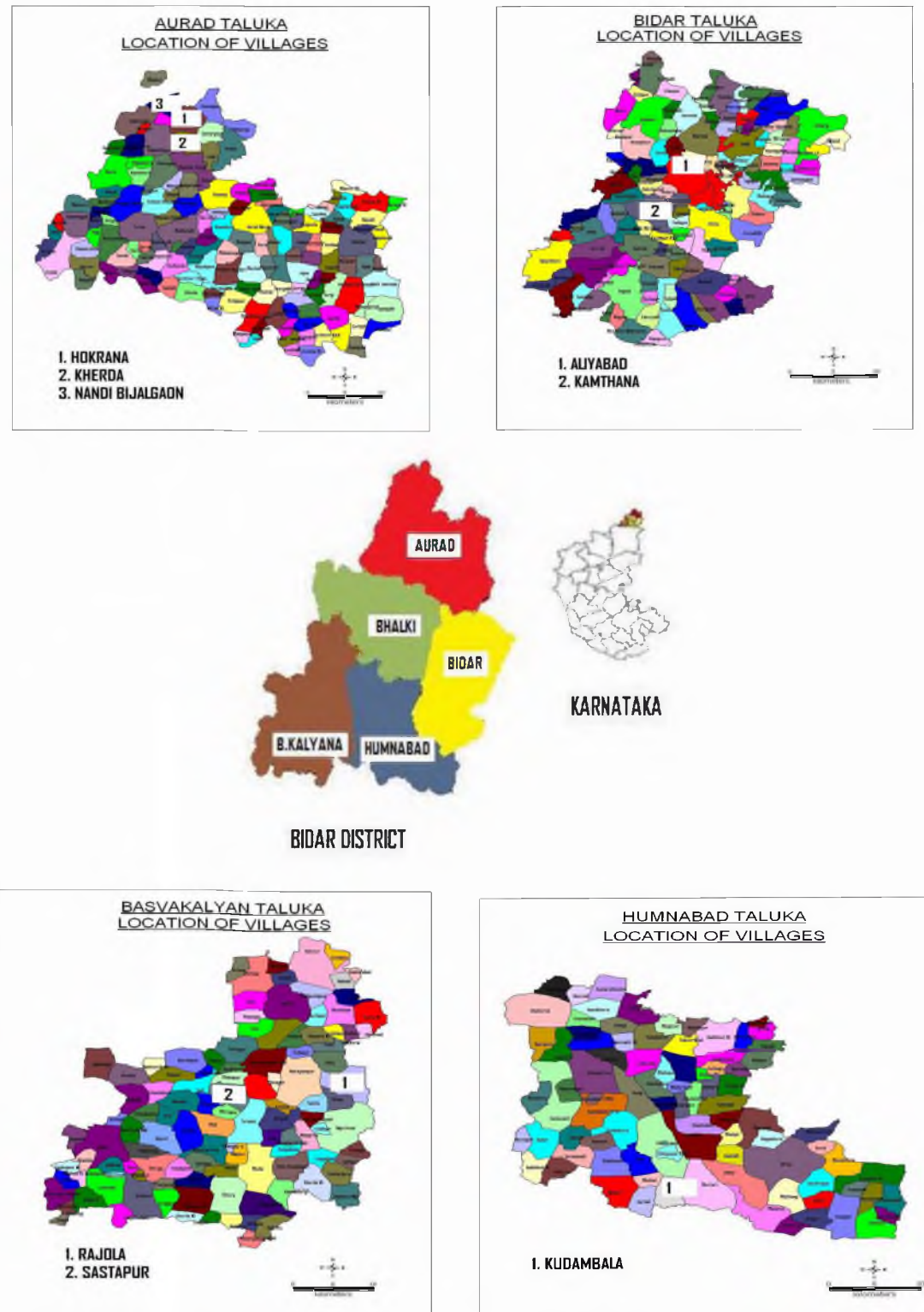


Fig. 1 : Maps showing location of villages selected for study in four Talukas of Bidar District



Fig. 2 : Researcher in a focused group discussion with LIG Members of Kudambal village of Basava kalyan Taluka



Fig. 3 : Researcher in a Focused group discussion with LIG members of Aliyabad village, Bidar Taluka



Fig. 4 : Researcher administering interview schedule to respondent of Ramabhai LIG of Kamthana village of Bidar Taluka



Fig. 5 : Researcher administering interview schedule to respondent of Beeralingeswara LIG of Sastapur village of Basava kalyan Taluka

CHAPTER IV

RESULTS

This chapter deals with the results based on the objectives set for the study. In this chapter the results analyzed from groups are presented under the following subheads.

1. Profile of the LIG members
2. Background of LIGs
3. Structure of the LIGs
4. Functioning of the LIGs
5. Impact of LIG and goat rearing
6. Constraints perceived by the LIG members in goat rearing

4.1 Profile of the LIG members

Personal and socio economic profiles of the LIG members are presented in Tables 4.1 and 4.2.

4.1.1 Age

The mean age of the members of the group was found to be 26.8 years. An overview of the Table 4.1 revealed that majority of the members belong to young age followed by middle and upper middle age.

4.1.2 Caste

Majority of the members in the groups belonged to Hindu religion and four belonged to Christian religion. Table 4.1 depicts the homogeneity of the respondents with

respect to caste. It is a case in which the homogeneous composition has not deterred the success of the groups.

Table 4.1 : Socio personal profiles of the LIG members

Variable	Category	Frequency (N=70)
Age (in years) Range: 20-50 $\bar{X} = 26.83$	Young	57
	Middle	09
	Upper middle	04
	Old	00
Caste	Other backward class	00
	Schedule caste	38
	Schedule tribe	32
Family size Range: 2 -13 $\bar{X} = 5.92$	Small (<4.0)	04
	Medium (4-7)	55
	Large (>7.0)	11
Education Range: Illiterate - Graduation	No schooling/ Illiterate	27
	Functionally literate	11
	Primary school	10
	Middle school	15
	High school	06
	College	01

4.1.3 Family size

The Table 4.1 also revealed that majority of the members (78.57 %) in the groups had a medium family size with 4 – 7, followed by 11 members had the family size more than seven and four members had small (<4) family size.

4.1.4 Education

Table 4.1 indicated that 27 members in the groups had no education, 11 members are functionally literate, 10 members had primary school education, 15 members had

middle school education, six members had high school education and one had college education and is a B.A. graduate. However, at least one member of each of their families had middle school or high school education. Hence, no illiterate family was present in the groups.

4.1.5 Land holding

Thirty-five members owned land (Table 4.2). The main crop cultivated was Thoordal, Jowar and Sunflower which were grown only in rainy season. As the lands were rain fed, the income from the land was not spread throughout the year and was not enough to meet the expenses for the family for entire year. Hence, they used to engage in agricultural labour and other works for the remaining period.

Table 4.2 : Economic profiles of the LIG members

Variable	Category	Frequency
Land holding(in acres) Range :0-5 \bar{X} = 3.65	Landless	35
	Very low(up to 1 acre)	03
	Low (1.1 – 2.0 acres)	10
	Medium (>2-5 acres)	22
Income per Annum(Rs.) Range 11700 – 39250 \bar{X} = 20483	< 20,000	27
	20,000- 30,000	37
	30,000 and above	6
No. of times loan taken Range : 0 – 3 Mode : 1	Nil	12
	One time	35
	Two times	18
	Three times	05

4.1.6 Income

There is positive relationship between employment and income earned in any activity. Table 4.2 shows that, 27 members (38.57%) had income below Rs.20000/- per annum, where as 37 members (52.85%) had income between Rs 20000/- to Rs.30000/- and six members (8.58%) had income above Rs.30000/- where in the income of members ranged from Rs.11700/- to 39250/- with an individual average of average of Rs.20483.

4.1.7 Number of times loan availed from LIG

Majority of the members in the groups had availed loan from the group (Table - 4.2) for one or the other purposes. 12 members (17.14%) did not avail any loan ,where as 35 members (50 %) in the groups availed loan one time, 18 members (32.86%) availed loan for two times and five members (7.14%) availed loan for three times from the groups. Majority of the group members utilized the loan amount for agricultural purposes and that too just before the sowing season.

4.1.8 Possession of assets

In addition to the land holding and income, possession of various material assets also indicates the homogeneity in the standard of living of the group members. All the members except one in the groups had their own houses, land and animals (Table 4.3). In the groups eight members possess television and four members possess radio which can act as media to provide information on various livestock aspect to the members

Table 4.3 : Possession of household assets

Sl. No.	Assets	Numbers of members owning*	
		Pre LIG	Post LIG
1	House	69	69
2	Land	33	35
3	Livestock (cows, bullock, buffaloes)	27	34
4	Cycle	4	18
5	Television	1	08
6	Radio	1	04

* Multiple responses

4.1.9 Livestock possession

All the members of the group reared one or the other species of livestock, which include bullock, cows, buffalo and poultry. 23 members in the group possessed cows and bullocks, 12 owned buffaloes and 14 in the group reared poultry.

4.2 Background of LIG

Project team of Veterinary College, Bidar conducted meetings and group discussions with the villagers and explained about the research project and the advantage of the group approach for rearing of goats as an IGA. This led to the formation of a groups comprising of interested youth who were agreed to involve in project activities and goat rearing. Thus, the groups promoted were named as Livestock Interest Groups (LIGs).

