

**SKILL UP GRADATION TRAINING TO SHG MEMBERS IMPROVE LIVING
STANDARD OF FAMILY THROUGH VALUE ADDITION ON COIR PRODUCTS:
A CASE STUDY ON LEDP PROGRAMME OF GANJAM**

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ABSTRACT

Entrepreneurial development and management has come to be recognized as the key to rapid and sustainable economic development as well as the welfare and progress of the mankind. By introducing skill development on any cottage or handicraft activity to rural women they contribute additional income to their family. Livelihood Entrepreneur Development Programme one of the income generating programme of NABARD which aims to providing self employment to rural women. In this programme the conversion of coir fibre into different toys, home decorative and utensils items provides scope for large scale employment, improvement in productivity and quality, better working conditions and higher income of the targeted women. The coir industry has the potential to provide employment at low investment per job, and a large number of persons from the socially and economically weaker sections of society can benefited from this activity. The husk surrounding the seed of the coconut contains coir fibre, the raw material for coir industry. Coir fibre extracted from the coconut husk is used commercially for the manufacture of a range of products with different end uses. The present paper shows about the SHG members of Gandadhara and Chhamunda Gram Panchayat of Jagannath Prasad Block in Ganjam District involve value addition on coir product activity and have a regular income and economic security to their family. This handicraft works with coir and marketing their products through ORMAS within and out of Odisha through the exhibitions, outlets and Bazaar on Wheel programmes have support economic growth of these families.

KEYWORDS: Coir Industries, ORMAS, NABARD, SHG, Entrepreneur Development Programme.

Introduction

It is common knowledge that rural India is mostly characterized by poverty, unemployment, under-employment, low per capita income, under-utilisation of natural resources & regional imbalances. Encouraging and starting of rural livelihood enterprises like the Coir may hold the key to solving these problems. By generating employment and income in addition to standing as the backbone of the family. Self Help Groups (SHGs) have become the vehicle of change in the rural areas, transforming the lives of the marginalized. Realizing the problems cannot be solved alone, or by a single agency, small voluntary groups get together to pool their resources, skills and talent that leads to better their lives. Keeping in view the contemporary relevance of sustainable livelihood development needs of SHG members, the new approach Livelihoods Entrepreneur Development Programme ensuring end to end solutions by the implementing agency, would be more participative and encourage mutual support through collectivization in cluster mode in contiguous villages. The approach would place strong focus on outcomes like to enhance the capacities of SHG members / their family members through identifying the skill gaps, appropriate skill up gradation, demonstrations and development of livelihood activities in the locality.

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It also enhances the income levels of SHG members by improving/ acquiring of skills to take up livelihood activities with credit support of banks. The programme is being implemented by the NABARD through a SHG federation Block Mahila Sanchayika Sangha in the year 2017-18 for 90 matured WSHG members. The members earlier take training from Mission Shakti for 10 days and have little knowledge for preparing of coir toys but they have not doing the finished products and quantity. After intervention of LEDP programme their capacity of production and quality changed.

The Objective of the Study

- Assess the extent of income generated by the member strained under the programme and the annual earnings of woman artisans operating such enterprises.
- Assess the extent of improvement in the living standards of the women member as a result of the implementation of the programme.
- Ascertain the impact of the programme on the livelihood development and increase of standard of living.

Methodology

The study has been carried out by utilising primary data collected from the respondents through Field Survey using Structured Schedules and secondary data from official records/documents, publications/research reports of the implementing Agency, NABARD, books, brochures, pamphlets, etc. Data was also elicited from officials and office bearers of B'MASS who conduct training to the beneficiaries and implementing officials, through separate Focus Group Discussions/Discussions to study the various aspects of the Programme.

Sampling Plan

The respondents of the study include before and after who have received training and have started the activity. Stratified random sampling has been adopted for surveying the beneficiaries of the programme. The total sample size of the beneficiaries is 30. The sample was drawn from the Gandadhara and Chhamunda Gram panchayat of Jagannath Prasad Block of Ganjam District states of Odisha.

Profile of the Members

A majority of the beneficiaries (58.92%) involved in coir activity are below 40 years of age. It is seen that a majority of the beneficiaries under the scheme (72.38%) are married. Nearly 80% of the total beneficiaries have not completed matriculation and about 10 percent have completed plus two level. More than 80 percent of the beneficiaries belong to Other Backward Castes. Only a small percent (4.52% each) of the total beneficiaries are from the SC and ST categories. The occupational status of the beneficiaries reveals that a vast majority of the beneficiaries (90.97%) are engaged in agriculture and allied activity. More than two thirds of the beneficiaries (68.23%) belong to nuclear families, while the remaining belong to joint families. In majority of the cases, both wife and husband (47.74%) are the earning member in the family. In joint families, it is found that more than two members (30.65%) are earning income for the family.

About Coir Products

Coir falls under the category of industrial hard fibres. There are various hard fibres such as jute, sisal, abaca, henequen, etc. among these coir fibres has its own position due to its unique properties such as rot proof & water resistant power etc. due to advantageous properties coir fibre has got international acceptance as an excellent raw material for the manufacture of floor furnishing articles of superb texture. The fibre has remarkable durability under humid condition due to which it is suitable for many applications.

