

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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SELF-EMPLOYMENT THROUGH DAIRY FARMING: A CASE STUDY OF 'KARENG' MILK SOCIETY AT NAZIRA SUB-DIVISION OF SIVASAGAR DISTRICT OF ASSAM

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ABSTRACT

The concept of self-employment is very important for the development of a nation. There are several means to be self-employed and one of them is dairy farming. This study is an attempt to show how self-employment can be generated through dairy farming. The area of study is Nazira subdivision of Sivasagar district. At Nazira, the milk society called 'KARENG' contributes a lot towards generating self-employment. The objective of our study is to examine how far this milk society is successful in generating self-employment opportunities among the youths of the study area.

KEYWORDS

Self Employment, Economic empowerment.

INTRODUCTION

elf-employment is a situation in which an individual works for himself or herself instead of working for an employer that pays a salary or a wage. Considering the continuous growing army of unemployed youths and failure of institutional mechanism to create adequate job opportunities, self employment has remained the sole alternative. There are several means of productive self-employment. People can become self-employed by engaging themselves in occupations like fishery, vegetable cultivation, poultry, piggery, carpenter, child care worker, blacksmith, goldsmith, dairy farming etc. Self Employment is not only important for the person who is self employed but it is equally important for the nation as it reduces the burden of unemployment. However there are several benefits of self-employment for developing countries like India. It has become increasingly difficult for the world's second highest populated economy, India, to create enough employment opportunities for its rapidly growing population and in fact in the last decade the mismatch has taken its severe form.. Hence a major part of the total population remains unemployed. Agriculture being the primary occupation of majority of Indians, it is found to be overburdened and marginal productivity is almost zero in many cases. Although the tertiary sector engage a good number of population but it has also failed to generate employment opportunities in terms of the alarming need of the job seekers. So it is high time to realize the importance of self employment as an alternative to the expectation of being employed. There is a misconception that self employment is only for the illiterate people but considering the huge community of educated job seekers in India, the importance of self employment can not be denied even for the well educated job seekers. Various self employment initiative can not only provide livelihood opportunities to the unemployed youths but also can effectively change their economic fortune. Success stories of some world famous personalities starting from Bill Gates of Microsoft cooperation to the founder of Facebook, Mark Zuckerberg, shows that the self employment initiative undertaken by them has unbelievably changed their economic fortune.

In fact now a day the concept of self-employment has been becoming very popular and useful in India as it has its own trickle-down effect and there exists a great prospect of attaining grass root development through it. The concept of self-employment has become so much popular that various institutions throughout India has been providing training on self-employment for example: Rural Self Employment Training Institute, Self-Employed Women Association etc. Even the father of the nation Mohandas Karamchand Gandhi began promoting the spinning of khadi for rural self-employment and self-reliance instead of using cloth manufactured industrially in Britain in 1920. Thus in Indian history also the concept of self-employment was too much popular. The government of India has also been taking various schemes for self-employment such as Integrated Rural Development Program (1978), Mahatma Gandhi National Rural Guarantee Act (2005), Swarnajayanti Gram Swarajgar Yojana (1999) etc.

Among the various means of self employment, dairy farming is one of the most popular means. Through cooperative dairy farming a good number of people can become self-employed. In India the dairy cooperative Amul in Gujrat has been generating holistic and productive self-employment opportunities since 1946. Amul spurred India's White Revolution, which made the country the world's largest producer of milk and milk products. In the process Amul became the largest milk food brand in India and has ventured into markets overseas.

Considering the benefits of self-employment through dairy farming on 13th July, 2004, a milk society called 'Sundarpukhuri Prathamik Dugdha Utpadak Samabai Samiti' was established at Nazira subdivision of Sivasagar district in order to generate self-employment opportunities among the youths of the area with Mr Ganesh Baruah and Mr Ranjan Dutta as the founder secretary. At present the president of the milk society is Mr Mahendra Nath Goswami and the secretary is Mr Ganesh Baruah. The society started its business from 1st August 2004. At the beginning the society had only one milk collection center at Sundarpukhuri village. The society collected milk from the dairy farmers of the village and the collected milk were sold to various households and hotels. At the very first day the society collected 56 ltr milk from dairy farmers of Sundarpukhuri village. At Sundarpukhuri village the society had its first milk collection center. Gradually the amount of collected milk under the society goes on increasing along with the number of milk collection centers also seen to be increased. In 2009 the society was registered and gave their product a brand name called KARENG. In 8th February 2014 the honorable Chief Minister of Assam Mr Tarun Gogoi pasteurized toned milk scheme under Kareng.

