

## **Towards Economic Empowerment: Study of Rural Women in Dairy Cooperatives of *Heggada Devana Kote* Taluk in Mysore District**

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**Abstract:** *Women play a vital role in the dairy sector of India. Dairy cooperatives provide sustainable livelihood to millions of household in rural India. Several initiatives for empowerment of women are undertaken by Government of India, State Governments and Non-Government Organizations. As a feature of patriarchal society, women's contributions are rendered 'invisible' and unacknowledged in general; it's no different in dairying, livestock management and agriculture. Even in dairy development programmes, the central focus is predominantly on milk, milk products and livestock rather than on women. The scenario is fast changing with the increasing recognition of the dynamic role played by women and the inherent advantages of women empowerment for 'smart' economics and superior society.*

*Studies from a gender perspective on rural dairy women to analyze their progress, problems and prospects at the grassroots are considerably rare. This paper aims to contribute towards bridging research gaps by examining the growth of economic status of women in dairy cooperative societies of rural India. This empirical study involves 160 women from 16 women dairy cooperative societies of Karnataka Milk Federation (KMF) in Heggada Devana Kote Taluk. Comprehensive pre-tested questionnaire was used for the purpose of primary data collection along with interview guide and field observations. The study examines the changes in income, access to cash and credit, confidence in financial transactions and their aspiration for economic autonomy towards drawing inferences and suggestions for engendering and strengthening endeavors for economic empowerment of women in dairy cooperatives.*

**Keywords:** *Women empowerment, Women dairy cooperatives, Economic empowerment, Rural development, Empirical study.*

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### **INTRODUCTION**

*"Just as a bird cannot fly with only one wing, a nation cannot move forward when the women are left behind"* were the words of Swami Vivekananda that reflect the growing concern of all committed to development, equality and justice. One of the frequently emphasized goals of development in recent decades is women empowerment. Empowerment of women and issues linked with gender advocacy are now in the foreground as development takes on a more integrated gender sensitized perspective. The key to long term poverty alleviation in developing countries is empowerment, in the broadest sense of increasing self-reliance of the poor, especially poor women (Dawson 1998).

A number of research findings indicate that women are the disadvantaged gender in both rural and urban areas of the country (Dube et al. 1986; Chen 1993; Agarwal 1994). The very fact that poverty prevails is deplorable and it is a shame on mankind that 'Poverty has a woman's face' (UNIFEM Biennial Report 2000). Status of women is a crucial development index of any given society and nation. Indeed a component of Human Development Index (HDI).

Batliwala (1994) is of the view that empowerment stands for an individual's ascent in authority where authority means that the individual acquires more access to philosophical and material resources and also gains the capacity to use them in accordance with his/her needs and discretion. Rowlands (1995) and Mayoux (2000) strengthened this idea by accepting that empowerment is actually an increase in the authority or power of an individual. Empowerment of women as defined by Kabeer (1999) is the process by which those who have been denied the ability to make strategic life choices acquire such ability.

Empowerment is a process as well as a 'state-of-being' that confers the initiative and the power to change; to challenge even the deeply prevalent gender bias and discrimination that is well-entrenched in the cultures of many societies in the world, including India, as revealed in their traditional dominant social practices. Patriarchal structures and their over bearing influence can be clearly seen in rural and urban India. Efforts to empower women are underway. Manifestations of women empowerment are less evident in rural India than in urban areas. This is a matter of concern since India is still predominantly rural in spite of rapid urbanization and explosion of cities. Socio-economic, political and cultural change is, however, possible, necessary and ultimately inevitable for dignified survival and development. The change can start from initiating new social practices, developing new perspectives and envisagement that would serve to challenge and change the present patriarchal proclivities, traditions and systems. This process of change has begun. At the forefront of this change is the women's movement. One of the sectors and organizations that have been instrumental and supportive of this change process is the dairy co-operative movement.

