

Women Dairy Co-operative Societies: A Study with reference to State Sponsored Programme

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The National Committee on the Status of Women in India (1975) in its Report observed that despite constitutional guarantees, the roles, right and participation of women in all spheres were limited. A variety of grass root level organizations have been formed for women to be empowered and involved in the decision making process. Co-operative model at the grass root level is a unique form of organization in the sense i.e. organized, managed and used by the members themselves. Exclusive societies for women have been formed mainly in sectors such as dairy, cottage industries, consumers and urban credit. Among these it is observed that in Karnataka the dairy co-operatives for women have been able to generate income. There are about 1,258 women dairy co-operatives, out of a total of 8,218 forming 15 per cent of the total societies having a membership of 17.87 lakhs, out of which 4.77 lakhs members are women forming 26.7 per cent as on 28/2/05 in Karnataka.

The special programme for development of women folk in rural areas through Support to Training and Employment Programme (STEP) for women by the Ministry of Human Resource Development under the Department of Women and Child Development is implemented through the Karnataka Milk Federation (KMF). Training of women focussing on gender sensitization, health and nutrition, legal literacy shibiras at village level are the unique features of the women dairy societies covered under STEP.

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The support to Training and Employment Programme (STEP) for Women was launched in 1986 as one of the measures to ensure well being of women in the traditional informal sector. The objectives of the scheme are:

- Providing training for skill upgradation
- Mobilising women in small viable groups and making facilities available through training and access to credit
- Enabling groups of women to take up employment-cum-income generation programmes of their own
- Provide support services for further improving training and employment conditions of women

The Scheme aims at providing an integrated package of the following services to women to make them economically more stable, independent and raise their socio-economic status through

- Upgradation of skills through training
- Better and sustainable employment opportunities
- Backward and forward linkages
- Facilitation of organization of women
- Support services with the coverage of
 - i. Health check-ups
 - ii. Referral services
 - iii. Mobile crèches
 - iv. Education facilities

The target group to be covered under the STEP programme includes the marginalized, asset-less rural women and urban poor. This includes wage labourers, unpaid daily workers, female-headed households, migrant labourers, tribal and other dispossessed groups. The beneficiaries under the projects will be poor or asset-less marginalized women with special focus on SC/ST households, women-headed households and families below the poverty line. Special attention will be paid to women living in local districts already identified

by the Department or through any exercise undertaken by any other Department or any institution or organization to identify areas and regions and activities in which women are particularly disadvantaged.

The scheme is to be implemented through Public Sector Organisations, District Rural Development Agencies, Federations, Co-operatives and Voluntary organizations working in rural areas with legal status as a society. There are about 1,258 Women Dairy Co-operatives and 1,050 Societies functioning under STEP. The objective of the study is to understand how a State Sponsored Programme can help to empower women in a Co-operative

Information relating to the STEP and Women Dairy Societies were collected from the STEP, Karnataka Milk Federation to understand how the programme through STEP helps the members. A field survey was undertaken covering 250 women dairy members from 50 societies in five Regions. Out of 50 societies, 10 were Non-STEP societies. With a view to have a fair representation of the entire State, 5 regions were selected. They are (1) Dharwad (2) Gulbarga (3) Kolar (4) Mangalore and (5) Mysore. The field survey was carried out during July and August, 2005. The survey was carried out with the help of a pre-tested questionnaire. The information relating to the primary survey covered occupation, education, possession of milch animals, consumption and sale of milk, training programmes, insurance, cattle feed and participation in the affairs of the society. The data collected was analysed through simple tables. The limitation of this study is that a dis-aggregated districtwise analysis could not be undertaken due to time constraint.

The Karnataka Milk Federation has a separate division under the nomenclature "STEP". There is a Director to monitor the activities under him and there are 2 Joint Directors, 1 Deputy Director and a few supporting staff. At the regional level exclusive Extension Officers are there to implement and supervise the

project. In Karnataka the Support to Training and Employment Programme has been implemented in 4 phases.