Thus in this paper an attempt has been made to identified how the Kareng milk society has emerged as a revolutionary step towards self employment.

STATEMENT OF THE PROBLEM

The subdivision Nazira of Sivasagar district is known for its richness in oil and natural gas and the headquarter of ONGC is situated in the town. Despite this the area is still backward in terms of industrial infrastructure which can provide employment opportunities to the youths of the area. So having no other scope of being employed, self employment has remained the only source to earn their livelihood for the unemployed youths of Nazira. In this context the dairy farming can go a long way for generating self-employment opportunities. At Nazira there exist a good number of dairy farmers. But they are not fully aware of the prospects of self-employment opportunities through dairy farming. The milk that they get are mainly consumed at home and if there is overproduction then that amount is sold to nearby households at a lower price. Actually we can consider the dairy farming sector of the area as non-monetized one. In this context, the

Kareng cooperative milk society has been providing a good opportunity among the youths for self-employment through dairy farming and monetization of the same sector

OBJECTIVE OF THE STUDY

The objective of our study is to examine how far the Kareng milk society is successful in generating self-employment opportunities among the youths of the Nazira subdivision.

DATABASE AND METHODOLOGY

The study is mainly based on primary data. However for some aggregate references secondary data are also used. The primary data are collected from self-employed persons under Kareng milk society through personnel interview. And the secondary data are mainly collected from internet. The method of study is analytical one.

DISCUSSION

Self-employment is a situation in which an individual works for himself or herself instead of working for an employer that pays a salary or a wage. A self-employed individual earns their income through conducting profitable operations from a trade or a business that they operate directly. In India, as per census 2011 the number of people self-employed in rural areas at about 54.2% against 41.4% in urban areas, while 51% of the country's total workforce is self-employed. In Assam also the number of self-employed persons increases with the population growth.

As the Nazira subdivision is an industrially backward one, so it is necessary to create self-employment opportunities in rural and urban areas of the area. In this context the Kareng milk society has been playing an important role by integrating rural and urban youths in order to make them self-employed. "Kareng" is a project for quality milk production and self-employment generation, established on 13th July 2004 as 'Sundarpukhuri Prathamik Dugdha Utpadak Samabai Samiti', it had only one milk collection center at Sundarpukhuri village at that time. The society started working from 1st August of the same year. In the first year the society collected milk from thirteen dairy farmers of Sundarpukhuri village. At the first day the society collected 56 liter milk. Gradually the society expands its collection area and it has five collection centers and the society collects maximum of 1400ltr milk per day. The collected milk is sold to various households and hotels. The dairy farmers from which the society collects milk are paid on 10th of every month. The payment is deposited in their bank accounts. In 2009 the society gave its product a brand name called "KARENG". The milk delivery system to households has been running on prepaid coupon basis in which coupons are issued to households and the distributors distribute milk to various households. And the milk supply to the hotels is made through milk vans. From 8th February 2009 onwards the households are supplied pasteurized toned packaged milk. On daily basis 800ltr packaged milk are supplied to households and about 600ltr are supplied to hotels. The milk delivery system of Kareng requires a good number of things. The distributors distribute milk to various households by bicycles. The milk supply made to the hotels is done through milk vans. Again in order to keep the packaged pasteurized toned milk the society requires deep freezing facilities. In this respect it mainly got assistance from Oil and Natural Gas Corporation Limited (ONGC) and Dairy Department. The Dairy Department Board gave thirteen bicycles to the society so that the distributors can distribute milk among various households on prepaid coupon basis. The Oil and Natural Gas Corporation Limited (ONGC) provided three milk vans so that milk can be supplied to the hotels by milk vans. ONGC also provided one deep freeze of 2000 liter capacity to keep the pasteurized toned milk and two bicycles.

The role played by the Kareng Milk society in Nazira Subdivision is explained under the following heads.

SELF EMPLOYMENT GENERATION THROUGH "KARENG" MILK SOCIETY

"Kareng" milk society has been playing an extremely important role in terms of self employment generation. In table 1, the total number of persons who are earning their livelihood under Kareng" milk society is shown.

TABLE 1: NUMBER OF PERSONS EMPLOYED UNDER "KARENG" MILK SOCIETY

| | |
|-------------------------|-----|
| Office staff | 5 |
| Distributor | 14 |
| Milk van driver | 3 |
| Independent milk seller | 475 |
| Miscellaneous | 7 |
| Total | 504 |

Source: Survey Data

In the above table we can see that 504 people are earning their livelihood under Kareng milk society, out of this 29 are the permanent staffs of the milk society and the rest are the independent milk seller, who directly sell their milk to Kareng. This figure shows that the Kareng milk society is providing self employment opportunities to a large number of peoples.