Cooperation has been an inspirational value enshrined in Indian culture since time immemorial. The cooperative movement has marked over 100 years of instrumental role in development. It has made its way deep into remote villages of India. Millions of marginalized families, far-flung communities, isolated farmers, producers, consumers, stakeholders have found a voice and strength to script their development through cooperatives. It has proved to be one of the socio-economic safety belts preventing several homes from sinking further deep in the swamps of poverty.

Dairy cooperatives are often described as the 'harbinger of rural prosperity' (Benni 2005) and women dairy cooperative societies are heralded as pioneers of a silent rural change in India. Support to Training and Employment Program (STEP) for Women is a Government of India intervention for socio-economic emancipation of women. Department of Women and Child Development, Ministry of Human Resource Development, Government of India has been implementing the scheme since 1986-87. The programme of STEP aims to make a significant impact on women by upgrading skills for self and wage employment. The sequence of activities is envisaged as mobilizing women in viable collectives or groups, improving their skills, arranging for productive assets/ access to wage employment, creating backward and forward linkages,

improving/arranging support services, providing access to credit, awareness generation, gender sensitization, nutrition education, sensitization of project functionaries etc. Thus, STEP advocates an integrated package of inputs aiming at self-reliance and empowerment of women by enhancing their productivity and enabling them to take up productive income generation activities.

Women Dairy Project (WDP) is one of the components of STEP striving to empower women through dairy cooperatives. Under WDP, Women Dairy Cooperative Societies (WDCS) which are constituted, controlled, and managed by only women are promoted. Apart from providing financial support for planning and management of WDCS, 10 to 15 percent of the budget in the scheme is devoted to capacity building/training of women (Government of India, STEP Revised Guidelines 2009). The Karnataka Milk Federation (KMF) and Mysore Milk Union Limited (MYMUL) have both STEP and Non-STEP WDCS in Mysore District.

### **OBJECTIVES**

The objectives of this research are to study the economic status of women in dairy cooperative societies through changes in their income, access to cash and credit; to understand changes in their confidence in financial transactions; their aspiration for economic autonomy; to draw inferences from the study and make suggestions for economic empowerment of women.

### **ETHODOLOGY**

This empirical study has been conducted among women members of WDCS of KMF and MYMUL with a gender perspective. Using a stratified random sampling technique, 160 women from 16 women dairy cooperatives from H. D. Kote Taluk of Mysore district in Karnataka were selected for the present study. Some of the women dairy cooperatives were covered under the STEP scheme of Government of India and referred to as STEP WDCS while others are officially referred to as non-STEP. For the purpose of the study sample of eighty women each from both types of WDCS were selected.

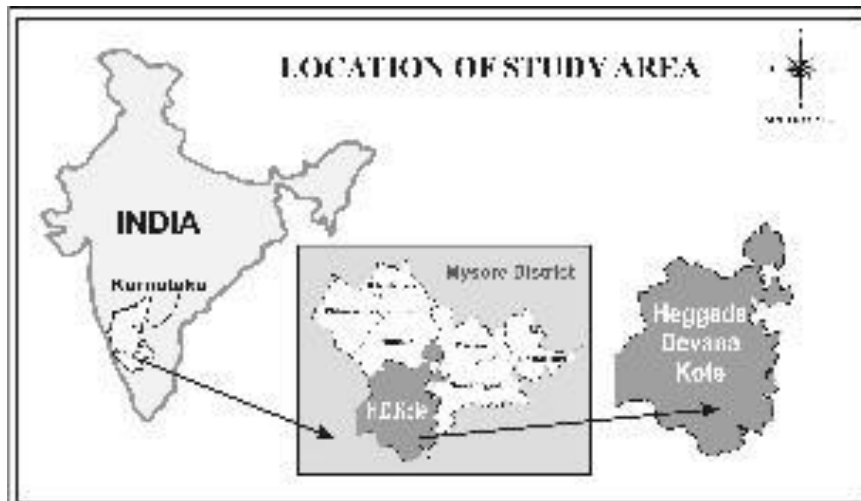
The study has been undertaken using both primary and secondary sources of data. Most of the data used for this study are primary in nature to make the study more authentic. The data collected in the field has been analyzed statistically and empirically. Qualitative field observations from a gender perspective were very useful in data analysis. The data collection was conducted in the following phases:

- \* Step-1: Sample selection using stratified random sampling technique;
- \* Step 2: Pre-Testing of Research Tools and incorporating corrections accordingly;
- \* Step 3: Administration of the questionnaire, focus group discussions and field observation;
- \* Step 4: Data Analysis using descriptive and statistical methods. Statistical analysis was carried out through SPSS for windows (version 16.0);

### **STUDY AREA: *Heggada Devana Kote***

Heggada Devana Kote is H. D. Kote in popular parlance. It is the biggest taluk with very little urbanization among a total of seven taluks in Mysore district in the Indian state of

Karnataka. The Total geographical area of the taluk is 1622 sq. km (2001 census). The area is bounded in north by Hunsur taluk, in the North West by Kodagu District, in the East by Nanjangud and Mysore taluks, in the South west by Kerala State. Located about 50 km away from Mysore city, H.D. Kote is along the Karnataka-Kerala border.



As per the Census of India 2011, H. D. Kote has a population of 2, 63,706 with 1, 32,748 male and 1,30,958 women. Overall literacy rate is 50.63 percent with male literacy at 56.74 percent and female literacy at 43.26 percent. Sex ratio is 972 as per census 2001 (Govt. of Karnataka, District Profile 2013).

Rich in forest and other natural resources, H. D. Kote taluk is among the most backward Taluks of Karnataka State and as is described as such in the D. M. Nanjundappa Committee Report on Regional Imbalances. It has witnessed large-scale displacement, not once but three times, in the name of 'development' which has deeply affected the 'moola nivasi's' or the tribal population in particular. It remains mired in social and economic backwardness; it is among the most underdeveloped regions of the State and among the few taluks in the entire country without a single industry. Agriculture is the main activity in H. D. Kote Taluk and despite the four dams namely, Kabini, Nugu, Hebbala and Taraka it has no irrigation facility and agriculture is entirely dependent on rain. Water in the reservoirs and canals downstream of the dams help irrigate lands in other taluks but not in H.D. Kote. Farmers who could have raised three crops are able to hardly raise one crop and are perennially in debt (The Hindu, 2007, 2013; Wikipedia 2013). In this context, dairy cooperatives provide the much needed sustained employment and income.



## MAJOR FINDINGS

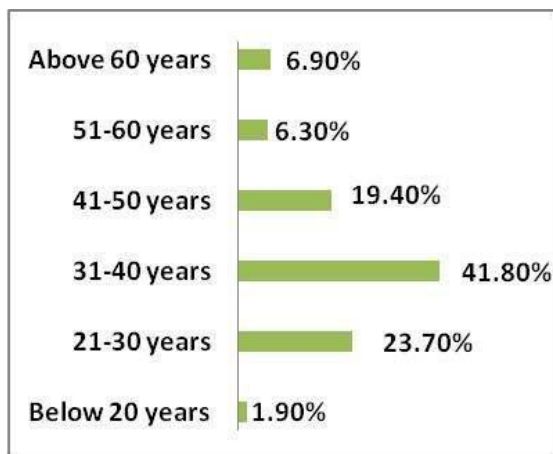
A summary of major findings based on the study of women in WDCS of H. D. Kote taluk is presented in this section. The findings are presented in three sub-sections;

- \* Demographic Profile: Age, Education, Marital Status;
- \* Economic Empowerment: Increase In Income, Proportion of Increase in Income, Access to Cash, Access to Credit, Knowledge of Husband's Income, Confidence in Financial Transactions; and
- \* Aspiration for Economic Autonomy

### 4.1 Demographic Profile

**Age** - Age profile of the study respondents ranged from below 20 years to above 60 years with highest representation of 41.9 percent from the age group of 31 to 40 years. The next set of representation was of 23.8 percent and 19.4 percent from age groups 21-30 years and 41-50 years respectively (refer chart 4.1.1). The representation of women of all age-groups in WDCS is a positive aspect. It provides an advantage for members of all age-groups to benefit from dairying as well as develop their WDCS in a sustainable way.