Immediately after formation of the groups, the members started to save Rs 10/-per week in four groups (Sai Baba LIG, Rajola; Bommagondeshwara LIG, Kudambal; Ramabhai LIG, Kamthana and Bharath Rathna LIG, Aliyabad) and Rs.20/-per week in one group (Beeralingeshwara LIG, Sastapur) and Rs. 50/- per month in one group (Jai Ambika LIG, Hokrana, Kherda and Nandibijalgao) month and opened a savings bank accounts in the Bank with the help of the DBT project team . The money was being saved, collected in the weekly / monthly meetings of the groups and was deposited in the savings account of the bank. The first grading of the group was done after three months of their formation. The second grading of the groups was done after six months of their formation.

The groups when formed had 10 members each in five groups and 20 members in one group but now two of the members ,one each, in two groups (Rama bhai LIG Kamthana and SaiBaba LIG Rajola) have been replaced the earlier members because of the following reasons:

- i. One member was replaced when he failed to repay the loan given to him. Because of the constant group pressure the defaulter was forced to leave the group.
- ii. One member left the group because she left the village as she went to her husband's village.

Goat rearing activity as an IGA

The members of LIG were trained on scientific goat rearing. Further they were integrated with bidri goat rearing activity as an income generating activity by distributing four goats (Two pregnant goats and two kids) and one manger for each beneficiary. The

unit cost of the goats is Rs. 5000/- of which 50 per cent i.e. Rs.2500/- was contributed by the beneficiaries.

4.3 Structure of the LIGs

The structure and composition of LIGs were presented in table 4.4. Six groups namely, Beeralingeshwara LIG (Men group), Sai Baba LIG (Men group), Bommagondeshwara LIG (Men group), Ramabhai LIG (Women group), Bharath Rathna LIG (Women group), Jai Ambika LIG (Women group) consisting of 70 members were in the study, out of which three are men groups and three are women groups, five groups consisting of 10 members as group strength and one group had 20 members as group strength

In these six groups 38 members belongs to schedule caste (SC) and other 32 members belongs to schedule tribes (ST) .All the members in the groups falls under Below Poverty Line, even though 35 of them they owned land. The LIGs had two office bearers, the President and Secretary, elected by the members of the group. They were holding the position since the formation of the group. All the members of Saibaba LIG are literate, followed by 80 per cent in Beeralingeshwara LIG, 70 per cent in Bhartrth Rathna LIG and Bommagondeshwara LIG, 60 per cent in Ramabhai and , and 50 per cent in Jai Ambika LIGs were literate.

All the members of the LIGs are residing at very close proximity in the villages except in one LIG there were members belonging to three different nearby villages was seen.

Table 4.4 : Structure and composition of LIGs

Sl No.	Name of the LIG	Basic structure and composition of LIGs					
		No. of members	Economic status	Literacy (percentage)	Caste		Name of the Village
					SC	ST	
1	Beeralingeshwara LIG (Men group)	10	All are poor	80	0	10	Sastapur
2	Sai Baba LIG (Men group)	10	All are poor	100	9	1	Rajola
3	Bommagondeshwara LIG (Men group)	10	All are poor	70	2	8	Kudambal
4	Ramabhai LIG (Women group)	10	All are poor	60	6	4	Kamthana
5	Bharath Rathna LIG (Women group)	10	All are poor	70	10	0	Aliyabad
6	Jai Ambika LIG* (Women group)	20	All are poor	50	12	8	Hokrana

*consists of members from three nearby villages Hokrana, Kherda and Nandi Bijalgaon

4.4 Functioning of the LIGs

Table 4.5 shows that the five groups used to conduct meetings regularly on a fixed day of every week in the evening (8-00PM) and one group used to conduct meeting on 25th of every month in the morning (10-00AM) time. Attendance in the four groups was about 80-100 per cent, Jai Ambika LIG had the attendance about 70-75 per cent and Saibaba LIG had attendance of 50-60 per cent. Five groups used to conduct meetings usually in the community halls and temples where as one group used to conduct meetings in President's house. Barring one or two members others attend the weekly / monthly meetings. Usually they are unable to attend the meeting on the days when they have to go to market to sell the goat, when they are ill or not in the village.

The groups were charging fine of Rs. Five on the members who do not attend the meeting. To ensure the full participation of all the members, the Secretaries are used to inform personally to all the members one day prior to the meeting.

Four groups used to save Rs.10/- weekly, one group used to save Rs.20/- weekly and one group used to save Rs.50/- monthly. All the groups used their savings amount for lending to members and the recovery was very good i.e. 100 per cent in five groups and 90 percent in group. (Table 4.6)

The groups maintains a meeting register in which the proceedings of the meeting are recorded, including the matters discussed in the meeting, the money collected from members and names of the members attended the meeting. The records are filled up and maintained by the Secretaries. The records which are maintained by the groups are pass

book (both group and individual), savings register, and loan account, goat stock register and meeting book (with attendance and proceedings).

Maintenance of Records (Table 4.7) showed that all the six LIGs updated minutes book and savings pass book. Five groups updated loan ledger and only two groups have updated goat stock register.

Table 4.5 : Organization and conducting of meetings

Sl. No.	Name of the Group	Organization and conducting of meetings			
		Meetings/ Month	Meeting time	Attendance of members	Participation
1	Beeralingeshwara LIG	4	8 PM	8-10 (80-100)	Active
2	Sai Baba LIG	4	8 PM	5-6 (50-60)	Active
3	Bommagondeshwara LIG	4	8 PM	8-10 (80-100)	Active
4	Ramabhai LIG	4	8 PM	8-10 (80-100)	Active
5	Bharath Rathna LIG	4	8 PM	8-10 (80-100)	Active
6	Jai Ambika LIG	1	10AM	14-15 (70-75)	Active

4. 5 Impact of LIG as perceived by the members

4.5.1 Employment generation

Table 4.9 indicates that Goat rearing activity integrated as an IGA to LIG members has generated 180 man days of employment for each LIG member per annum.

Table 4.6 Management of credit and Savings.

Sl. No	Name of the Group	Management of credit and Savings					
		Saving frequency	Amount fixed	Interest on Loan	Utilization of Internal savings	Loan recoveries	Total savings (SB + Circulation) In two years
1	Beeralingeshwara LIG	Weekly	20	2% PM	Loaning to members	100%	25868
2	Sai Baba LIG	Weekly	10	2% PM	Loaning to members	90%	10500
3	Bommagondeshwara LIG	Weekly	10	2% PM	Loaning to members	100%	12400
4	Ramabhai LIG	Weekly	10	2% PM	Loaning to members	100%	11300
5	Bharath Rathna LIG	Weekly	10	2% PM	Loaning to members	100%	17000
6	Jai Ambika LIG	Monthly	50	2% PM	Loaning to members	100%	25200

Table 4.7 Maintenance of records

Sl. No	Name of the Group	Maintenance of records			
		Minutes book	Savings pass book	Loan ledger	Goat stock
1	Beeralingeshwara LIG	Updated	Updated	Updated	Updated
2	Sai Baba LIG	Updated	Updated	Updated	Not Updated
3	Bommagondeshwara LIG	Updated	Updated	Updated	Not Updated
4	Ramabhai LIG	Updated	Updated	Updated	Not Updated
5	Bharath Rathna LIG	Updated	Updated	Updated	Updated
6	Jai Ambika LIG	Updated	Updated	Not Updated	Not Updated

Table 4.8 Purposes for availing loan from LIG

Sl.No.	Purposes	Frequency (n = 70)
1.	Agricultural operations	13
2.	Repair of house	11
3.	Treatment of sick family members	07
4.	House hold expenditure	31
5.	Festivals / rituals	02
6.	Purchase of buffaloe /Cow	05
7.	Fish business	01

Table 4.9 Employment generation through Bidri goat rearing activity for LIGs

Sl. No	Name of village	Name of LIG	Group members	IGA	Group strength	No. of Man days / Year / Member
1	Sastapur	Beeralingeshwara LIG	Men	Goat rearing	10	180
2	Rajola	Sai Baba LIG	Men	Goat rearing	10	180
3	Kudambal	Bommagondeshwara LIG	Men	Goat rearing	10	180
4	Kamthana	Ramabhai LIG	Women	Goat rearing	10	180
5	Aliyabad	Bharath Rathna LIG	Women	Goat rearing	10	180
6	Hokrana	Jai Ambika LIG	Women	Goat rearing	20	180

