

Paper Sent for presentation in the

**ICA-ILO International Research Conference, Antalya, Turkey,
10-11 November 2015**

Cooperatives and the World of Work

**Thematic Stream: Cooperatives on Women's Economic Empowerment
and Gender Equality**

**Title of the Paper: Women Empowerment through Participatory Strategies –
A Study**

By

Mrs Sudha Kornginnaya, Ph.D

Associate Professor in Commerce

Besant Women's College

Affiliated to Mangalore University

M.G. Road, Mangalore 575 003

Karnataka

India

E mail: sudhak20@gmail.com

Ph.0091-824-2224471 (Residence) 2492206 (College) Mobile:9945740633

Topic: Women Empowerment through Participatory Strategies – A Study

1.0 Introduction:

In India the women in the unorganized sector suffer multiple deprivations that have undermined their potential marginalizing and secluding them from the mainstream (Krishnaswami, 1976; Parthasarathy, 2007; Srivastava, 2007). However, the economic compulsions and changing socio-cultural attitude towards women have necessitated women's participation through collective action in the labour market. The co-operatives, as a balancing model to the discrepancies of market regime, have helped women organize and mobilize for joint action and achieve better bargaining power as buyers and sellers in the market place (Dash, 2007). Empowerment of women through cooperatives is found crucial to poverty reduction and human development leading to the enhanced productivity and higher growth trajectory. In view of the above, this study outlines the participatory strategies initiated by the District level cooperatives in the Banking and Dairy sectors in Dakshina Kannada District in the State of Karnataka in India. It also delineates the impact of participation of women members in such initiatives leading to their sustainable empowerment and provides policy implications towards this end. The study findings would contribute new knowledge to the literature continuum on the integral theme of women empowerment that is vital to strengthen the cooperative essence and realize democratic objectives. It would also support the policy makers apart from providing participatory insights to the co-operatives.

The rest of the paper is organized as follows: The second section provides literature review. The third section explains the research method. The fourth section presents the role of cooperatives in empowering women. The fifth section explains the rationale for the participatory strategies in the cooperatives. Section six describes the strategies evolved by the South Canara District Central Cooperative Bank Ltd(SCDCC Bank). Section seven explains the strategies implemented by Dakshina Kannada Cooperative Milk Producers Union Ltd (D.K. Milk Union). Section eight analyses the impact of participation of women in the strategies on their empowerment. Ninth section presents the policy implications and the tenth section concludes the paper.

2.0 Literature Review:

Empowerment of women members through the cooperatives is an established orthodoxy in the development discourse and gaining significance ever than before. Plethora of studies were documented on this ideology in different perspectives. In the cooperative world of work

empowerment of poor women is a broad based and multifaceted concept. Hence this review is organized under the following themes.

2.1 Conceptualizing women empowerment in the cooperatives: Most often the term “empowerment” is directly related to the development of vulnerable and weaker section, particularly women and is used in different expressions in different contexts. They include gender equality, development, freedom, women’s autonomy, gender integration, social inclusion, financial inclusion, self-reliance, status and wellbeing. The galaxy of literature on women empowerment encompasses process of empowerment, provision of enabling conditions, strategies, techniques and proliferations of outcomes rather than the crux of the empowerment. Hence there arises the need to have a conceptual clarity of this ideology as critiqued by the advocates of women empowerment.

Individuals and groups are empowered when they exercise their capacity to make effective choices that translate into desired actions and outcomes (Alsop and Heinsohn, 2005). Exploring the concept of empowerment in the context of gender equality, Naila Kabeer(1999, p.435) defines empowerment as the “processes by which those who have been denied the ability to make choices acquire such an ability”. In her opinion, the ability to exercise choice incorporates three inter-related dimensions: *Resources* which include not only access, but also future claims, to material, human and social resources acquired through a variety of social relationships(Power to); *Agency*, the ability to define one’s goals and act upon them that may take the form of decision making, negotiation and bargaining(Power within); and *Achievements* (well-being and outcomes) (Kabeer, 1999, p.435). She calls women to come together collectively to tackle injustices “a challenge beyond the capacity of uncoordinated individual action” (the power with) (Kabeer, 2012, p.6).

