Perception of dairy farmers and officials towards dairy venture capital fund scheme in Ahmednagar district of Maharashtra, India

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ABSTRACT
The present study was conducted to know the perception of dairy farmers’ and officials’ towards Dairy Venture Capital Fund (DVCF) Scheme in Ahmednagar district of Maharashtra. Total 120 dairy farmers, who were beneficiaries of DVCF Scheme and 40 officials involved in implementing the scheme, were selected as respondents. Majority of beneficiaries perceived awareness regarding scheme as inadequate whereas they were also unsatisfied with benefits specified in the scheme. More than half of beneficiaries (63.33%) agreed to the statement that ‘The scheme sustains the interest of young farmers’ and they were optimistic about future of dairying in the state. Majority of the beneficiaries (61.67%) were satisfied with the present mode of functioning of the scheme. A higher percentage of beneficiaries (69.17%) perceived loan obtaining procedure as laborious and 81.67 per cent agreed to the statement that ‘unit cost need to be increased’. A large number of officials (90.00%) were of the view that there is proper flow of information from officials and all of the officials (100.00%) were optimistic that the scheme shall encourage dairying in the state. Regarding financial attribute of the perception 70.00 per cent of the officials agreed that there is need to increase unit cost of the items and a bulk of the officials (90.00%) perceived present mode of collection of finances as appropriate.

Key words: Awareness, Beneficiaries, Dairy farmers, Dairy Venture Capital Fund Scheme, Perception.

INTRODUCTION
Dairy industry in India is one of the fastest expanding industries in the world. The demand for milk is tremendous and is growing not only in cities but also in small towns and rural areas. Over the past two decades, dairy farming has grown from largely unorganized activity, into a vast organized industry, that encompasses not only increased production of milk and milk products but also the breeding of higher yielding animals with scientific dairy farming practices, National Commission for women (2005). Milk production in India is characterized by small rural producers scattered all over the country accounting for about 70 per cent of production. Although, the organized sector has shown fast growth in the last three decades, it still accounts for only 30-35 per cent of the total milk marketed in the country (Economic times, July 2013). Main problem of the unorganized sector is quality, which creates a serious threat to the health of consumers. Unhygienic local environment, contaminated containers, substandard processing equipment, poor handling methods, break in the cold chain, etc contribute to poor quality and at times unsafe milk in the unorganized sector.

To bring about structural changes in the unorganized sector, the measures like processing at village level, process and market pasteurized milk in a cost effective manner, quality up gradation and up gradation of traditional technology to handle commercial scale using modern equipment and management skills, Department of Animal Husbandry, Dairying and Fisheries, (DAHD&F) GOI, during the year 2005-06 launched a scheme titled, “Dairy Venture Capital Fund Scheme” under which assistance can be provided to the rural beneficiaries under a schematic proposal through bankable projects. Financial support under this scheme provided for establishment of small dairy units, dairy product transportation facilities and cold storage facilities for milk and milk products. Keeping this in view the study was conducted to know the perception of dairy farmers and officials towards ‘Dairy Venture Capital Fund (DVCF) Scheme’ in Ahmednagar district of Maharashtra.

MATERIALS AND METHODS
The present study was conducted to know the perception of dairy farmers and officials towards ‘Dairy Venture Capital Fund (DVCF) Scheme’ in Ahmednagar
district of Maharashtra. Out of 14 blocks of the district, four blocks viz., Sanganer, Shreegonda, Rahuri and Parner were selected randomly. From each block three villages were selected. Total 120 dairy farmers, who were beneficiaries of the scheme and had taken loan under DVCF scheme, were selected as respondents by using proportionate random sampling from 12 villages. Forty officials, ten from each block involved in implementing the scheme were selected randomly. Data were collected by personal interview method using structured interview schedule and collected data were analysed by using appropriate statistical tools such as frequency, percentage, mean, ranking and standard deviation. Perception of the respondents towards DVCF Scheme was studied by using the five attributes viz., communication, benefits, coverage, management and finances. Communication as an attribute of perception was studied on the basis of awareness, flow of information, timeliness of information, clarity of information and appropriateness of information. Benefits of the scheme as an attribute of perception were studied on the basis of satisfaction of benefits specified in the scheme and adequacy of loan amount. The coverage of the scheme as an attribute of perception was studied on the basis of whether scheme covers all eligible members and sustenance of interest of young farmers.

Management as an attribute of perception was studied through mode of functioning, timeliness of loan sanctioned and complaint redressal. Finances as an attribute of perception was studied on the basis of unit cost, mode of collection of finances, financial burden on entrepreneurs, and chances of mis-utilising loan sanctioned.