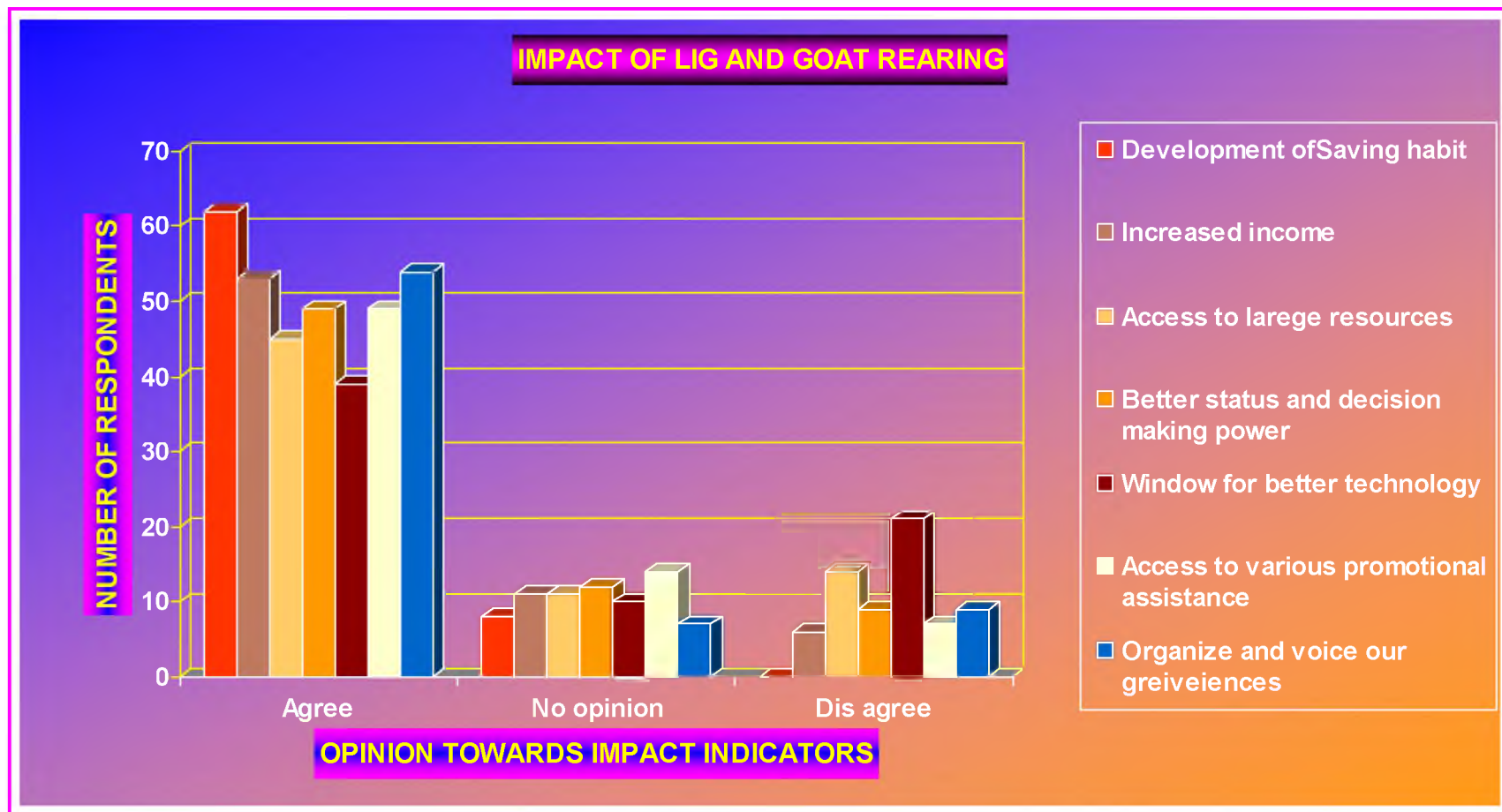


Fig. 6 Bar graph showing impact of LIG and goat rearing

4.5.2 Income generation

Each LIG member generated an annual income ranging from Rs.15300/- to Rs. 23260/- from goat rearing and wages on group average basis , in comparison to their Pre-LIG income which ranged from 10800/- to 16560/-. Bommagondeshwara LIG of Kudambal village generated a highest income of Rs. 23260, followed by Beeralingeshwara LIG (Rs.21800), (Bharath Rathna LIG (Rs.21420), Jai Ambika LIG (20710), Ramabhai LIG (Rs.20180), Saibaba LIG (Rs.15300) on group average basis.

4.5.3 Asset (goat) possession of LIGs

Goat rearing activity created an asset of 116 goats (Table 4.11) for Bharath rathna LIG with a average of 11.6 goats per member, followed by 115 goats for Bommagondeshwara LIG with an average of 11.5 goats, 103 goats for Ramabhai LIG with an average of 10.3 goats, 187 goats for Jai Ambika LIG with an average of 9.4 goats, 87 goats for Beeralingeshwara LIG with an average of 8.7 goats and 72 goats for Saibaba LIG with an average of 7.2 goats. In Toto on an average each member of an LIG is having an asset of 9.17 goats.

4.5.4 Empowerment of LIG members

Table 4.12 reveals the opinion of LIG members regarding their empowerment being in LIG and involved in goat rearing activity. Majority (91.42%) of the members agreed that they are able to contribute towards family income, followed by creation of awareness in health education(65.71%), understanding of banking operation procedures (64.26%), gained better leadership and communication skills(61.42%), decision making

Table 4.10 Income generation to LIG members through goat rearing

Sl. No	Name of village	Name of LIG	Group strength	Income (Rs.) Pre-LIG (From wages)	Income (Rs.) Post-LIG		
					From Wages	From goats	Total
1	Sastapur	Beeralingeshwara LIG	10	16200	16200	5600	21800
2	Rajola	Sai Baba LIG	10	10800	10800	4500	15300
3	Kudambal	Bommagondeshwara LIG	10	16560	16560	6700	23260
4	Kamthana	Ramabhai LIG	10	13680	13680	6500	20180
5	Aliyabad	Bharath Rathna LIG	10	14220	14220	7200	21420
6	Hokrana	Jai Ambika LIG	20	13860	13860	6850	20710

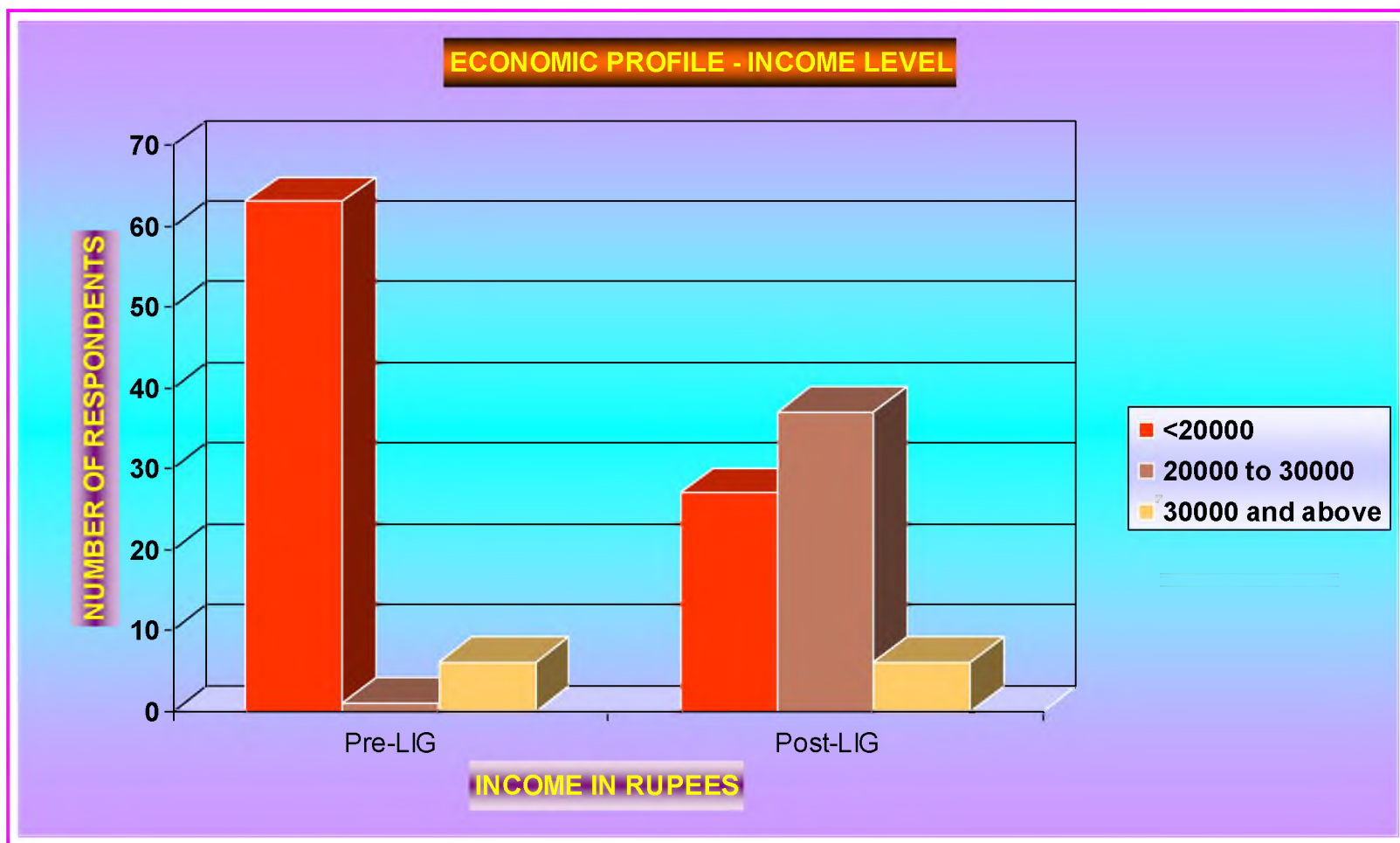


Fig. 7: Bar graph showing income level of LIG members

Table 4.11 Asset possession (goat stock) of LIGs

Sl No	Name of the LIG	Initial Stock	Kids born		Mortality		Sales		Total male	Total female	Total Flock strength
			M	F	M	F	M	F	M	F	
1	Beeralingeshwara LIG Sastapur	40	50	52	5	4	41	5	4	83	87
2	Sai Baba LIG Rajola	40	38	37	3	5	33	2	2	70	72
3	Bommagondeshwara LIG, Kudambal	40	68	70	5	1	57	0	6	109	115
4	Ramabhai LIG Kamthana	40	64	67	6	7	53	2	5	98	103
5	Bharath Rathna LIG Aliyabad	40	70	72	2	2	62	0	6	110	116
6	Jai Ambika LIG * Hokrana	80	127	125	13	15	107	10	7	180	187
	TOTAL	280	417	423	34	34	353	19	30	650	680