Though resources and agency in different forms in terms of control, awareness, voice and power are the most common components of empowerment in the various literature, the term ‘agency’ that “encompasses the ability to formulate strategic choices and to control resources and decisions that affect important life outcomes” is at the heart of conceptualizations of empowerment (Malhotra et al, 2002, p.9). Propagating development as freedom, Sen (1999, p.288) emphasizes on “human agency and judgment of individuals including their capability, responsibility and opportunity. This improves: the choices, wellbeing, and freedom of people; their role in influencing social change; and their role in influencing economic production”. The UN (2001) defined women’s empowerment in terms of five components: “ Women’s sense of self worth; their right to have access to opportunities and resources; their right to have the power to control their own lives, both

within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally”.

Using the spirit of various definitions mentioned above, for the purpose of this study, women empowerment in the cooperatives means the ability of women to exercise their choice of organizing themselves into cooperatives to fulfill their common socio-economic and cultural needs, to assert collective right and control resources and decisions for the greatest good of large number of members through their enlightened participation in all social, economic, cultural and political activities of the cooperatives leading to their self-reliance and elimination of their subordination.

2.2 Different Dimensions of Empowerment: There are many theoretical and empirical studies on different dimensions encompassing economic, social and political empowerment of women in the cooperatives. Some studies analyzed how cooperatives have provided a forum for them to engage in entrepreneurial and income generating activities that support their livelihood, enhance their access to economic resources and opportunities reflecting on their wellbeing and their families (Anula,1980; Aruna, 1990; Bibby and Shaw, 2005; Bhatt, 1991; Dash, 2007; ICA,1980; Jabvala, 1994; Koli,1994; Krisnaswami, 2004; Manchanda, 1998; Nagalaxmi, 2003; Naik, 2005; Rao,1996; Samakhya; 1991; Sudha, 2007).

Some studies have uncovered that women through the cooperatives have secured social inclusion and acquired social skills and ability to influence the decision making roles in their homes and patriarchal structures that have subordinated them (Dash, 2011; Datta and Gailey, 2012; Ghebremichael, 2013; ILO, 2012; Rao,1996; Sudha, 2013).

Many studies were undertaken on the political mobilization of women in the cooperatives and revealed how participation of poor and women at all levels of decision making in the democratic institutions run by them is vital for poverty reduction leading to the transformative empowerment of women (Corner, 1997; Jabvala, 1994; Manchanda, 1998; Panda, 2008; Sen, 1997; Sudha, 2015). Gender integration in leadership positions fosters functional performance, good internal control, cooperative governance and ensures better responsiveness to the specific needs and priorities of the members (FAO, 2012; Itkonen,1996; Lyon and Humbert, 2012; Teasdale et al, 2011). Greater participation of women in both social and political life is significant in their integration in the growth process and helps in initiating a positive policy of promotion (Dandekar,1982; ILO, 2012). Many cooperators laid focus on the several legal, financial, organizational, educational and entrepreneurial strategies for the development of leadership ability among women having a bearing

on governance (Gopu and Namasivayam, 1990; Gunadasa, 1990; ICA, 1980; ILO, 2012; Koli and Koli, 1990; Mathur, 1996; Roy,1994; Ramanujam,1996; Sudha, 2008).

2.3 Strategies for Women Empowerment: Numerous research studies have been documented explaining the strategies for the empowerment and contributed scholastic insights towards the policy discourse both in the national and the international spheres. Cooperators have discerned the importance of *women involvement* in cooperatives and *gender integration* in the cooperative movement that strengthen their ability to enhance socio-economic empowerment, mainstreaming them in the developmental process (Dubhashi,1999; ICA,1969; ICA,1975; ICA, 1991; ICA, 1980; ICA,1997; ILO,1997; NCUI, 1987; Nippierd,1999; Samakhya; 1991; Sharma,1995). Many eminent cooperators advocated for the *creation of enabling environment* in terms of suitable amendments to the cooperative statute, state assistance and incentives for women cooperatives that help them to compete in market and better their conditions through their committed *participation* (Chhabra, 1978; Kulkarni, 1960; Rukmayi, 1980; Sandhu,1980).