RESULTS AND DISCUSSION

Perception of dairy farmers and officials towards Dairy Venture Capital Fund Scheme: The perception of dairy farmers and officials involved in implementing the scheme towards ‘Dairy Venture Capital Fund (DVCF) Scheme’ were studied using five attributes viz., communication, benefits, coverage, management and finances. Frequency and percentage of ratings of the respondents to each statement were presented in Tables 1 and 2 for beneficiaries and officials, respectively. The ‘agree’, ‘undecided’, and ‘disagree’ rates of the statements in each attribute are discussed below in separate heads.

Perception of dairy farmers towards DVCF scheme:

Communication: Regarding communication attribute of the perception only 37.50 per cent of beneficiaries agreed to the statement that there is adequate awareness about the scheme, whereas almost equal percentage (31.67 % and 30.83 %) were ‘undecided’ and ‘disagree’ to the same statement. Thus it can

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\begin{array}{|l|l|l|l|l|}
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\text{Perception} & \text{Beneficiaries} & \text{Agree} & \text{Undecided} & \text{Disagree} \\
\hline
\text{Communication} & & & & \\
\text{There is adequate awareness regarding scheme} & 45 & 37.50 & 38 & 31.67 & 37 & 30.83 \\
\text{There is proper flow of information from officials} & 57 & 47.50 & 29 & 24.17 & 34 & 28.33 \\
\text{There is timely communication regarding the schemes / changes if any} & 40 & 33.33 & 43 & 35.83 & 37 & 30.83 \\
\text{There is clarity in information received} & 44 & 36.67 & 53 & 44.17 & 23 & 19.17 \\
\text{The information received is appropriate and relevant} & 47 & 39.17 & 45 & 37.50 & 28 & 23.33 \\
\text{Benefits} & & & & \\
\text{Benefits specified in the scheme are sufficient} & 36 & 30.00 & 27 & 22.50 & 57 & 47.50 \\
\text{The loan amount given is adequate} & 23 & 19.17 & 31 & 25.83 & 66 & 55.00 \\
\text{The scheme shall encourage dairying in the state} & 99 & 82.50 & 14 & 11.67 & 7 & 05.83 \\
\text{Coverage} & & & & \\
\text{The scheme covers all eligible beneficiaries} & 68 & 56.67 & 28 & 23.33 & 24 & 20.00 \\
\text{The scheme sustains the interest of young farmers} & 76 & 63.33 & 28 & 23.33 & 16 & 13.33 \\
\text{The scheme satisfies the expectation of members} & 58 & 48.33 & 32 & 26.67 & 30 & 25.00 \\
\text{Management} & & & & \\
\text{The mode of functioning of the scheme is appropriate} & 74 & 61.67 & 33 & 27.50 & 13 & 10.83 \\
\text{The loan is sanctioned timely} & 57 & 47.50 & 16 & 13.33 & 47 & 39.17 \\
\text{The procedure for getting loan is not laborious} & 22 & 18.33 & 15 & 12.50 & 83 & 69.17 \\
\text{Rectification of complaints is done correctly and in time} & 51 & 42.50 & 25 & 20.83 & 44 & 36.67 \\
\text{Finances} & & & & \\
\text{The unit cost need to be increased} & 98 & 81.67 & 22 & 18.33 & 00 & 00.00 \\
\text{Mode of collection of finances is appropriate} & 64 & 53.33 & 42 & 35.00 & 14 & 11.67 \\
\text{Contribution is not a burden for entrepreneurs} & 18 & 15.00 & 8 & 06.67 & 94 & 78.33 \\
\text{There are no chances of mis-utilising the loan} & 80 & 66.67 & 25 & 20.83 & 15 & 12.50 \\
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be concluded that there is lack of awareness regarding scheme. With respect to the statement that ‘There is proper flow of information from officials’ 47.50% of beneficiaries agreed. Whereas, 24.17 per cent and 28.33 per cent beneficiaries were undecided and disagreed to the same statement, respectively. Similar findings were reported by Thirunavukkarasu and Sudeepkumar (2005). Due to limited awareness regarding scheme respondents were undecided about timely communication, clarity in information received, appropriateness and relevancy of information received.

**Benefits**: Majority of the beneficiaries disagreed to the statement that ‘The loan amount given is adequate’. Nearly half of the respondents (47.50%) were undecided to the statement that ‘Benefits specified in the scheme are sufficient’. Whereas majority (82.50%) agreed to the statement that ‘The scheme shall encourage dairying in the state’. Terefa (2008) also reported similar findings in his study that farmers benefitted from dairy cooperatives. It means that majority of the respondents were optimistic about future of dairying in the state. 