A number of Awareness Programmes have been conducted by the STEP Division. The details are presented below.-

Awareness Programme conducted under STEP

Phase	Name of the Programme							
	Gender Sensitisation (In Shibiras)		Health and Nutrition (In Shibiras)		Legal Literacy (In Shibiras)		Dairy Animal Management (In Target Group Members)	
	T	A	T	A	T	A	T	A
I (1997-2001)	1200	930 (77.5)	800	733 (91.62)	1600	1323 (82.68)	2000	1976 (98.8)
II (2001-2006)	1200	1049 (87.41)	800	710 (88.75)	1200	1060 (88.33)	10000	9236 (92.36)
III (2002-2006)	1200	862 (71.83)	800	577 (72.12)	1200	873 (72.75)	10000	7738 (77.38)
IV (2004-2007)	350	238 (68)	118	175 (67.42)	175	114 (65.14)	6400	3437 (53.70)

(Figures in parenthesis refers to percentages)

T – Target

A – Achievement

The achievement for all the programmes i.e. Gender Sensitisation, Health & Nutrition, Legal Literacy and Dairy Animal Management was more than 80 per cent under Phase I & II. However, during the III Phase it was above 70 per cent. It may be mentioned here that only the Phase-I has been completed in 2001 and still there is time to achieve the target as the II & III Phase end in 2006 and the IV Phase in 2007.

Findings of Primary Survey

Education

34 per cent of the respondents were illiterate and 13.20 per cent were literate but did not have formal education. 48.80 per cent had formal school education and most of them studied up to seventh standard. The inference that one can draw is that dairy societies were formed by women with very less education.

Occupation

Majority of the respondents (83.20 per cent) had both agriculture and dairying as their occupation while 10.80 per cent had dairying and non-agricultural activities. It is worth noting that just 6 per cent had dairying as their main occupation. We can say that dairying is a subsidiary occupation for majority of the members.

Motivating Factor

Women joined the dairy society mainly due to the efforts of Karnataka Milk Federation (KMF). This could be realized when the field survey was undertaken in the villages. The KMF has done a commendable job by undertaking a benchmark survey and organizing the societies at the appropriate places.

Purpose of Joining

Majority of the respondents joined the society for undertaking dairying as subsidiary occupation and sell milk at a better price and get a higher rate of return. A meagre percentage of respondents joined to avail veterinary services, loan, exposure and for the community betterment.

Period of Membership

Majority (54.80 per cent) of the respondents were members for less than 3 years followed by the category 3 to 6 years. We can say that majority of these societies were formed due to the initiative of STEP. This drives home the point

that a state sponsored programme can help the women folk to form a co-operative. It was observed during the field visit that KMF officials have done a yeoman service by organizing the women dairy societies.

Milch Animal Owned

Majority of the respondents (53.60 per cent) owned only one milch animal while 40.40 per cent owned 2 to 3 milch animals. A very meagre percentage of the respondents i.e. 4 per cent were owning more than 4 milch animals. From this it may be inferred that dairy societies have helped the women members in owning milch animal. This in turn helps the women folk to get milk for their own consumption and also initiate dairying activity as a subsidiary occupation.

Cattle Feed

Majority of the members purchased the cattle feeds from the society for their milch animal. A very negligible percentage i.e. 3.20 per cent did not purchase and mostly these members were from Non-STEP societies.

Agency-wise Sale of Milk

It is heartening to note that 92 per cent of the members distribute the milk only through co-operatives, which speaks about member loyalty towards their own co-operative. It was observed during the field survey that the members are very loyal towards their society. This is because of the integrated services provided to the members by the dairy society. A meagre percentage of the respondents (5.20 per cent) sold to the co-operative as well as private. The reason mentioned was that they sell to private because they would like to continue their relationship with friends and neighbours.

Margin Money and Loan

45.60 per cent of the respondents availed margin money assistance through STEP and 50 per cent availed loan from agencies such as Commercial Bank, Grameena Bank, Backward Classes Development Corporation. (Table:9)

Self-Help Group

Majority of the women were members of Self-Help Groups (SHG) promoted by dairy societies viz., Nandini SHG. 10 per cent were members of SHG organized by agencies other than dairy societies. About 20 per cent were not members of SHG. This shows that women are very active in the SHGs and their savings improved considerably. 79 per cent of the members have availed loan from SHGs for purposes such as purchase of milch animals, sewing machine, agricultural operations, education, discharge of prior debts and marriage. 98.51 percentage of the respondent expressed that they find improvement in their saving level due to the formation of Self-Help Group.

Milk Production and Supply

Majority of the members milk production was in the range of 3 to 6 litres and 6 to 9 litres per day. About 15 per cent of the members could get more than 15 litres per day and probably this group have dairying as their main occupation. The self-consumption of milk was less than 1 litre per day for majority of them.