**Chart 4.1.1:** *Demographic Profile - Age*



*Source: Field Survey*

Women bear multiple burden of productive and reproductive work in their household that curtails their effective participation in development activities and realization of their full potentials. It is encouraging and important for the cause of women empowerment that more women of all age groups participate actively in development activities be it economic, social, cultural, political; more so vital in tradition bound rural settings like in India.

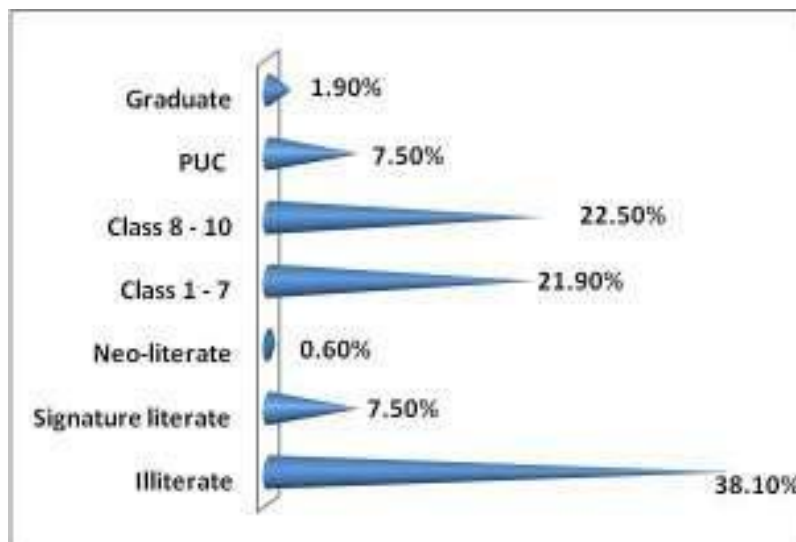
Elderly poor rural women often face systemic exclusion in the name of their economic status, sex, geographic setting and then the advancing age. Several elderly respondents in the study belied the notions that advancing age usually harbor obsolete conservative attitudes by setting shining examples of progressive views by displaying an understanding of women in

dairying, their challenges and achievements. They are powerhouses of information and experience.

**Education** - Educational profile of respondents show highest representation of 38.1 percent illiterate women followed by 22.5 and 21.9 percent of women with education level of primary classes 1-7 and high school grade of 8-10 respectively (refer chart 4.1.2). Most of the women who had studied up to 1-7 grades were in reality equivalent to signature literates. This shows that the educational

experience they have had has not benefited them on the literary front. They have in fact relapsed into illiteracy. In effect, 30 percent of the study respondents were literally signature literates and overall 68.1 percent women were unable to read, write and comprehend written material. Some of the disempowering factors that have become barriers to these women's continued education were early marriage, onset of puberty and associated perception of fear and insecurity, long distance between school, college and villages, irregular or absence of safe public transport, lack of support and encouragement by parents and village community due to gender role stereotyping and poverty.

**Chart 4.1.2: Demographic Profile - Education**

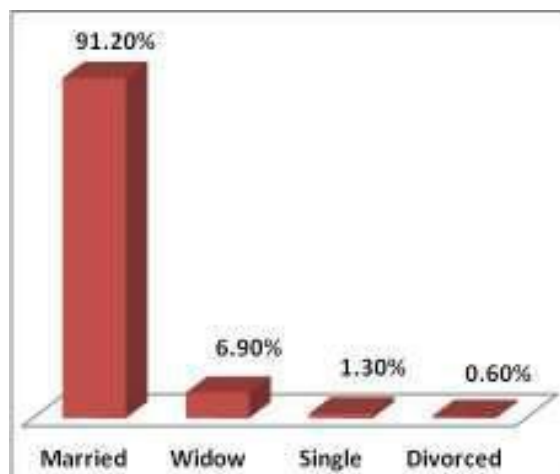


*Source: Field Survey*

On the brighter side, 22.5 percent respondents with high school level education, 7.5 percent and 1.9 percent from pre-university and graduate levels augur well for women education and empowerment in particular and sustainable development as a whole. Most of the educated respondents were already playing various significant roles in their dairy cooperative societies as secretaries, presidents, testers and active members. There were others who also took up active roles in their village community.

