



Strengthening Dairy Sector in Karnataka through Step Initiative

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Abstract

Dairy sector is a recognized rural enterprise in rural India and it is playing a vital role in generating additional income and employment. In Karnataka, dairy expansion is an encouraging area of development, because Karnataka state contributes towards milk production, marketing, and processing of various dairy products in India on a very large scale. The training programmes extended in dairy sector are supportive to take up dairy as main occupation among economically backward communities in the state especially women. Training with provision for need based and extensive training for skill upgradation, mobilizing women in formation of Self Help Groups as a tool for income generating activity and for easy access to credit. providing support services, backward and forward linkages and improving employment conditions of women etc are included in a government initiative called STEP. This paper looks at the supposition s& objectives of STEP its positive impact on dairy sector towards community empowerment.

Key words: dairying, empowerment, strengthening through training , empowering women , natural resource management

Introduction

Karnataka being depending on agricultural & animal husbandry ,has a great leap in promotion of women entrepreneurship in through dairy farming. Women of this district have progressed consistently through significant reliability on dairy industry.

Impact of microfinance on development

Several studies on impact of microfinance on development of economic status of rural women dairy entrepreneurs shows that there was significant difference in employment, income, asset position, overall savings and milk consumption before and after micro finance provided for dairy enterprise. Finally conclusion drawn was micro finance for dairy enterprise helped the rural dairy

entrepreneurs for their empowerment by increasing income, employment and milk consumption pattern. But there have been certain problems associated with women entrepreneurship development. The issues with women are vulnerable because they are susceptible & risk factors scale high because of illiteracy among women. This study focuses on these related issues & create awareness among women about their impediments in becoming factual entrepreneurs through spotlighting the issues linked micro financing in dairy field.

STEP - Support to Training and Employment Programme

Support to Training and Employment Programme (STEP) for Women was launched by the Ministry of Women & Child Development, Government of



India, as one of the measures to ensure well being of women in the traditional informal sector in the year 1986 and advocates the objective of extending training for upgradation of skills and sustainable employment for women through a variety of action oriented projects which employ women in large numbers. The Programme of STEP aims to make a significant impact by upgrading skills and providing employment to women on a project basis by mobilising women in viable groups, improving skills, arranging for productive assets, creating backward and forward linkages, improving /arranging for support services, providing access to credit and awareness generation programmes in gender sensitization, nutrition education, legal literacy and sensitization of project functionaries. Thus STEP advocates a package of inputs aiming at the integrated development of poor women in traditional sectors. The ultimate endeavour of the project is to develop the group to thrive on a self sustaining basis in the market place with the minimal Governmental support and intervention after the completion of project period.(Report of KMF 2009-2010).

Objectives

1. To organize exclusive Women Dairy Cooperatives and to take up employment cum income generation activities.
2. To provide need based and extensive training for skill upgradation.
3. Mobilizing women in formation of Self Help Groups as a tool for income generating activity and for easy access to credit.
4. Provide support services, backward and forward linkages and improving employment conditions of women.

5. Creating awareness through designed programme.
6. Confidence building among women and to generate leadership qualities.

KMF & STEP Project:

1. Karnataka Milk Federation (KMF) initiated the STEP Programme in Karnataka from October 1997. Since then, KMF has organized 800 Women Dairy Cooperative Societies(WDCS) in three Phases and in Phase IV converted 250 WDCS organized prior to the advent of STEP into STEP WDCS.(Report of KMF 2009-2010)
2. in the year 2007, the Government of India has approved two more Phases – Phase V for organizing of 200 new WDCS and Phase VI for bringing the 200 existing WDCS into the fold of STEP.
3. Thus 1450 WDCS are sanctioned by Government of India(till Jan'09 WDCS are 1189) at a total outlay of Rs.3974.64 lakh and has released till January-2009 Rs.2686.10 lakh. (Report of KMF 2009-2010)
4. Each WDCS gets a grant of approximately Rs.2.50 to 3.00 lakh for establishment, management and for granting interest-free loan for purchasing milch animals.
5. The share of Government of India is 90% and implementing agency i.e. KMF and its Member Milk Unions share is 10%.
6. The KMF is implementing STEP Scheme through its 13 Member District Milk Unions.
7. The District Milk Unions form the STEP Core Team which through Bench Mark Survey identifies the Target Group Members that include the marginalized, asset less, wage labourers, women headed households,



migrant labourers, tribal's and other dispossessed rural women.

8. Thus the beneficiaries in the project will be poor or asset less marginalized women with special focus on SC/ST households, woman headed households and families below poverty line.

Main Features of the Step Scheme

The main features of the STEP Scheme is Training, Providing margin money conducting Awareness Generation Programme at village level and visit to Amul in Anand, Gujarat. The STEP WDCS also carries out programme for the benefit of rural women, apart from milk procurement, milk marketing and providing technical input for their members(Report of KMF 2009-2010) .