**Coverage**: More than half of the respondents (56.67%) agreed to the statement that ‘The scheme covers all eligible beneficiaries’. Majority of beneficiaries (63.33%) agreed to the statement that ‘The scheme sustains the interest of young farmers’. Whereas 48.33 per cent beneficiaries agreed that the scheme satisfied the expectation of the beneficiaries. Almost equal percentages (26.67% and 25.00%) were undecided and disagreed to the statement that ‘The scheme satisfies the expectation of members’. The findings are in corroboration with the study conducted by Somano (2008).

**Management**: Table 1 depicts that majority of the beneficiaries (61.67%) were satisfied with the present mode of functioning of the scheme. Less than half (47.50%) of the beneficiaries agreed to the statement that ‘The loan is sanctioned timely’, whereas 39.17 per cent disagreed to the same statement. The study conducted by Nishi et al. (2011) pointed out similar findings. A higher percentage of beneficiaries (69.17%) disagreed to the statement that ‘The procedure for getting loan is not laborious’, whereas only 42.50 per cent agreed to the statement that ‘Rectification of complaints is done correctly and in time’ and 36.67 per cent disagreed to the same statement.

**Finances**: Majority (81.67%) of beneficiaries agreed to the statement that ‘The unit cost need to be increased’. Regarding mode of collection of finances 53.33 per cent were agreeing to the present system. More than three fourth (78.33%) of beneficiaries considered contribution as a burden. Whereas, 66.67 per cent of beneficiaries were optimistic that there were no chances of mis-utilizing the fund.
**Perception of officials towards DVCF scheme:**

**Communication:** Majority of the officials (60.00%) agreed to the statement that ‘There is adequate awareness regarding scheme’ whereas 35.00 per cent disagreed to the same statement. A large number of officials (90.00%) were of the view that there is proper flow of information from officials. Regarding timely communication about the scheme 75.00 per cent of the officials agreed, whereas 20.00 per cent disagreed to the same statement. Similar findings were reported by Thirunavukkarasu and Sudeepkumar (2005). Majority of the officials agreed positively with respect to clarity in information received (85.00%) and it’s appropriate and relevancy (90.00%).

**Benefits:** Majority of the officials (60.00%) agreed to the statement that ‘Benefits specified in the scheme were sufficient’, whereas 30.00 per cent disagreed to the same statement. Half of the officials (50.00%) disagreed that loan amount given is adequate, whereas 40.00 per cent disagreed with it. All of the officials (100.00%) were optimistic that the scheme shall encourage dairying in the state.

**Coverage:** Regarding coverage attribute of perception only 45.00 per cent of the officials agreed to the statement that ‘The scheme covers all eligible beneficiaries’ whereas 40.00 per cent disagreed to the same statement. Majority of the officials (65.00 %) agreed that the scheme sustained the interest of young farmers. Regarding satisfaction, 60.00 per cent of the officials agreed that the scheme satisfied the expectation of the beneficiaries. The findings are in corroboration with the study conducted by Somano (2008).

**Management:** Majority of the officials (90.00%) were satisfied with the present mode of functioning of the scheme. Similarly, bulk of the officials (65.00%) agreed that the loan was sanctioned timely. Regarding procedure, 55.00 per cent of the officials agreed that procedure for getting loan is not laborious, whereas 45.00 per cent disagreed with them. The study conducted by Nishi *et al.*, (2011) pointed out similar findings. A large fraction of officials (85.00%) ascertained that rectification of complaints was done correctly and in time.

**Finances:** Regarding financial attribute of the perception 70.00 per cent of the officials agreed that there is need to increase unit cost of the items financed under DVCFS. A bulk of the officials (90.00%) perceived present mode of collection of finances as appropriate. About burden of contribution, 65.00 per cent of the officials disagreed to the statement that ‘Contribution is not a burden for beneficiaries’, whereas with respect to mis-utilizing the loan, 55.00 per cent of officials agreed that there are no chances of mis-utilizing the loan amount.

**CONCLUSION**

Majority of beneficiaries perceived awareness regarding scheme as inadequate whereas they were also unsatisfied with benefits specified in the scheme. Therefore, more efforts needed to create awareness regarding DVCF scheme among dairy farmers through awareness camps, Kisan melas and other communication channels. A higher percentage of beneficiaries (69.17%) perceived loan obtaining procedure as laborious and 81.67 per cent agreed to the statement that ‘unit cost need to be increased’. A higher percentage of dairy farmers perceived loan obtaining procedure as laborious and also agreed to the statement that ‘unit cost need to be increased’. Therefore procedure of obtaining loan need to eased and unit cost of each item is needed to increase to fulfill the expectations of dairy farmers. A large number of officials were of the view that there is proper flow of information from officials and all of the officials were optimistic that the scheme shall encourage dairying in the state.

**REFERENCES**