M=Male : F= Female

* Hokrana this group consisting of 20 members includes two nearby villages Kherda and Nandi Bijalgaon

Table 4.12 Empowerment of LIG members

Sl. No	Indicators of Empowerment	Opinion			Total(n=70) (Percentage)
		Agree	No opinion	Disagree	
1	Able to contribute towards family income	64(91.42)	6 (8.58)	-	70 (100)
2	Skill up gradation	31(44.28)	12(17.14)	27(38.58)	70 (100)
3	Understand the banking operation procedures	45(64.28)	11(15.71)	14(20.01)	70 (100)
4	Standard of living has improved	27(38.57)	22(31.42)	21(30.01)	70 (100)
5	Better leadership and communication skills	43(61.42)	15(21.42)	12(17.16)	70 (100)
6	Awareness in health education	46(65.71)	04(05.71)	20(28.58)	70 (100)
7	Take decision in community, village and in house hold	36(51.42)	18(25.71)	16(22.87)	70 (100)

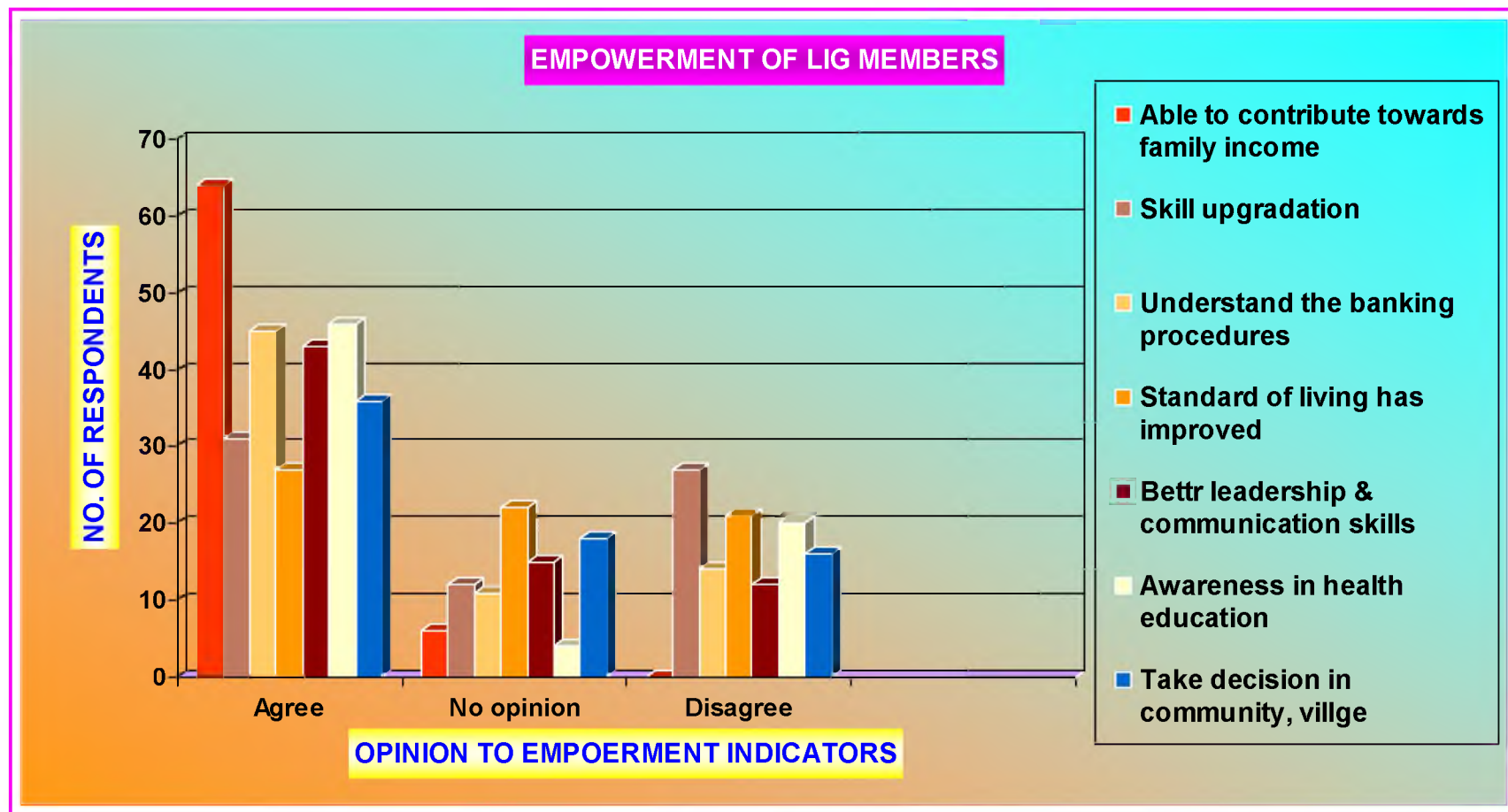


Fig. 8: Bar graph showing empowerment indicators

ability in the community(51.42%), skill up gradation (44.28%) and improvements in standard of living (38.57%).

4.5.5 Livelihood status

All the 70 members of LIG felt that there is an increase in their income status, availability and sufficiency of food (Table 4.13). Seventy eight percent of the members expressed that there is an improvement in their health status. Forty five percent of the members also accept that there is an improvement with respect to access of education and facilities. Fifteen percent of the members expressed that there is an improvement in their type of house. Size of the land holding was improved only among three percent of the members of LIG.

4.5.6 Other Benefits

Opinion about the benefits received by the LIG members (Table 4.14) revealed that 88.57 per cent of the LIG members have developed the saving habit, 75.71 per cent of the LIG members have agreed that their income has been improved, 64.28 per cent of the members have said that they could able to get access to larger quantum of resources, 55.71 per cent of the member agreed that formation of LIG is a window for acquisition of better technology, 70 per cent of the members said that group formation helped them in decision making and access to various promotional assistance and 77.14 per cent of the members felt that they could rise their voice against any grievances.

Table 4.13 Livelihood status of LIG members

Sl. No	Item		Frequency	Percentage
1	Improvement in literacy	Yes	38	54.28
		No	32	45.72
2	Access of education and facilities	Improved	32	45.72
		Not Improved	01	01.42
		No change	37	52.86
3	Land holding	Increased	02	02.85
		Decreased	00	00.00
		No change	68	97.15
4	Type of house	Changed	11	15.71
		Not changed	59	84.28
5	Diversification of IGAs	Yes	07	10.00
		No	63	90.00
6	Sufficiency of food	Yes	70	100.00
		No	00	00.00
7	Quality of food	Yes	70	100.00
		No	00	00.00
8	Health status	Improved	55	78.57
		Deteriorated	15	21.42

Table 4.14 Benefits received by the LIG members

Sl. No	Benefits received	Opinion			Total(n=70) (Percentage)
		Agree	No opinion	Disagree	
1	Development of saving Habit	62(88.57)	08(11.43)	-	70(100)
2	Increased Income	53(75.71)	11(15.71)	06(08.58)	70(100)
3	Access to larger quantum of resources	45(64.28)	11(15.71)	14(20.01)	70(100)
4	Window for better technology	39(55.71)	10(14.28)	21(30.01)	70(100)
5	Better status and decision making power	49(70.00)	12(17.14)	09(12.86)	70(100)
6	Access to various promotional assistance	49(70.00)	14(20.00)	07(10.00)	70(100)
7	Organize and voice our grievances together	54(77.14)	07(10.00)	09(12.86)	70(100)

4.6 Constraints perceived by the members

The constraints perceived by the members of LIG in goat rearing were presented in the Table (4.15) Majority of members (90%) have opinioned that they had constraint of availability of grazing land in summer, Similarly 88.57 percent of members expressed that disease problems in their goats was the major constraint . Eighty-one per cent of the LIG members felt that wild animals attack on their goat as constraint. Seventy-seven per cent of the members had problem of ticks in their goats, 53 per cent members had problem of housing in rainy and winter season, 45.71 per cent had drinking water problem for goats in summer season, 37.14 per cent had problem of mortality in goats and 30 per cent had problems in availing veterinary services.

