

farmers generally do not seek rephrasing of loans by commercial banks.

3. A lower rate of interest for the loan amount and longer loan repayment schedule could be worked out for borrowers in drought prone areas under DEDS considering the difficulties faced by the farmers in sustaining their own livelihood in addition to feeding the cattle during the periods of drought. Another alternative, which could be tried in these regions, is the linkage between Bank-Post Office network for easy repayment of loans by beneficiaries staying away from the banks. Either money-order charges need not be collected from the borrower for small repayments routed through already existing extensive network of Post Offices or some special concession could be given by Bank for such remittances.
4. Identification and popularising of use of local feed resources which are readily available is essential. In this regard the assistance of National Institute of Animal Nutrition and Physiology, Bangalore and ICAR Institutions specialising in fodder research have to be taken by the District Animal Husbandry Institutions to identify easily available and cost effective feed and fodder varieties suitable to each taluk/area to reduce input costs in milk production.

Conclusion

After a detailed study of the subject concerning aspects of livelihood opportunities in rainfed/drought prone areas, difficulties faced by the rural populace in sustaining livelihood only by means of agriculture, problems of irregular income, high interest rates for obtaining financial loans and the performance of DEDS the Research Questions are answered as under:

- a) Can Animal Husbandry & dairying offer a viable means of sustainable livelihood in rain-fed and drought prone areas among landless farmers

and/or as a supplementary livelihood for small farmers with marginal land holdings?

Yes. Animal Husbandry & dairying can offer a viable means of sustainable livelihood in rain-fed and drought prone areas among landless farmers and/or as a supplementary livelihood for small farmers with marginal farmers with small land holdings. In order to successfully set up dairy unit, cattle breeds suited to the area must be reared. The farmers should be assisted by KVKs/District veterinary institutions of Govt/Cooperatives/NGOs by training and advising them on growing of drought resistant fodder suitable to the area, Azolla cultivation wherever feasible, use of area specific mineral mixture and balanced nutrition to reduce the input costs and increase their profits.

- b) What has been the impact of Dairy Entrepreneurship Development Scheme (DEDS) in providing livelihood security to rural farmers especially in rain-fed and drought prone area?

DEDS has helped in providing regular supplementary income and a reliable source of livelihood for rural farmers wherever they have adopted scientific methods in cattle rearing in rain-fed and drought prone areas.

- c) Do the guidelines of DEDS require changes to make it more effective and directed to promote dairying in such areas for providing sustainable livelihood?

Though DEDS has been a popular scheme the awareness of the scheme is poor especially in the backward and drought prone areas. The awareness about the scheme needs to improve especially in the backward and drought prone districts where employment opportunities are meagre. DEDS is needed to be implemented vigorously especially among the marginal farmers and agricultural

labourers who do not have an alternative source of earning to tide over the drought period. The scheme can be further improved if suggestions and recommendations made in the previous section are implemented. The scheme should have some flexibility to cater to different needs of different regions in this vast country. It is not possible to have uniform rules and guidelines for the scheme across the country.

Suggestion for future Study/Research

A more thorough evaluation of the scheme covering the entire country and different agro-climatic zones is essential to draw firm conclusions regarding its performance and usefulness and to assess the modifications required in the scheme to make it more effective.