Some studies have stressed the need for *organizing* poor women into women-specific cooperatives in industrial, credit, dairy, thrift sectors that enable them to access opportunities and resources required for their development and collective empowerment (Aruna Kumari, 1990; Koli and Koli,1986; Mathur, 1996; Riba,1980; Sharma, 1996). Ela Bhatt (1991) in her study on women cooperatives reveals the empowerment potential of unprotected and unorganized women workers in India. She explains that with the help of SEWA and the cooperatives how women workers have *organized themselves* for full employment in terms of work security, income security, food security and social security leading to their self-reliance and enhance decision-making ability. Besides, they also enjoy the access to array of services that includes financial, health, childcare, micro credit, insurance, legal, vocational and education. She also observes that women prefer industrial cooperatives as they have greater prospects of generating additional income leading to their empowerment. Similar study by Renana Jabvala (1994) affirms that cooperative is a potential forum for promoting the empowerment through *organizing* whereby the underprivileged people who are exploited by the market can change their circumstances, living conditions and relationships and begin to have control over their lives. Congruent studies report the similar findings (Anula 1980; Bhatt,1994; Dwivedi, 1997; Gurumurthy, 2000; Rao,1996; Sudha, 2007; Swamy and Roy 2000).

Devising a framework of empowerment in relation to *social inclusion*, a few of the eminent scholars advocate for the removal of systemic and institutional barriers and increase the access of various individuals and groups to assets, capabilities and development opportunities that help them to transform the institutions that affect them (Bennett, 2002; Dash, 2011; Narayan, 2002 as cited in Malhotra et al, 2002). Numerous studies are also reported on the empowerment of poor women through *self-help groups*, *micro credit* and capacity building initiatives, which secure them *financial inclusion* and economic empowerment (Bezboruah and Pillai, 2014; CDF, 1999; Harper et al, 2005; Krishnamurthy, 1996; Puyalvannan, 2003).

Based on the literature review that presents both the theoretical and empirical overview of women empowerment it is apparent that most of the studies focus on one of the dimensions of women empowerment in the sector specific or region specific cooperatives. The precise conceptual understanding of women empowerment in the cooperatives is really wanting. There has been a dearth of research on the area of women empowerment at the grass root level in different dimensions through some strategies initiated by the District level cooperatives. Being an under researched area, this proposed research study is an attempt to abridge the current research gap.

3.0 Methodology/Approach:

This study is a descriptive and exploratory in nature and is based on the empirical survey conducted for the purpose of minor research during the year 2012-14. The empirical study is confined to the District level cooperatives - South Canara District Central Cooperative Bank (SCDCC Bank) and Dakshina Kannada Cooperative Milk Producers Union Ltd (D.K. Milk Union) in the Dakshina Kannada (D.K.) District in the State of Karnataka in India. D.K District has a diverse socio-economic conditions, geophysical features and demographic factors influencing the working of the Cooperatives. A purposive sampling technique is adopted for the selection of district level cooperatives and an in depth survey is done. A random sampling technique is adopted for the selection of women members giving due representation to the occupation, literacy, age and location.

The purpose of the study is to understand how the participatory strategies initiated by the cooperatives at the district level facilitates women empowerment rather than to build up any estimates. Hence a cross section sample of one hundred women beneficiary members were selected

at random from each of the selected two district level cooperatives(SCDCC Bank and D.K. Milk Union) from among the members who had participated in the activities initiated towards the cause of women empowerment. Thus a total of two hundred women members constituted the sample of respondents for the study. The statistical tools such as scaling techniques, averages, chi-square, correlation and factor analysis were applied for the analysis of the data. The factor analysis is performed with Principal Component Analysis as an extracted method followed by Varimax rotation to analyze the factors impacting empowerment of women members.

Both primary and secondary sources of data are used in the study. Primary data from both the organizations and the women beneficiary members (200) were collected through personal interview by administering the semi structured interview schedules and informal discussion. In addition, organizational data were also collected from the official records of the cooperatives such as Annual Reports, Balance Sheets, e-reports and magazines. Observation technique was employed wherever live demonstration was accessible. Supportive literature such as articles, newsletters, pamphlets and photographs were gathered for the analysis. Apart from this, secondary data were gathered from books, journals, reports and periodicals to understand the theoretical framework and process of women empowerment in the cooperatives.