Table 4.15 Perception of LIG members with respect to Constraints in goat production

Sl. No	Constraints	Frequency (n=70)	Percentage
1	Availability of grazing land in summer	63	90.00
2	Disease problems	62	88.57
3	Wild animal's attacks	57	81.42
4	Problem of ticks	54	77.14
5	Housing problems in rainy and winter season	37	52.85
6	Water problem in summer season	32	45.71
7	Kid mortality	26	37.14
8	Non availability of Veterinary services	21	30.00

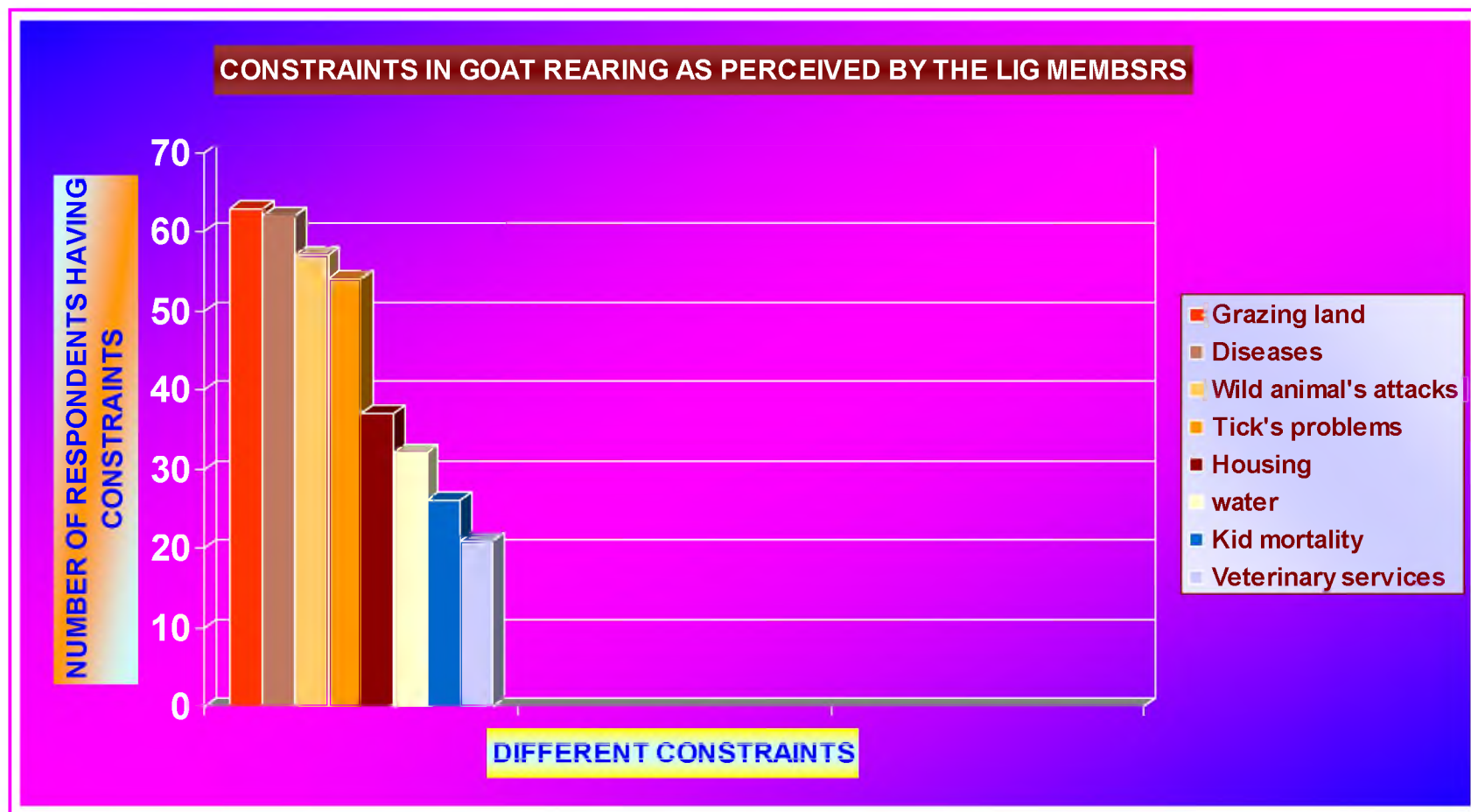


Fig. 9: Bar graph showing constraints in goat rearing

CHAPTER V

DISCUSSION

In this chapter, results obtained in the present research are discussed suitably under the following heads for the sake of clarity and brevity. The findings were examined in the light of earlier studies done. The discussion is carried out in accordance with the objectives of the study.

- 5.1 Profile of LIG members
- 5.2 Structure and function of LIGs
- 5.3 Impact of LIG and goat rearing
- 5.4 Constraints in goat rearing

5.1 PROFILE OF LIG MEMBERS

The profile of LIG members with focus on personal and socioeconomic characteristics was presented in the following paragraphs.

5.1.1 Age

The majority of the members belong to young age followed by middle and upper middle age (Table 4.1). The mean age of the members of the groups was found to be 26.8 years. This is because of the emphasis of project team to involve youth and school dropouts in project activities as a strategy to create self employment and sustainable livelihoods.

The results are in line with the findings of Singh and Kunzroo (1985) Savitha (1997), Dash and Das (1998), Rangi *et al.* (2002), Gaikwad *et al.* (2003), Gangil and Dabas (2005) and Babu Beri (2008) who stated that socio-economic characteristics are significantly related with the training/education of the respondents and trainings, exhibitions and visits to disseminate improved goat management practices which will increase the living status of the goat keepers.

5.1.2 Caste

Majority of the members in the groups belonged to Hindu religion and four belonged to Christian religion (Table 4.1). The homogeneity of the respondents with respect to caste is seen as all the members, belonged to SC and ST since the LIGs promoted under DBT funded project were involved only SC and ST category and this is a case in which the homogeneous composition has helped for the effective functioning of the groups. The results are in line with the findings of Savitha (1997), Dash and Das (1998), Aruna (1999), Gaikwad *et al.* (2003) and Babu Beri (2008).

5.1.3 Family size

Majority of the members in the groups had a medium family size with 4 – 7. This is in consonance with the average village family size of 6.5. To take care of the family, consistent source of income is required and people diversifying their income sources like goat rearing in addition to agriculture labour could be a result of this need. The results are in confirmation of the findings of Singh and Kunzroo (1985), Savita (1997), Aruna (1999), Gangil and Dabas (2005), Singh (2007) and Usharani (2007).

5.1.4 Education

Twenty seven members in the groups had no education, 11 members are functionally literate, 10 members had primary school education, 15 members had middle school education, six members had high school education and one had college education and is a B.A. graduate. However, at least one member of each of their families had middle school or high school education. Hence, no illiterate family was present in the groups. The results are in confirmation of the findings of Savita (1997), Aruna (1999), Rangi *et al.* (2002), Singh (2007) and Usharani (2007).

5.1.5 Land holding

Thirty-five members owned land (Table 4.2). The main crop cultivated was Thoordal, Jowar and Sunflower which were grown only in rainy season. As the lands were rain fed, the income from the land was not spread throughout the year and was not enough to meet the expenses for the family for entire year. The possession of land does not necessarily denote that the members are above the poverty line. Hence, they used to engage in agricultural labour and other works for the remaining period. The results are in line with the findings of Reijntes (1992) who stated that normally small households also attach high value to an even distribution of production over time in order to secure year round needs and make effective use of the available labour resources, Aryal (1995) reported that poverty in rural Nepal is due to small size of land holding. The results are also similar to the findings of Singh and Kunzroo (1985). Rupendrakumar (1999), Rangi *et al.* (2002), Singh (2007) and Usharani (2007).

5.1.6 Income

There is positive relationship between employment and income earned in any activity. Table - 4.2 showed that, 27 members (38.57%) had income below Rs.20000/- per annum, where as 37 members (52.85%) had income between Rs 20000/- to Rs.30000/- and six members (8.58%) had income above Rs.30000/- where in the income of members ranged from Rs.11700/- to 39250/-

The results are in line with the findings of Veeranna and Jawali (2000), Babar *et al.* (2001), Bhatia and Bhatia (2002), Singh (2002), Mitra (2002), Rao (2003), Bhatia *et al.* (2005), Meher (2006), Kalached and Ubale (2007) and Shukla *et al.* (2008), who have stated that SHG based microfinance has better outreach and positive impact on poverty, annual flock returns from goat rearing comes to Rs.35660/- from small flock sized group, and income from crops was 17.2 per cent and from livestock it was 31.7 per cent of total income obtained in arid zone of Rajasthan.

5.2 Structure of LIG and Function of LIG

5.2.1 Structure of LIG

Out of six groups in the study, there were three men groups and three women groups, five groups consisting of 10 members as group strength and one group had 20 members as group strength. This is in confirmation of SHG and its norms, but it is in contrary to the findings of Kumaran (2002), Samuel *et al.* (2007), where in, the average no of members in SHG ranges from 13 – 15. The LIGs consists of only SC and ST members as the DBT project targeted the SC/ST unemployed youths. All the beneficiaries were poor and fall under BPL category. This finding is in accordance with

the finding of World Bank (1991), Veeranna and Jawali (2000), Nirmala (2004), Pattanaik (2003), Pattanaik (2005), Randhwa and Kaur (2005), Twenty-seven members in the groups had no education, 11 members are functionally literate, 10 members had primary school education, 15 members had middle school education, six members had high school education and one had college education and is a B.A. graduate. However at least one member of each of their families had middle school or high school education. The results of the study are in line with the findings of Kumaran (2002), Suryakanthi and Subramani (2006), reported that men SHGs can certainly reap the same advantage as those reaped by women SHGs and it will be a good idea to have mixed group of men and women to compliment the disadvantages of unisex. Singh (2007), Mkpado and Arene (2006), Samuel *et al.* (2007).