**Marital Status** - Married women emerged the most represented among respondents with 91.3 percent while the remaining 8.7 percent comprised of widows, single and divorced women. For these 8.7 percent women who are perpetually marginalized in the name of their marital status in particular, the WDCS has proved to be a life-changer; dairying for them has not only provided a means of livelihood but has also given them an identity of strength along with a support system.



Chart 4.1.3: *Demographic Profile - Marital Status*

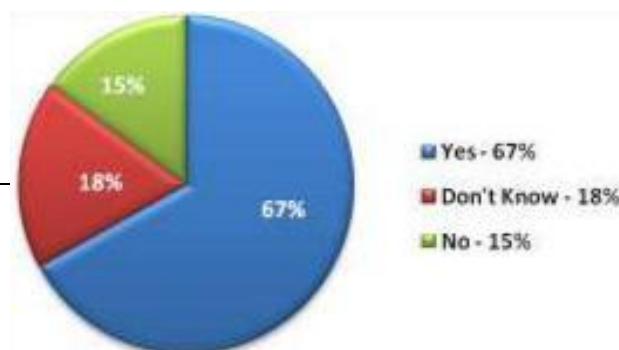
Source: Field Survey

#### 4.2 Towards Economic Empowerment

Women in Dairy Cooperative Societies are marching towards economic empowerment and the cooperative movement is striving to retain its reputation of being the 'harbinger of rural prosperity' with 66.9 percent of respondents clearly achieving increase in income. This highlights the role and potential of dairy cooperatives in women empowerment, poverty alleviation, economic progress and rural development.

**Income** - Underdevelopment and inequalities are clearly traceable to unequal access and unequal control of resources. Economic resource is an imperative for dignified sustainable well-being of human beings including women. The study results show 67 percent women responding positively to increases in income and are overcoming one of the major obstacles to empowerment.

One of the common constraints is lack of access to opportunities of earning income and to credit which is generally a major obstacle to the improvement of women's economic situation (Simojoki, 2003). The 15 percent women who have recorded decrease in income (refer Chart 4.2.1) draw our concern. There are examples of women who are living in the 'vicious circle of poverty' that was theoretically explained by economist Nurkse. His simple yet profound statement was 'poor are poor because they are poor'. The causal factor for low dairy income was the consequential factor for decrease in their income. The income from dairy has decreased for them because the quality of milk has decreased. One of the main reasons for low quality of milk is lack of green fodder. Lack of adequate green fodder forces them to go for additional supplement feed which in turn requires additional money which is impossible to invest given their difficult economic

Chart 4.2.1: *Increase in Income*

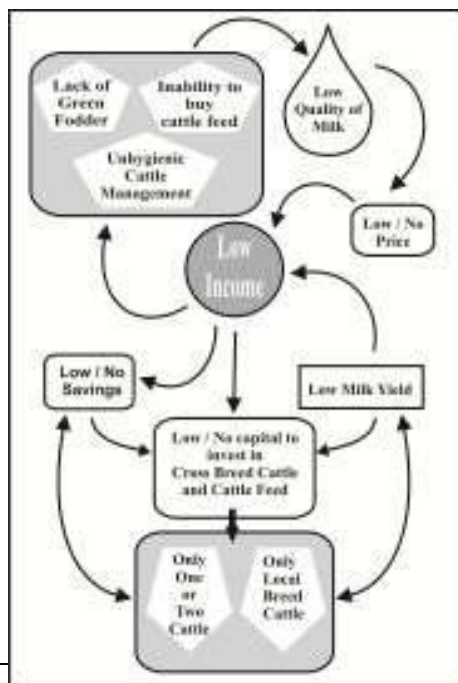
*Source: Field Survey*

status. This is a vicious whirlpool (refer Chart 4.2.2) in which poor dairy farmers especially women are getting constantly entangled.