4.0 Role of Cooperatives in Empowering Women:

In India, more than 94% of the female labour force are in the unorganised sector and their condition is deplorable. Women workers are mired in poverty and its consequent multiple disadvantages in terms of lack of health, sanitation and education, impairing their work productivity. They often lack access to information and support services that would directly increase their income in their existing production activity (Ahluwalia, 1990). It is this deprived segment who benefits the most from the cooperatives knows the least of the cooperative potentials due to patriarchal restrictions and attitudinal barriers. However the cooperative outreach to the community enabled women to organize into cooperative model and negotiate their interests vis-a-vis institutions of market, state and community, which individually they would not have. The cooperatives as a champion of the underdog and the succor to the needy have been the democratic shelter for millions of women who are either excluded due to the vicissitudes of the market or the societal exploitations (Taimni, 1993).

The cooperatives have been the channels of mobilization of women for collective enterprises in terms of production, marketing, banking, services and other entrepreneurial activities. They have provided the women workers the economic forum for their income generation and livelihood activities along with the social safety nets. Financial services offered to women have increased their participation in the paid work and dynamic engagement in diversified economic options wherein they faced limited options or exclusions in both the contexts. The earnings women get contribute directly to the family welfare, health and education of their children. The cooperatives have addressed the issues related to the poverty, vulnerability and the social exclusion which the women face reflecting on their physical mobility, political participation and gender equality(ICA,1980; ICA, 1991; Jabvala, 2013; Kabeer, 2005). The cooperatives have also provided equality of opportunities to many women workers to leverage their potential to assume leadership role, to actively participate in the decision making process and governance.

The cooperatives, being the embodiment of values and the principles, are the apt instrument for espousing the cause of women empowerment. The glimpses of some of the success stories mentioned hereunder serve as testimony for their efficacy.

Shri Mahila Sewa Sahakari Bank is founded in the year 1974 under the able leadership of Ela Bhatt and by the self-employed women workers of SEWA, who earn a living through their own small business or through selling their own labour. Its mission is to reach to maximum number of poor women workers engaged in the unorganized sector and provide them suitable financial services for the socio-economic empowerment and self development, through their own management and ownership. As on 2013, it had a working capital of Rs 2 billion, profit of 1.61 billion, paid dividend of 9% and has been serving 0.4 million women. Financial literacy, business counseling and bank Saathi or community leaders who liaise between the bank and clients have made the women's bank to reach the pinnacle of success. Bank adopt informal delivery mechanisms for loans, savings, insurance and other support services which help these women to meet life cycle needs, engage in the process of capitalization and to reduce poverty. (Mehra,1997; SEWA, 2013).

Landless and rural based women members of Potters' Cottage Industrial cooperative in Puttur in the State of Karnataka owe their success to the training in modern terracotta and the art of pottery making imparted by their cooperative, which is at the stage of extinction in the region. It

is a taboo for the women to work on the potter's wheel as it is the exclusive prerogative right of the male members of their community. Rural women have broken the traditional and cultural barrier and excelled in the artisan skill leading to the creation of livelihood opportunities for them and good profit for the organisation (Sudha, 2008).

Mann Deshi Mahila Sahakari Bank is founded in 1977 by illiterate rural women with the facilitating efforts of social activist Ms. Chetna Sinha in Mhaswad village of Satara District of Maharashtra State. The unique feature of bank's operating model is that it uses microfinance and financial literacy as safety nets to increase disaster resilience among the rural poor women. Technology based e-card for doorstep collection of daily pigmy savings through the network of pigmy collection agents combined with integrated services made the entire banking process simpler, faster and convenient for the rural women. Women members control finances, conduct businesses, acquire property rights and voice against caste restrictions. They provide loans, savings plans, pension, and insurance to 25,000 entrepreneurs every year. Started with 500 members, at present it is a successful bank with ISO 9001: 2000 certification with recovery rate of 98%, serving over 0.14 million member clients, 2400 SHGs benefitting 40000 families spread over 150 villages(Kulkarni et al, 2013).