SCALE OF OPERATION OF "KARENG" MILK SOCIETY

Initially the society was conducting its business only as a milk delivery unit. However since 2009, milk pasteurization is also done under the society. Therefore the society is continuously expanding its milk collection centers.

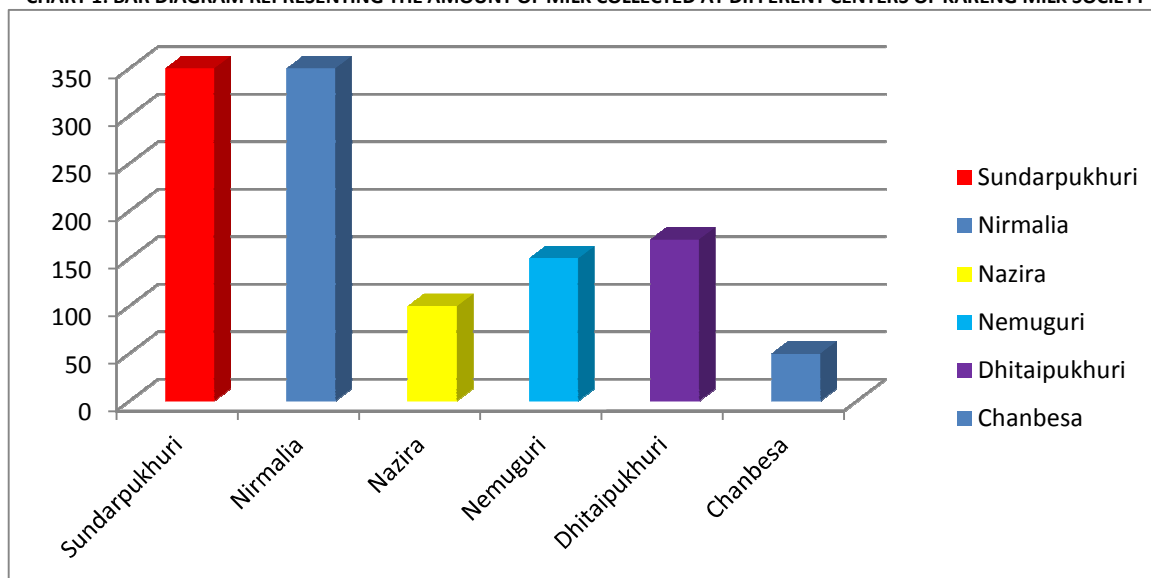
In the first year the society had only one milk collection center at Sundarpukhuri village. Now it has six milk collection centers throughout the Sivasagar district at Sundarpukhuri, Nirmalia, Nazira, Nemuguri, Dhitaipukhuri, Chanbesa. At Chanbesa it established its pasteurization plant. The following table shows the amount of milk collected in five milk collection centers on daily basis.

TABLE 2: AMOUNT OF MILK COLLECTED AT DIFFERENT CENTERS OF KARENG MILK SOCIETY

| Collection center | Amount of milk collected (in ltr) (on daily basis) |
|-------------------|--|
| Sundarpukhuri | 350 |
| Nirmalia | 350 |
| Nazira | 100 |
| Nemuguri | 150 |
| Dhitaipukhuri | 170 |
| Chanbesa | 50 |
| Total | 1170 |

Source: Survey data.

CHART 1: BAR DIAGRAM REPRESENTING THE AMOUNT OF MILK COLLECTED AT DIFFERENT CENTERS OF KARENG MILK SOCIETY



Source: Data pertaining to table 2

In the above table we can see that huge amount of milk is collected and supplied under the milk society. However as reported by the officials of the milk society, still they are unable to meet the growing demand of milk. Hence there is a huge potentiality for the society to expand their scale of operation. The milk processed under the "Kareng" milk society is very much popular in Nazira as well as in its nearby areas because of the excellent quality standard maintained by them. The pasteurized toned milk of "Kareng" contains the following nutritional information per half liter

TABLE 3: NUTRITIONAL CONTAINS OF THE PASTEURIZED MILK UNDER "KARENG" MILK SOCIETY

| | |
|--------------------|------|
| Energy value(kcal) | 56.0 |
| Carbohydrate(g) | 4.3 |
| Protein(g) | 3.0 |
| Added sugar(g) | 0 |
| Fat(g) | 3.0 |

Source: Revealed by the milk society

PROMOTION OF FINANCIAL INCLUSION

Apart from generating self employment opportunities, the Kareng cooperative milk society is playing an important role in financial inclusion of dairy farmers. Financial inclusion is the delivery of adequate and timely institutional credit facilities to the weaker sections of the society at an affordable cost. Financial inclusion of the excluded group is important because it is the way to uplift their economic status.