The 'poverty trap' manifests itself in yet another sequence as follows: Low income of the poorer dairy farmers severely restricts the number, value and productivity of cows that they can afford (refer chart 4.2.2). High milk-yielding cross-breed variety of cows becomes very expensive for them. The margin money of Rs. 5,000 provided by the STEP scheme is insufficient to buy a healthy cross-breed variety of cow which costs from Rs. 20,000 upwards to even Rs. 100,000. Most of the dairy women in H. D. Kote could afford only the local

breed of cattle which yield low quantity of milk which hampers their income. This is forcing some of them to even contemplate withdrawal from dairy sector. If this trend continues and/or accelerates it may lead to severe marginalization and exclusion of more number of economically weaker sections especially women away from the dairy sector. Seasonal variations, unhygienic cattle management, shrinking common property resources like grazing grounds are other factors that adversely affect milk yield, quality and income generation from dairy. Gender inequality is another vicious circle. Of the 18 percent of women who responded as 'don't know' (refer Chart 4.2.1) to the question on changes in their dairy income, most of them shared that the husband or son was taking 'full care' of dairy income. Husbands were receiving all payments and so the women did not know their own income or the changes in their earnings. Even though the women undergo all the hardships of taking care of the livestock they were denied the fruits of their labor blocking their access to empowering economic power.

**Chart 4.2.2 : Vicious Whirlpool of Poverty**





*Source: Field Survey*

Bound by patriarchal tradition and culture many women have accepted this as inevitable. While some do feel that their gender equations in the family must improve and they need to take charge of their own income; others do not want to change anything at all because they fear backlash in the form of disharmony, conflict and violence in the family.

**Proportion of Increase in Income** - The proportion of increase in annual income from dairying is substantial. As in Table 4.2.1, increase in annual income is three-fold from mean of Rs. 11,139.37 before joining WDCS to a mean of Rs. 32,024.06 for after joining WDCS. This is a significant progress given the backwardness of the region, absence of viable alternative livelihood options in the study area compounded by low set of skills in rural women.

**Table 4.2.1: Proportion of Increase in Annual Income**

Annual Income	Mean
Before Joining WDCS	Rs. 11,139.37 /-
After Joining WDCS	Rs. 32,024.06 /-

*Source: Field Survey*

**Access to cash for personal and family expenses** - Access to employment is expected to provide access to income which in turn is expected to provide the much needed economic self-reliance of which cash-in-hand for personal and family expenses is a basic indicator.

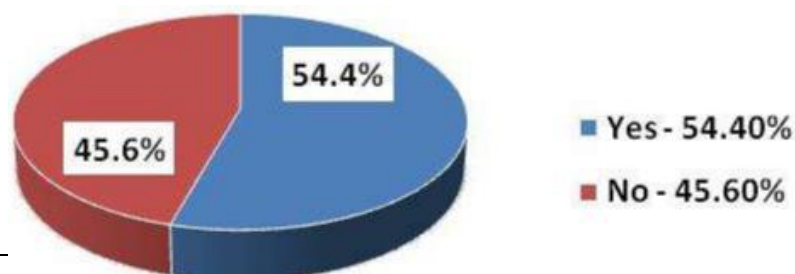
**Table 4.2.2: Access to Cash**

Yes	87
	54.4%
No	73
	45.6%

*Source: Field Survey*

Respondents who indicated that they had cash-in-hand for personal and family expenses were 54.4 percent. During focus group discussions, they expressed that they had come a long way from the earlier state of helplessness, dependence and worthlessness to the present state of acquiring the ability to have some cash-in-hand for family and personal expenses. This is an indicator showing economic empowerment made possible through dairy cooperatives.

**Chart 4.2.3: Access to Cash**



*Source: Field Survey*

The first pattern of practice is where the man of the house takes charge of all financial aspects of dairying: he takes the milk to the village dairy society and he collects payments thereby completely eliminating even a 'distant' role for women in financial transactions through dairy enterprise. All that the women get in return is 'full share' of the back-breaking tasks of dairying with no access or enjoyment of its benefits. The second pattern of common practice is a scenario where the woman does all the work of dairying including pouring of milk and receiving of payments and then they have to hand over all their earnings to the husband or other male member of the family. Both the types of practice uncover the extant gender relations and raise several issues of crucial gender concern.