Health & Nutrition Programme-To provide intensive knowledge to all the members of the society for welfare of their family members in terms of health and hygiene, balanced food, mother and child health care, safe drinking water, vaccination, preventive measures for diseases, usage of locally available vegetables, eradication of dogmatic social customs and rituals and prevention of malnutrition, demonstration of infant and young child nutritious food preparation from the locally available materials. 3 to 4 one day awareness camps are conducted in each WDCS with a financial assistance of Rs.6,000/- to Rs.8,000/- . (Report of KMF 2009-2010)

Legal Literacy Programme:-Legal Literacy Programme is conducted at village level with the assistance of eminent advocates particularly lady advocates who are taken to the village to impart awareness on rights of women in property, prevention of dowry, authorities to approach in case of domestic violence, harassment etc. The

visits are arranged to Courts, Police Stations, Tahsildar Offices and Banks to acquaint themselves regarding the working of these institutions. 3 to 4 one day awareness camps were conducted. (Report of KMF 2009-2010)

Gender Sensitization Programme:-

This programme is conducted to sensitize women members in gender differences and to promote girl child education on par with male child and widow remarriages. Know-how regarding agencies working for the welfare of women and the financial assistance available from Government agencies is provided to create self-sustaining ability in women folk. 3 to 4 one day awareness camps were conducted along with one day awareness camps for male orientation for the husbands of the women members to sensitize them regarding multifarious problems faced by women and to enlist their cooperation in running institutions managed by women.(Report of KMF 2009-2010).

Margin Money:-Margin money of Rs.5,000/- is provided to Target Group Members (earlier it was Rs.3,000/-) for purchasing milch animals to uplift their economic conditions. Financial institutions demand at least 20% of margin money from each beneficiary. The beneficiary is economically weak may not afford to pay margin money. Hence, Rs.5,000/- is provided as an interest-free loan to 15 members in Phase-V & 12 members in Phase-IV which remain as a revolving fund with the dairy cooperatives and enable the society to extend margin money benefit to rest of the Target Group Members of the WDCS on continuous basis. Thus Rs.60,000 to Rs.75,000/- is provided to each society. (Report of KMF 2009-2010)

Self-Help Groups:-Another important feature of WDCS is promotion of Self-



Help Groups(SHG) by its Target Group Members. STEP Programme implementation proposes formation of at least one Self-Help Group. In this way 1375 SHGs are formed with a savings of Rs.475.33 lakhs. The Nandini Self-Help Groups which are centers of empowerment are working for the socio-economic development of rural women. The positive intervention by KMF with the help of Government of India is resulting in slow emergent of movement of rural women, who have seen little beyond their immediate work at home, their farm and the village. The aim is to enhance women's bargaining power as members of the society by increasing their access and control over household and community resources. (Report of KMF 2009-2010)

Sanjeevini - Karnataka State Rural Livelihood Promotion Society (KSRLPS)-Rural Development and Panchayat Raj (RDPR) launched Karnataka State Rural Livelihood Promotion Society (KSRLPS), aimed at enhancing livelihood opportunities of the rural poor. Sanjeevini-KSRLPS part of the national Rural Livelihood Mission (NRLM) supported by Government of Karnataka. The Swarnajayanthi Gram Swarozgar Yojana launched in 1999 - focusing on self employment programmes through self mobilization of the poor into groups - had not succeeded in alleviating poverty.

"Ksheera Sanjeevini"-KMF initiated 'Ksheera Sanjeevini' - Phase-I project with Sanjeevini-KSRLPS from April 2014. The proposed project brings 250

existing Women Dairy Co-operative Societies by the 13 District Milk Unions into the fold of Ksheera Sanjeevini. It is anticipated to enroll 10,000 women as Target Group Members (TGMs) with a procurement of 62,000 liters of milk per day. This project will provide direct employment to 750 rural women in 250 WDCS. The outlay of the project is Rs.17.10 Crores for three years. The project cost per beneficiary would be Rs.17,100/-, each WDCS gets a grant of approximately Rs.4.55 Lakhs for Management, The share of Sanjeevini-KSRLPS is 86.85% and implementing agency i.e., KMF and its member Unions share is 13.15%. The Project envisages enhancing the net income of women by Rs.3000/- to Rs.3500/- per month by the end of the project..

Conclusion- The positive intervention through KMF & Government of Karnataka is resulting in a creating an awareness of rural women. The aim of enhancing women's self strength as members of the society by increasing their access and control over household and community resources has been remarkably achieved by STEP program. The project aiming at socio economic development of rural women through dairy farming has been successfully launched all over India.

References-

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