5.2.2 Functions of LIG

The results of the study (Table 4.5) showed that five groups used to conduct meetings regularly on a fixed day of every week in the evening (8-00PM) and one group used to conduct meeting on 25th of every month in the morning (10-00AM) time. The findings with respect to frequency of meetings are in line with the findings of Kumaran (2002), Samuel *et al.* (2007), who observed that 95-96 per cent of the meetings were conducted weekly which is indispensable to maintain frequent contact with members to discuss about activities, carry out transactions and contributions of their savings. Attendance in the four groups ranged from 80-100 per cent and in two groups 50-75 percent, the reason might be due to the feeling of belongingness, interest to take up IGA and also due to the governing rules agreed upon. The results are in similar line with that of Kumaran (2002), Mkpado and Arene (2006), Samuel *et al.* (2007) and Singh (2007)

who stated that membership size of the microcredit groups should be reduced to aid group cohesion and loan repayment, because they are inversely related. Majority of groups used to save Rs.10/- per week. All the groups used their savings amount to lending to members and the recovery was 90 – 100 percent (Table 4.6). This might be due to the surplus generated through goat rearing activity, group pressure, and need to maintain worthiness with banks and project team intervention and their guidance. Irregularity of repayment in one group (Saibaba LIG) because of poor attendance to weekly meetings by one member, which led to accumulation of more fine than loan amount of Rs.500. The findings are in similar line with findings of Kumaran (2002) who stated that SHGs promoted by NGO and banks were more viable and sustainable compared to DRDA promoted group where technical service and escort services were lacking and the findings of the present study were also similar to that of Singh (2007), Samuel *et al.* (2007) and Usharani (2007).

The groups maintain a meeting register in which the proceedings of the meeting are recorded, including the matters discussed in the meeting, the money collected from members and names of the members attended the meeting. The records are filled up and maintained by the Secretaries. The records which are maintained by the groups are pass book (both group and individual), savings register, and loan account, goat stock registers and meeting book (with attendance and proceedings).

All the six LIGs updated Minutes book and Savings pass book this may be due to concern of the members about their total savings, lending and repayment. This finding is in similar line with that of Singh (2007), Usharani (2007). Five groups updated loan

ledger and only two groups have updated Goat stock register, this may be because of lack of information with respect births, deaths, sales etc by each member at weekly meeting.

It may be also due to improper training of members on goat stock register writing.

5.3 IMPACT OF LIG AND GOAT REARING

The impact of LIG and goat rearing are discussed under the following sub heads

5.3.1 Employment generation

The results of the study (Table 4.9) showed that Goat rearing activity integrated as an IGA to LIG members has generated 180 man days of employment for each LIG member per annum. It is interested to note that this employment generation was in addition to that of the labour days they use to do earlier.

The reason for the noticeable man days of employment generation may be due to additional labour hours in early morning and late in the evening, since the flock size was small and maintained under semi stall fed management. Similar finding was observed by Singh (2002) who reported that an average annual employment provided by goat enterprise was 137 days. The results of the study are also in line with the findings of Rana (1992), Aryal (1995), Veeranna and Jawali (2000), Reddy (2001), Mitra (2002), Rao (2003), Bhatia *et al.* (2005), Chander and Arya (2005) and Suneetha (2007) who stated that goat rearing was relatively profitable due to greater number of kids born goat and found that improved household income and employment are statistically significant with the livelihood assets, provide best cost –benefit ratio and help in removing some obnoxious weeds which otherwise difficult to remove

5.3.2 Income generation

Each LIG member generated an annual income ranging from Rs.15300/- to Rs. 23260/- from goat rearing and wages on group average basis, in comparison to their Pre-LIG income which ranged from 10800/- to 16560/-. Bommagondeshwara LIG members of Kudambal village generated a highest income of Rs.23260, followed by Beeralingeshwara LIG (Rs.21800), (Bharath Rathna LIG (Rs.21420), Jai Ambika LIG (20710), Ramabhai LIG (Rs.20180), Saibaba LIG (Rs.15300) on group average basis.

The major reasons in the substantial improvement in income may be low initial investment (Rs.2500), low feeding cost (availability of pulse based crop residues and forest land), no labour cost (self labour), more twinning rate, more market demand and good price. The findings of the result are in similar line with, Singh (2002), who stated that the average annual income from goat enterprise was Rs. 1330 per goat which ranged from Rs 1093 to 1818, Kalached and Ubale (2007), who stated that monetary benefit from a small flock sized unit size of 2-5 was Rs. 11520 per annum. The results of the study are also in line with the findings of Rana (1992), Aryal (1995), Veeranna and Jawali (2000), Reddy (2001), Mitra (2002), Rao (2003), Chander and Arya (2005), Pramodini *et al.* (2005), Gangaiah *et al.* (2006), Suneetha (2007) and Shukla *et al.* (2008), who have stated that contribution of goat has proved to be a steadfast companion of man, goat rearing was a good example for low external market input production and with the substantial increase in the meat prices in India goats have become a good source of income and employment generation, the improvement in the household income and employment are statistically significant with the livelihood assets, goat provide best cost-benefit ratio, in India the livelihoods of small scale farmers is heavily dependent on goat

husbandry and therefore through appropriate scientific production practices vulnerability of such farmers has to be reduced, the poor need to invest to enhance the productivity of their livestock which will enable them to earn more, the socio-economic programmes reinforce each other and promote all-round development of children, women, the households and the communities, income obtained from crops was 17.2 per cent while livestock contributed 31.7 per cent of the total income in the arid zone of Rajasthan.

5.3.3 Asset (goat) position of LIGs

Goat rearing activity created an asset of 116 goats (Table 4.11) for Bharath Rathna LIG with a average of 11.6 goats per member, followed by 115 goats for Bommagondeshwara LIG with an average of 11.5 goats, 103 goats for Ramabhai LIG with an average of 10.3 goats, 187 goats for Jai Ambika LIG with an average of 9.4 goats, 87 goats for Beeralingeshwara LIG with an average of 8.7 goats and 72 goats for Saibaba LIG with an average of 7.2 goats. In toto on an average each member of an LIG had an asset of 9.17 goats.

The reasons for appreciable asset possession by each member in a span of about two years may be low mortality of kids, more twinning, group dynamics and motivation, restriction by project team for selling female kids, member's interest to increase flock size to 25 to 25 for their sustainable livelihood and social security.

The results of the study are in line with the findings of Shalander Kumar and Deoghare (2003), Sanjay Kumar and Mahesh Chander (2004), Singh *et al.* (2004), Boyajoglu *et al.* (2005), Chander and Arya (2005), Singh (2007) who revealed that goat

rearing was relatively profitable, had a positive outlook even in Europe and require a bottom –up approach to acknowledge the role of farmers.

5.3.4 Empowerment of LIG members

Majority (91.42%) of the members agreed that they are able to contribute towards family income, followed by creation of awareness in health education (65.71%), understanding of banking operation procedures (64.26%), gained better leadership and communication skills (61.42%), decision making ability in the community (51.42%), skill up gradation (44.28%) and improvements in standard of living (38.57%). The aggregate measure of overall impact of LIG and goat rearing activity increased the socio-economic empowerment of youth. This may be because of microfinance activities, self-confidence of the members, social participation on the basis of equality, participating in income generating activities, contact with banks and higher officials, attending training programmes, involvement in government schemes and social issues through LIGs

The results of the study are in confirmation with the findings of the Rangi *et al.* (2002), Chiranjeevulu (2003), Jos Chatukulam (2003), Sridhar (2003), Nirmala *et al.* (2004), Sanjay Kumar and Mahesh Chander (2004), Randhawa (2005), Vengateshan and Santha (2005), Singhal and Vijay Kumar (2005-06), Gangaiah *et al.* (2006), Meher (2006), Samuel *et al.* (2007), Sunitha (2007), Ramachandran and Balakrishnan (2008), who have stated that women after joining SHGs have empowered themselves both socially and economically, credit should be strictly used for productive purposes to come out of poverty, emerging change in the values and attitudes of the members of the SHGs

was a clear manifestation of socio-economic empowerment, SHG based microfinance has better outreach and positive impact on poverty.

5.3.5 Livelihood status

All the 70 members of LIG felt that there is an increase in their income status, availability and sufficiency of food (Table 4.13). Seventy eight percent of the members expressed that there is an improvement in their health status. Forty five per cent of the members also accept that there is an improvement with respect to access of education and facilities. Fifteen percent of the members expressed that there is an improvement in their type of house. Size of the land holding was improved only among three percent of the members of LIG.

The results of the study are in relation with the earlier results by World Bank (1991), Rana (1992), Savitha (1997), Ashley and Carney (1999), Veeranna and Jawali (2000), Reddy (2001), Deb *et al.* (2002), Singh (2002), Mitra (2002), Shalander Kumar and Deoghare (2003), Jagadeeshwari (2003), Ramkumar *et al.* (2003), Bardoli *et al.* (2005), Bhatia *et al.* (2005), Boyajoglu *et al.* (2005), Chander and Arya (2005), Singh (2007), Pangannavar (2008), Babu Beri (2008), Nanavathi (2008) and Tangirala (2008) who stated that contribution of goats compared to other live stock in India has proved to be a steadfast companion of man, improvement in the household income and employment are statistically significant with the livelihood assets, SHGs are playing tremendous role in the economic developments of its members, majority of the poor and underprivileged and land less families depend on goat rearing for their livelihood, sustainability in livelihood is important if progress in poverty alleviation to be achieved, SHG provide

comprehensive support services that can help women to escape from the vicious cycle of poverty.