**Access to Credit** - In spite of many positive changes brought about by the women's Self-Help Group movement, access to credit for women is still not on par with men. For rural women with high rates of illiteracy, low skills set, social inhibitions and low self-confidence access to credit is still a Herculean task; and for poor rural women due to apparent economic disadvantages all the above odds multiply in magnitude making access to credit even more difficult. In such a backdrop, access to credit available to 53.1 percent of women in the study sample indicates progress towards economic advancement.

**Table 4.2.3: Access to Credit**

Access to credit	Yes	85
		53.1%
	No	75
		46.9%

*Source: Field Survey*

The remaining 46.9 percent as represented in Table 4.2.3 have no access to credit. There is need to strengthen SHGs and build linkages with reliable financial institutions to provide smooth and women-friendly access to credit which is a critical ingredient for women entrepreneurship and empowerment. And this is an aim of financial inclusion initiatives.

**Knowledge of Husband's Income** - Interestingly, 46.9 percent of the respondents replied in the negative when asked if they knew the income of their husband. As shown in Chart 4.2.4, only 45 percent of respondents were aware of their husband's income which clearly depicts the unequal power equation within households.

**Chart 4.2.4: Knowledge of Husband's Income**



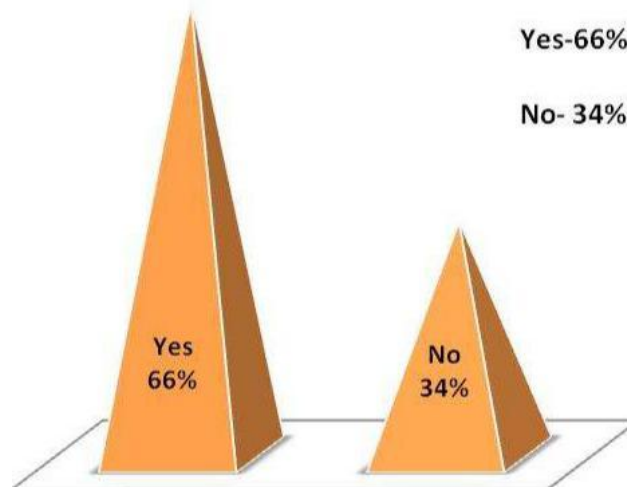
*Source: Field Survey*

For women empowerment initiative to make inroads into deeply entrenched gender inequalities such intricate gender issues need to be sensitively, consistently and creatively addressed through effective participatory mobilization of women and well-planned gender sensitization campaigns and programmes for both women and men. The 8.1 percent respondents who are categorized under 'not applicable' as per Chart 4.2.4, refers to the widows and unmarried women among the respondents.

**Confidence in Financial Transactions** - Financial transactions include receiving payments for milk supplied, calculating the total amount due to them, cross-checking with records in the dairy, making payments for purchases like fodder, veterinary services as well as family expenses, repayment of loans, depositing money in bank or post office savings account, withdrawing money from their accounts, savings in SHGs, updating SHG passbooks, planning and accessing credit from SHGs. And naturally, financial activities vary as per individual awareness and needs.

Patriarchal socialization of girl children and women reinforces the notion that they are not good with numbers, counting, mathematics and financial transactions. As a result very often women themselves set their minds to believe in low numerical capabilities. A breakthrough in this stereotype notion can set them on an empowering journey. Confidence in financial transaction as one of the indicators of economic empowerment process showed that 66.3 percent respondents perceived increase in their confidence in financial transactions. After joining the WDCS their exposure to finances, financial matters and transactions has increased which has given a big boost to their confidence.