Coir fibre are mainly used for the manufacture of coir materials like coir carpet, door mats, wall hanging, coir rope, coir mattresses, furniture cushion, cushion material in transport, bus seat, etc. The coir industries is an age old traditional cottage industry concentrated mainly in coastal belt of southern states Kerala, Karnataka, Tamil Nadu, Andhra Pradesh are main states where coir industry has grown well. Recently West Bengal, Orissa and Lakshadweep have also started coir production of improved variety. At present 25-30% production of husk is estimated to be utilized for extraction of coir fibre in India. Production of coir fibre is around 2,50,000 tons in India. The coir industry provides employment to good number of people belonging to the economically weaker section of society in rural sector. Women constitutes about more than 80% work force in the industry.

Coir fibre extracted from coconut husk is used commercially for manufacture of a range of products with important end uses. coconut production in Orissa is only 8%. The State of Orissa with coast line of about 480 Kms. is having abundant production of coconuts. Orissa has huge potential for development of coir industry and for generating large scale employment for the coir artisans. Prior to 1978, coir industry in Orissa had not come to lime light. Limited coir fibre and coir products were produced by traditional methods in coconut concentrated areas. The husks were mostly used as fuel. Subsequently, on realizing the potentiality for development of coir industry in the state, the State Government took-up various developmental activities through training, research & extension services, financial assistance and awareness programme etc.

Impact of the Scheme

• **Production**

Before training of skill up gradation the members, were using traditional fibres, which requires more time for preparing an average of 25 units of toys per month. By the introduction of training and availability of finished fibres they make 60 units of toys per month. Due to this per head output per month has increased.

Table 1

Average no. of Toys Produced/month	Production/person before Skill up Gradation Training	Production/person after Skill up Gradation Training
1800	750	1800

• **Income Generation**

Analysing the income generation of the members, it is seen that the income of the individual member per month has been increased. Earlier the total income generated per month was Rs.1230/- but after the introduction of LEDP the total income has been increased to 5650/- per month person .

Table 2

Average income per month per member	Income per member before skill up gradation training	Income per member After skill up gradation training
5650/-	1230/-	5650/-

• **Employment Generation**

From the study it is seen that the total generation of employment has been increased, even though the per unit generation of the employment is reduced.

Other Benefits

Besides increased income generation, production and employment, the beneficiaries also enjoy certain other benefits which contribute to an enhanced living condition. A majority of the members are of the opinion that the flexible working time is most convenient for them. This is because they can take care of their school going children, husband and for doing their house hold activities. This has also reduced their drudgery.

Table 3

S.No.	Benefits of the Programme	No. of Members
1	Reduced wastage	7
2	Improved quality of product	23
3	Convenient time to work	19
4	Less Drudgery	17

Due to the increased income generated by the women of a family they are able to save money and this leads to their reduced dependence on others during exigencies (73.33%). This financial independence has led to their improvement in the self esteem, self confidence, social mobility and social status of the beneficiaries. The members also access Bank loan at lower interest rate(7% per annum) and 05 members have subsidy of Rs.20000/- each under District Industries Centre Ganjam.

Improvement in Living Standards

Due to the increased income generated by the women of a family they are able to save some money and this leads to their reduced dependence on others during exigencies (72.58%). This has led to more self esteem, self confidence, social mobility and social status among the beneficiaries. It is also seen that as women earn money they spend it for education and health of their children, as opposed to men, who often spend it on drink, tobacco and so on. The areas in which the impact is seen are indicated in Table.

Table 4

S.No.	Improvement in Living Standards	No. of Members	Percentage
1	Increased quantity and quality of food consumption	4	13.33
2	Better medical care	9	30.00
3	Better educational facilities for children	10	33.33
4	Able to save money	11	36.66
5	Reduced dependence on others during emergencies/ immediate needs	22	73.33
6	Enhancement of self confidence	18	60.00
7	Increased self esteem	14	46.66
8	Better social acceptance	14	46.66
9	Increased social mobility	13	43.33

Problems of Beneficiaries

Some of the major problems of the beneficiaries identified during the study are given:

The main problems identified by the beneficiaries are timely supply of raw materials (42.58%), health problems (28.55%), frequent power failure (19.03%) and regular marketing problems (6.45%)

Some of the members informed that the cost of raw material is very high for them. The cost of one Quintal of raw material is Rs. 800/-, of which 5 kg. will be waste.

Most of the members are living in small houses without sufficient place to accommodate the raw materials. Hence, most of them have kept their raw materials outside the house this has affected their colour & efficiency.

As there is no regular direct marketing facility for the members, they dependant in exhibitions, they are facing difficulty in marketing their products. Therefore they are compelled to sell their products to middlemen and they are paying the price of the products less than the market price. It affects their income generation.

Conclusion

The impact assessment of programme on various aspects of implementation and outcomes of the scheme indicates that the scheme has been successful in the selected states of the country. The scheme has enabled women to increase their income thereby accelerating their empowerment and self esteem. Certain modifications in the implementation of the scheme will help in repeating the success in the coming years. Mostly younger generation of less than 40 years of age are actively engaged in the activity. This indicates the future prospects of this sector.

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