5.3.6 Other benefits

The results of the study (Table 4.14) revealed that majority of the members have improved their saving habit and by integrating goat rearing and becoming members of LIG their income has been improved considerably, they could get bank loans easily. Majority of the members given opinion that they could know scientific goat rearing practices by means of trainings obtained in the veterinary college, Bidar. Now they were in better position of decision making and can come together to rise their voices in any cases of injustice to them. The results of the study are in confirmation with the findings of Jos Chatukulam (2003), Sridhar (2003), Nirmala *et al.* (2004), Sanjay Kumar and Mahesh Chander (2004), Vengateshan and Govind (2005), Meher (2006), Ramachandran and Balakrishnan (2008), who have stated that, SHGs helped in acquiring skills in conflict management, organised participation in forums like grama sabha, which will have a long term effect on enhancing overall ability to address poverty, the participation of women in SHGs made a significant impact on their social and economic empowerment, the group dynamism helped them in pressurising the authorities in getting their community works done, SHG based microfinance has better outreach and positive impact on the poverty, SHGs have power to create a socio-economic revolution in the rural areas, among the dimensions considered for the overall impact index, it was inferred that only dimensions like income, information, credit, marketing, knowledge and asset creation were found to be high compared to other dimensions.

5.4 Constraints in Goat rearing

The results of the study (Table 4.15) revealed that majority of the LIG members faced the constraints in goat rearing such as availability of grazing land in summer (90%), disease problems (88.57%), wild animal's attacks (81.42%), problem of ticks (77.14%) and housing problems in rainy and winter season (52.85%). where as few LIG members had constraints with regard to water problem in summer season (45.71%), Kid mortality (37.14%), availability of veterinary services (30%).

The results of the present study are in line with findings of Rangnekar (2006), Singh (2007) who stated that the constraints for farmers were low productivity of most goats, health problem, high mortality in new borne kids, poor accessibility of health services, lack of organizational and extension services and marketing and independence on middle men for marketing, feed-fodder resources and absence of appropriate development programmes. Similarly Landge *et al.* (2008) noted from their study that majority of goat keepers are facing problems pertaining to availability of fodder during summer, poor accessibility in getting finance, high cost of concentrates, high kid mortality, health care problems, lack of organized marketing facilities and maintenance of breeding Bucks. The results are also similar findings were given by Gujar and Pathodiya (2008) who have stated that the lack of grazing area was found to be the most serious constraint faced by goat rearers, followed by lack of improved breeding bucks, lack of credit facility, lack of knowledge about scientific goat rearing practices and illiteracy. The results are in contrast with the findings of Achuthraju (2001) who identified major constraints of the farm women as lack of marketing facilities, lack of

viable schemes and Verma *et al.* (2002), who have identified high mortality, malnutrition and low production as major constraints. Vries (2008), who has stated that constraints to livestock rearing include lack of good breeding stock, lack of veterinary extension services, lack of credit and lack of marketing facilities.

CHATER VI

SUMMARY

The present study on “Livelihood Security of Livestock Interest Groups involved in Bidri Goat rearing” was conducted with the objectives of understanding the structure and function of the LIGs, impact of LIG and goat rearing on livelihoods of the LIG members and to know the constraints in goat rearing. An ex-post facto research design was followed. The sample drawn included 70 respondents from 6 LIGs, who had more than two years of experience in goat rearing activity as IGA under DBT funded research project “*An action research for self-employment of SC/ST youth through goat rearing under stall feeding as a strategy for poverty alleviation and sustainable development in Hyderabad-Karnataka region*” from 6 villages of Bidar district. The data were collected through focussed group discussion and a semi structured interview schedule developed for the study.

The personal profile of LIG members revealed that majority of the respondents (81.42%) were in the young age group of 25 -34 years, about 61.42 per cent were literates, 54.28 per cent belonged to SC and 45.72 per cent belonged to ST, as the project targeted the SC & ST as beneficiaries. Majority of the members (78.57%) had the medium family size of 4-7 members, though 50% of the respondents were landless and another 50 per cent were having very low to medium land holding (\bar{X} = 3.5 acres of dry land) all the 70 respondents had agricultural labour as primary occupation.

The structure and composition of the LIGs revealed that 50 per cent were men groups and another 50 per cent were women groups having 30 and 40 respondents

respectively, all the members were poor (BPL category), 38.57 per cent of the members were illiterates. All the members except in one group were residing in close proximity.

The functions that LIGs were carrying out, revealed that five groups were conducting weekly meetings and one group was conducting meetings monthly, because of conveyance problem as that particular group had members belonging to three different nearby villages. Four groups had an attendance of 80-100 per cent, one group had an attendance of 70 -75 per cent and one group had an attendance 50 -60 per cent. All the groups were charging a fine of Rs.5 from members for not attending the meeting, four groups saved Rs.10 per week, one group saved Rs.20 per week and one group saved Rs.50 per month and all the groups used their savings for internal lending among the members and charging an interest rate of Rs.2 per cent per month. All the groups were maintaining some records viz, minutes book, and savings pass book, loan ledger and goat stock register. It was revealed that all the groups have updated the minutes book, savings pass book where as five groups (83.33%) updated loan ledger and only two groups (33.33%) have updated goat stock register.

The impact of LIG and goat rearing revealed that, it has provided 180 man days of employment annually, each LIG member generated an annual income ranging from Rs.15300 to Rs. 23260 from goat rearing and wages, in comparison to their Pre-LIG income which ranged from 10800 to 16560. Goat rearing as an IGA with 280 goats as initial stock has yielded total of 840 kids in two years. On an average each LIG member had an asset of 9.17 goats which excludes mortality of 68 kids and sales of 353 kids. Apart from this asset of goats, LIG and goat rearing have also resulted in empowerment

of the members with respect to contribution towards family income (91.42%), awareness in health education (65.71%), understanding of banking operation procedures (64.26%), gained better leadership and communication skills (61.42%), decision making ability in the community (51.42%), skill up gradation (44.28%) and improvements in standard of living (38.57%). All members of the LIG revealed that, 88.57 per cent have developed the saving habit, 75.71 per cent have agreed that their income has been improved, 64.28 percent said that they could able to get access to larger quantum of resources, 55.71 per cent agreed that formation of LIG is a window for acquisition of better technology, 70 percent said that group formation helped them in decision making and access to various promotional assistance and 77.14 per cent felt that they could rise their voice against any grievances. This empowerment and other benefits derived by the LIG members clearly indicate that there is an improvement in the livelihood status of the LIG members.

The study revealed that the constraints perceived by the members of LIG in goat rearing as majority of members 90 per cent have opinioned that they had constraint of availability of grazing land in summer, Similarly 88.57 per cent of members expressed that disease problems in their goats was the major constraint. Eighty-one percent of the LIG members felt that wild animals attack on their goat as constraint. Seventy-seven percent of the members had problem of ticks in their goats, 53 per cent members had problem of housing in rainy and winter season, 45.71 per cent had drinking water problem for goats in summer season, 37.14 per cent had problem of mortality in kids and 30 per cent had problems in availing veterinary services.

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LIVELIHOOD SECURITY OF LIVESTOCK INTEREST GROUPS INVOLVED IN BIDRI GOAT REARING

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ABSTRACT

An ex-post facto research was designed to study the livelihood security of LIG members involved in Bidri goat rearing in Bidar district. Data collected through the interview schedule and focused group discussion revealed that, all the six groups selected for study had two years or more of goat rearing experience. All the LIGs were homogenous with respect to caste (only SC & ST), consisted of young age group ranging from 25 -34 years, with 61.42 per cent literates and majority (78.57%) with a medium family size of 4-7. Goat rearing as an IGA, to start with a small unit of four goats has provided 180 man days of annual employment and an average income of Rs. 20445 per member per annum along with an asset of 9.17 goats per member in a span of two years . Apart from this, LIG has also helped the members to become empowered in terms of improved saving habit, acquisition of better technical knowledge on goat rearing, decision making ability in the community, access to larger quantum of resources, gained better leadership and communication skills, improved standard of living, contact with bank and other government officers. This socio economic transformation and empowerment clearly indicated that there is an improvement in livelihood security of the LIG members. The main constraints in goat rearing were, availability of grazing land in summer, disease problem in goats, wild animals attacking goats, problem of ticks, problem of housing in rainy and winter season, scarcity of drinking water in summer, mortality in kids, problems in availing veterinary services in order of severity.

APPENDIX - I

SCHEDULE FOR FOCUSED GROUP MEETING

Block:

Village:

Date of interview:

Name of LIG:

Date of establishment:

Number of members in the LIG:

Men :

Women :

Name of the President of LIG:

Name of the Secretary of the LIG:

1. What made you to come together as a group?
2. How were the members selected?
3. Who helped to form SHG?
4. Which is the sponsoring institution for your SHG?
Bank DRDA NGOs Other
5. Please classify the members of the group based on the wealth they possess (criteria)?
Poor Better-off
6. How is the president elected?
7. Whether there is a rotation of leadership among the group members? Yes/no
If no why?
8. What is the duration of the term of the President and Secretary?
9. How close do you reside from the place of meeting/
10. How often do the members of SHG meet?
11. What is the time fixed for meeting?

12. How many members usually attend the meeting?

All / Majority / Half / Less than half

13. If all are not attending, why is that all the members do not attend the meeting?

14. How do you think you can ensure the participation all the members?

15. How do you rate the participation of the members? What are the criteria for this classification?

Active participation

Passive participation

16. How much money is contributed by a member towards the savings of the group?

17. What is the frequency of the collection of this contribution?

18. Whether the amount of contribution is fixed or varying?

19. How the amount saved is utilized?

a).Internal lending

b).SB deposit

c).Purchase of stationary

d).TA of representatives

e).Other miscellaneous

20. Whether all the members are paying the repayment of loan regularly? Yes / No

If No, What are the reasons for the irregular repayment?

21. What are the records that are maintained in the SHG?

22. Are the records maintained regularly? Yes/No

If No why?