Training under STEP

Almost all the members attended the training programme on Gender Sensitisation, Health & Nutrition, Legal Literacy and Dairy Animal Management. A very negligible percentage of members have not attended the training due to pressing domestic work. There has been a very good impact of all the training programmes. During the course of field visits it was evident that social change has taken place apart from the increase in earnings due to the activities under STEP. Some of the very appealing observations revealed by the respondents are worth quoting in this context.

- i. "I am a Christian, I was not mixing with other Religion People earlier. Now after joining this society I have started interacting with other Religion and my respect is there for other religion".

- ii. "I have 14 children. Every day we used to quarrel. Now after the Awareness programmes organized under STEP, we do not quarrel; peace is there in the family".
- iii. "The superstition that milk yield comes down because of some problem is changed and now we avail the veterinary services to diagnose the cause and taken curative measures. DAM training has helped us a lot in removing this superstition".
- iv. "I was not coming out of my house earlier, we will not talk to men. Today with courage and confidence I sit before you in a chair and talk. This change has taken place out of my experience as the Office bearer of the society. Had it been earlier I would not have responded to your questions".
- v. "There was a very good Inspector of Police. Anti-social elements who drink play cards and create nuisance transferred him by influence. We staged a Dharna, brought back the Police Officer to the same place".
- vi. "My daughter and son-in-law were not seeing eye-to-eye, my daughter had filed a case for Divorce and the case was going on for five years. After the Legal Literacy Programme I could discuss both sides, reached an understanding out of the Court. Now they are living together, I am happy".

It was also noticed now they maintain the cattle and cattle shed in a hygienic way. They have given up the feeding of left overs such as rice of the previous day, old vegetables, etc. They now spend more time. One can say confidently the STEP activities has definitely created a positive impact among the women folk.

Training Under Non-STEP

The survey relating to Non-STEP societies revealed that majority of the respondents did not attend any training programme. Even for those who attended it appears that it is scattered and was not taken as a serious activity.

Awareness of STEP Activities

Majority of the members of Non-STEP societies were not aware about the Support to Training and employment Programme. This calls for wider publicity about the usefulness of Government of India STEP Project.

The members of Non-STEP societies were keen to convert their society into a STEP assisted society so that they can take the advantage of the training component.

The field survey undertaken revealed that in some of the societies, the equipments like milko meter and Computerized Milk Procurement Unit are not available. The members were of the view if such equipments are there, they would be able to get better price for the milk distributed to the society.

By and large it was observed that the veterinary services were provided. However, in a few cases the respondents expressed the need for timely veterinary services.

In cases where the members have availed loan, insurance policy was taken. It was noticed that wherever they have not availed loan, insurance policy was not taken. Some respondents lost the milch animal and they could not claim since insurance was not taken. It is suggested that awareness programme relating to the importance of insurance at the member level is to be organised.

The members of the board are well aware about the financial health of the society and all the board of Directors are effectively participating in the decision making process.

As far as training is concerned, it has definitely created a positive impact at the village level. A few Board of Directors and members were given the benefit of the exposure visits to model farm, training centre and Anand (Gujarat). It appears that there is some hesitancy on the part of the members to go out of the village for training. It is advisable to devise suitable strategies to ensure that more and more women folk participate in the training programmes at district head quarters and state capital.

The funds provided by the Government of India for the training programmes appears to be very less. It is suggested that the financial allocation for training programme as well as cost of training per trainee may be increased.

The organization of women dairy societies has provided them an opportunity to sell the milk in their village itself. The respondents observed that they had to walk about 6 to 7 kms. and sell it to the private trader, who were exploiting them in terms of price, quality and payment.

Majority of the members expressed that they were totally dependent either on the husband or other male members of the family to meet their routine expenditure. With the organization of dairy co-operative societies, they were able to get cash every week, which facilitated them to meet their household and agricultural activities without depending on the male members. Thus, we find real economic empowerment has also taken place with the organization of dairy societies under STEP.

The study clearly brings out that the State Sponsored Programme promoted by the Government of India and implemented by KMF has helped the co-operative in empowering the women. The financial empowerment of women and social change has taken place at the grass root level. The Study clearly demonstrates that the State Sponsored Programme facilitates in retaining their identity as the Co-operatives are facing identity crisis.