**Chart 4.2.5** *Increased Confidence in Financial Transactions*



*Source: Field Survey*

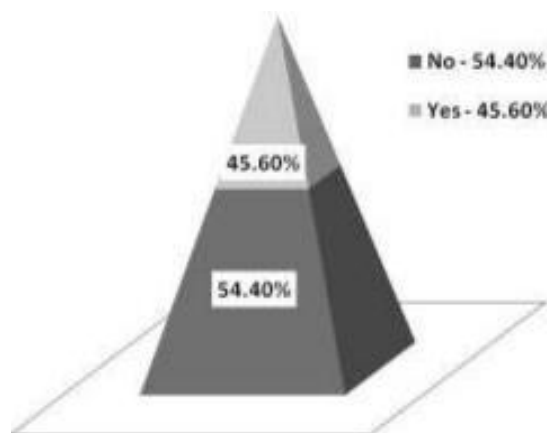
The remaining 33.8 percent responded (refer Chart 2.6.1) that they did not perceive any increase in their confidence in financial transactions. Reasons show that in most of these women it is the

husband who handles all financial transactions except mundane day-to-day home expenses which leaves no room for them to build a higher level of awareness and confidence.

### 4.3 ASPIRATION FOR INCREASE IN ECONOMIC AUTONOMY

Dreams and aspiration propel the human spirit to endeavor and reach the limits. Uncovering the aspiration for increased economic autonomy showed mixed results with 45.6 percent of women aspiring for increased economic autonomy and remaining 54.4 percent expressed no such aspiration.

**Chart 4.3.1:** *Aspiration for Increased Economic Autonomy*



*Source: Field Survey*

Among those without aspiration for increased economic autonomy most of the women expressed cynicism and disillusionment in their lives; others subscribed to the patriarchal views that 'money matters belong to men'; some others did not wish or feel confident to take on the economic responsibilities from their husbands because they did not want any 'head-aches or fights' in the family; others just were complacent in their secondary roles and wanted no such responsibilities.

Among the 45.6 percent who aspired for autonomy most of them did not believe realization of such an aspiration in this lifetime. They said it was 'just a dream' and 'wishful thinking'. It was observed that women who wished for more autonomy were guarded and conscious of those around them while expressing their response. Patriarchy appears to be so strong that for women to even express an aspiration for increased autonomy becomes difficult. Patriarchy and gender role stereotyping moulds women in the name of socialization to bury her own aspirations, thoughts and dreams. It may be that there is concomitance between increased incomes and increased autonomy. This possibility of autonomy may instill a desire to widen horizons of life.

### CONCLUSION AND SUGGESTIONS

Just as the women members in dairy cooperatives are invaluable to the dairy sector, the dairy cooperatives are playing a vital role by creating employment opportunities for women, access to income and access to credit. This is a sure march towards economic empowerment of women. Dairy cooperatives have greater potential and can play a bigger role in empowering rural women provided the challenges posed by society on women are effectively addressed. This study uncovers some of

the obstacles to women's economic empowerment which is multi-dimensional in nature cutting across social, economic, cultural, psychological domains. The prevailing barriers are in the form of patriarchal values, rural conservative milieu, dominant husband or male family members who take control of the opportunities and benefits of dairying, inadequate margin money and illiteracy.

Suggestions to enhance active participation and economic empowerment of women in dairy sector include:

1. Prioritization of gender mainstreaming at all levels from policies, projects to people;
2. Continued support and special incentives for women;
3. Increase margin money to fully cover the purchase of quality breed of cattle;
4. Redesign male-sensitization programs to include more effective gender sensitive modules, participatory methodology and follow-

up activities at the village level towards building an enabling rural environment for women;

5. Adopt best practices and appropriate technology like direct transfer of payments to bank accounts of members through ECS which can discourage male interference and dominance of husband. It can also ensure women's financial inclusion; increase women's opportunities for financial transactions;
6. Further strengthen transparency, accountability and democratic principles of dairy cooperative societies as enshrined in the goals of cooperation.

Cascading effect of women empowerment is immense as it traverses beyond self, home, communities, dairy cooperatives to empower socio-cultural, economic, political, legal, ecological values, processes and institutions. Insights on its dynamics and dimensions through reflection, research and action are invaluable.

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