23. How much is the accumulated saving amount (as on investigation)?

24. What are the income generating activities taken up by the group?

25. Was the income generating activity the choice of the members? Yes / No

26. What is the flock size?

Species	No. of Adults		No. of Kids (< 2 months)	
	M	F	M	F
Goat				

27. When you have started this IGA (Income generating Action)?

28. Whether all animals were purchased under IGA of LIG? Yes / No

Please give details

29. How many Kids you have produced in last two years?

30. How many were sold and how many were dead?

31. How much income do you get from goat rearing (IGA) annually?

32. How much price do you get per Kg. Body Wt.?

33. On what basis Goats or Kids are marketed?

(Age /Weight / Sex)

34. Do you have any difficulty in marketing the Goats?

35. Whether you are satisfied with IGA (Goat rearing)?

36. Marketing

Basis: Age / Weight / Sex

Price:

Place:

Difficulties

37. Do you think that you are benefited by joining the LIG? Yes / No

i. If yes, what are the benefits derived from the LIG?

ii. What are the benefits derived from the group from government departments, Banks and NGOs

If No, Why do you think so?

APPENDIX - II**INTERVIEW SCHEDULE**

Name of the village: _____ Respondent name _____
 Name of the LIG: _____ Date _____

I PERSONAL PROFILE

1) Age: _____

2) Education:

a) Primary

b) Secondary

c) High school

d) Higher.sec /degree

3) Occupation:

a) Primary

b) Secondary

4) Caste: _____

5) Religion: _____

6) Marital status: a) Married _____

b) Single _____

7) Type of family: a) Joint _____

b) Nuclear _____

Sr.No	Adult		Children	
	Male	Female	Male	Female
1.				
2.				

8) Whether you have attended training related to goat rearing: _____

If yes, Where _____ How many (Nos.) _____

II STRUCTURE AND FUNCTION OF THE LIG

- a) When the Group was started?
- b) How many members are there in group at present?
- c) Composition of the group:
 - a) Men group_____ b) Women group_____ c) Mixed_____
- d) How many meetings you are conducting monthly?
- e) At what time you are conducting the meeting?
- f) How many members are attending the meeting regularly?
- g) How many members are actively participating in group decision?
- h) What are the books /registers you are maintaining? (List them)

1.	2.	3.
4.	5.	6.
- i) Are updating the records /Books regularly? Yes / No
- j) How much each member contributes towards monthly saving?
- k) Mode payment of monthly saving: Fixed / Variable
 - a) Monthly_____ b) Fortnightly _____ c) Weekly_____
- l) Have you taken any loan from group? Yes / No
- m) Amount of loan taken (Rs) _____
- n) Mode of repayment:
 - i) No. of installments _____
 - ii) Rate of interest (per annum) _____
- o) Purpose of internal loan
 - i)
 - ii)
 - iii)
 - iv)

p) Have you taken any loan from external credit source (like NGO / Banks / Microfinance)?

i) Yes _____ ii) No _____

q) Amount of loan taken from external source (Rs) _____

r) Mode of repayment:

i) No. of installments _____
ii) Interest rate (per annum) _____

s) Purpose of utilization of external loan

i)
ii)
iii)
iv)

t) Total group savings (Rs): In Bank _____ in circulation _____

III LIVELY HOOD SECURITY & IMPACT OF LIG

A) Human capital

1) Labour power

a) No. members having occupation in your family: _____

b) Type of Work:

i) Heavy

ii) Average

iii) Sedentary

c) Duration of work /day(goat rearing) _____

d) Distance work place _____

e) Job Satisfaction (goat rearing): Yes /No _____

Reasons:

- i)
- ii)
- iii)
- iv)

f) Migration for work: Yes _____ No _____

If Yes, list place _____ Type of work _____

g) Season of work:

h) Occupational hazards

i) Wages earned (fixed / variable)

i) Male _____

ii) Female _____

2. Literacy rate of family

i)

Sr.No	Categories	Adult				Children		
		P	S	HS	D	P	S	HS
1.	Literate							
2.	Illiterate							
3.	Gross school enrollment							
4.	Type of schooling							
5.	School dropouts							

ii) Reasons for School dropout:

3. Health Status

a. Birth weight (kgs) _____

b. Nutrition details of the family

Sr.No	Category	Children	Adult
1	Food Availability	Sufficient / Insufficient	Sufficient / insufficient
2	No. of meals per day		
3	Staple food		

c. Congenital abnormalities Yes _____ No _____

d. what are the causes for such abnormalities?

e. Mortality rate

i. Infants (< 1 Yr.) Yes /No Causes _____

ii. Children (1-4 Yr.) Yes /No Causes _____

iii. After 4 Years Yes /No Causes _____

f. Maternal Deaths

i) During Pregnancy Yes / No. _____

ii) During Child birth Yes / No. _____

iii) During Lactation Yes / No. _____

iv) Death due to Specific Causes: if yes, mention?

g. Life expectancy at birth (%) _____

h. Morbidity (%) _____

Reasons for morbidity

i)

iii)

ii)

iv)

i. Disability Morbidity:

Reason for disability morbidity

i)

ii)

iii)

iv)

4. Health policy

a) How much amount you are spending for medication annually?

Vaccination (Rs) _____

Deworming (Rs) _____

Chronic diseases (Rs) _____

Others (Rs) _____

b) Do you have Yashaswini cards: yes/no

c) Do you have any other Health check up cards: yes/no

d) No of births in 2007 _____ 2008 _____

e) Family planning Yes / No

B) Financial capital

a) Land holding

Sr.No	Land leased	Total size actually cultivated	Registered owner ship	Land under fodder cultivation
1.				

b) Livestock

Sr.No	Species	Adult		Young ones	
		Male	Female	Male	Female
1.	Cattle				
2.	Buffalo				
3.	Sheep				
4.	Goat				
5.	Poultry				
6.	Others				

c) Shed/farm implements: Yes _____ No _____

d) Home appliances:

T.V _____
 VCD _____
 Radio _____
 Fan _____
 Tape recorder _____
 Mixer _____
 Grinder _____
 Gas cylinder _____

e) Type of house: Pucca / Semi pucca / Kachcha

f) Type of vehicles:

- a) Bicycle
- b) Two wheelers (moped/bike)
- c) Four wheelers

g) Ornaments (gms):

h) Savings (Rs): Banks _____ Chit funds _____

Miscellaneous property:

- | | |
|------|-----|
| i) | ii) |
| iii) | iv) |

C) Social capital

1) Do you involve in Social activities

a) Health camp organization: Yes / No. If Yes (List & Frequency)

b) Participation in camps organized on other places: Yes /No If Yes

Name the place

c) Sanitation Awareness?

Good / Average / Poor

d) Health oriented leadership: Yes / No.

If Yes, Name of the person _____

2. Do you participate in hygiene and environment cleaning activities? Yes / No

4. Do you have any exposure to officials of any organization? Yes / No
(If yes list them)

5. Do you have any awareness regarding National issues, AH Activities (Schemes & Projects) which reflect in your family atmosphere Yes / No

6. What is your status in family? Respectable / Not respectable

7. Are you participating in family decision making? Yes / No

8. Whether decisions are respected by other members in the family? Yes /No
9. What is your status in Society / Community?
- a) Respectable b) Not respectable c) can not say
10. Are you participating in Society / Community decision making? Yes / No
11. Whether your decisions are respected by other members in the Community? .Yes/No
12. Do you participate in any Political meetings? Yes / No
13. Are you a member of any local body? Yes / No

D) Source of Income and its Distribution

a) Family income

Earning members				Average Income Monthly
Number		Occupation		
Male	Female	Male	Female	

b) Income Distribution (Rs. / Year)

- a) Education _____
- b) Food _____
- c) Health _____
- d) Savings _____
- e) Entertainment / Hobbies _____
- f) Transport _____
- g) Occupational expenditure _____
- h) Asset Creation _____
- i) Clothing _____
- j) Donations / Charity _____
- k) Electricity & Water bill _____
- l) Telephone bill _____
- m) House renovation _____
- n) Any other (Specify) _____

IV IMPACT OF LIG (Benefits received by the LIG members)

Development of saving Habit : Agree / No opinion / Disagree

Increased Income : Agree / No opinion / Disagree

Access to larger quantum of resources	: Agree / No opinion / Disagree
Window for better technology	: Agree / No opinion / Disagree
Better status and decision making power	: Agree / No opinion / Disagree
Access to various promotional assistance	: Agree / No opinion / Disagree
Organize and voice our grievances together	: Agree / No opinion / Disagree

V Empowerment of LIG members

Able to contribute towards family income	: Agree / No opinion / Disagree
Skill up gradation	
Understand the banking operation procedures	: Agree / No opinion / Disagree
Standard of living has improved	: Agree / No opinion / Disagree
Better leadership and communication skills	: Agree / No opinion / Disagree
Awareness in health education	: Agree / No opinion / Disagree
Take decision in community, Village and in house hold	: Agree / No opinion / Disagree

VI LIVELIHOOD STATUS

Improvement in literacy	: Yes / No
Education of children	: Improved / not improved
Land holding	: Increased / Decreased
Type of house	: Changed / Not changed
Diversification in IGAs	: Yes / No
Sufficiency of food	: Yes / No

Quality of food : Yes / No

Health status : Improved / Deteriorated

Employment & Income through IGA : No. of Man days _____

: Monthly Income _____

VII CONSTRAINTS IN GOAT REARING

What are the problems you are facing in Goat rearing? List out in order of difficulties

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)
- 7)
- 8)