The members of Kareng milk society are encouraged to take loans from banks for dairy farming. In 2004 there were no such loan beneficiaries. In 2005, twelve persons took loan for dairy farming. Till 2014 the numbers of loan beneficiaries are 175. And the number of already existing dairy farmers (without loan) are 300. The interested people take loan mainly from State Bank of India Nazira Branch and Nemuguri, Dhitaipukhuri, Sivasagar branches of Gramin Vikash Bank. The following table shows the number of loan beneficiaries and the number of already existing dairy farmers since 2004 which has been increasing till 2014. Thus it appears that Kareng milk society is doing a wonderful job towards the Financial inclusion of dairy farmers.

TABLE 4: FINANCIAL INCLUSION OF THE DAIRY FARMERS OF THE KARENG MILK SOCIETY

| Year | No. of dairy farmers(with bank loan) | No. of dairy farmers (without loan) |
|------|---------------------------------------|-------------------------------------|
| 2004 | 0 | 13 |
| 2005 | 12 | 30 |
| 2006 | 25 | 50 |
| 2007 | 37 | 62 |
| 2008 | 60 | 78 |
| 2009 | 82 | 104 |
| 2010 | 102 | 140 |
| 2011 | 124 | 172 |
| 2012 | 140 | 230 |
| 2013 | 160 | 254 |
| 2014 | 175 | 300 |

Source: Survey data

Table 4 reveals that, a good number of dairy farmers of Kareng milk society are financially included but still a large number of dairy farmers are outside the ambit of banking services. However the milk society is encouraging the excluded dairy farmers to take bank credit in order to expand their scale of operation.

SUMMARY OF THE MAJOR FINDINGS OF THE STUDY

- The Kareng milk society provides a good opportunity among the youths to become self-employed through dairy farming. More than five hundred persons are directly or indirectly engaged under this project.
- The Kareng milk society is playing an important role in financial inclusion of the dairy farmers through developing banking habits among them. The payments of the dairy farmers are deposited in their respective bank accounts. Again upto 2014 the number of loan beneficiaries under it is 175 persons against none in the starting year 2004.
- It contributes towards inclusive growth by generating productive employment opportunities at the rural and urban areas of Nazira. As a result the income level and standard of living of the persons engaged under the Kareng cooperative milk society are continuously improving.

RECOMMENDATIONS

Some recommendations can be put forwarded to make Kareng milk society as a revolutionary programme of self employment throughout the country.

- Steps should be taken to introduce other products like curd, paneer, chocolates, ice-cream, butter, cheese, ghee, etc. and the products should be introduced at the state and national level instead of introducing at district market.
- Steps should be taken to increase the milk production and for these necessary measures like financial assistance, advisory services, veterinary advices should be provided. Mainly veterinary support services are very essential for dairy farmers.
- More youths of both rural and urban area should be encouraged to engage under it. For it youth campaigns regarding the future prospects of dairy farming should be arranged from time to time
- Although the Kareng milk society gets assistance from the Dairy Department and Oil and Natural Gas Corporation Limited but it does not seem to be enough for the milk society. There is a good scope for providing financial as well as other government assistance to the society. The milk society does not get any financial assistance under any government scheme. So it is difficult for an infant milk cooperative society to grow at a rapid rate without government assistance.
- The dairy farmers should be encouraged to increase their milk production by taking bank credit.

CONCLUSION

White collar job for all is neither desirable nor feasible; unemployment in India is almost taking its explosive form so it is the need of the hour to think alternative to institutional jobs i.e. to become self employment. There are several ways to be self employed and dairy farming is one of them. Realizing this, Kareng milk society has been established in Nazira subdivision of Sivasagar district.

In this paper an attempt has been made to identify the role played by the Kareng milk society in self employment generation among the youths of the Nazira Subdivision. The above success story of Kareng milk society shows that it has provided a ray of hope among the dairy farmers of Nazira as they got a holistic market for selling their milk as the society is continuously expanding its business across the district.

Thus we see that Kareng milk society has revolutionized the milk business of Nazira and generated a good number of self employment opportunities. Further it has played a significant role in financial inclusion of dairy farmers.

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