5.0 Rationale for the participatory strategies in the cooperatives.

Participation of members as the essence of cooperative democracy has gained more significance in the cooperative lexicon ever than before. With the approval and the release of ICA Blue Print for a Co-operative decade, "enhancing participation has become a critical mandate and a must-do agenda" highlighting its urgency, relevance and importance while moving towards Vision 2020(ICA, 2013, p.8). Inclusive participation of members is the key for women's progression, but it is given a lip service. It is not perceived as a basic value of co-operation among the leaders of the co-operatives, staff of co-operative departments, co-operative development agencies (Taimni, 1993).Cooperatives formed by the State are bereft of any educational initiatives for the disadvantaged members on the cooperative basics nor any practical exposure to the management to enrich their experience. Members at the bottom of the pyramid who need to participate more for their empowerment are excluded from the opportunities of participating in the goal setting, planning, decision making and control of cooperative activities (Verhagen,1979). So women's

involvement is circumvented either to the trade terms or to be the recipients of the benefits of the government programmes. To counter the systemic paralysis and democratic vacuum in the cooperatives, participatory strategies are paramount.

Membership of a cooperative per se is not a panacea to the problems of poverty, discrimination and inequalities. There are no readymade techniques that empower poor women overnight without they having the desire and ability to do so. So, there arises the need for the poor and disadvantaged to help themselves through enlightened participation rather than waiting for the cooperatives to help them (Müncker, 2002). Efficacious and motivational strategies that ignite the latent potentials of the poor towards their self-reliance with self-esteem are the need of the hour.

Capacity building inputs are needed more in villages especially in a country like India, where people lack general awareness about their surroundings, where there is inadequate and weak infrastructure for developing human resources, where women are in abject poverty, utter illiteracy and mired in traditional and conservative set up (Kumar and Singh, 1992). Moreover, the economic shocks and work insecurity fraught by the unbridled market forces have necessitated the cooperatives to devise effective interventions that give women access to information, inclusion, opportunity, security and human development. This will pave a long way in winning the life-long allegiance of poor women, a scarcest resource of the cooperatives.

6.0 Participatory Strategies of South Canara District Central Cooperative Bank Ltd:

6.1 Profile of SCDCC Bank: The Bank is functioning in the South Canara and Udupi District in the coastal part of Karnataka State in India. Founded by Late Molahalli Shiva Rao, the father of the Cooperative Movement of the District, the Bank was started in 1914. The Bank has given top priority for financing agricultural sector since inception by providing timely & adequate finance for diverse purposes through the primary agriculture societies at the ground level. The Bank has 902 Co-operative Societies as its members and has a share capital of ₹355.30 million. It had recorded a total business of ₹33.91 billion as on March 2014 with the deposits of ₹22.94 billion in the current year showing the growth of 27.77% as compared to the previous year. The bank has declared the dividend of 10.50% in the year 2013-14 and has created a National Record through its 100% farm loan recovery for the past 19 successive years.

The Bank has computerized all its Branches and introduced several innovative customer service activities such as single window system for integrated service delivery, Any branch banking, twelve hours of banking in the head office branch, Rupay Kisan credit cards, banking on wheels and formation of Navodaya SHGs. SCDCC Bank is categorized under 'A' category and it has been awarded as the best DCC Bank by Karnataka State Cooperative Apex Bank, Bangalore for the last 15 years. The Bank's success in completing 100 years of fruitful service in the face of tough competition in the banking sector is mainly attributed to its customer centric policies which have been greatly beneficial to the farming community and the populace of the district (SCDCC Bank,2014).

6.2 SCDCC Banks' Initiatives Towards Empowerment of Women: The Bank has set up Navodaya Grama Vikasa Charitable Trusts (R), (NGVCT) Mangalore in the year 2004 under the able guidance of its President Mr.M.N. Rajendrakumar and formed Navodaya self-help groups(SHG) for the socio-economic empowerment of the rural poor, particularly rural women. With the help of the Trust the Bank has made a silent revolution in the rural upliftment by promoting and financing the 41,143 SHGs. Micro finance is provided to the rural mass in a most simplified manner. They have mobilized a total savings of ₹1.51 billion from 2,83,276 members of which more than 67.23% (1,90,446) are women members and 32,971 groups are credit linked with ₹17.91 billion advanced to them.

Programmes for self help groups consist of basic orientation to members for the formation of groups, maintenance of books of accounts, credit management and capacity building. NGVCT imparts training for the production, provides financial assistance and marketing guidance for the self employment of the SHG members and help all committed members to achieve economic progress. The Project organizes marketing fairs and exhibitions every year to market their products and to build the brand image. Outstanding women entrepreneurs are also honoured on the World Women's Day. The Trust organizes the conferences for the SHG members that help them to build their leadership capabilities, managerial competencies and livelihood skills.

To promote self employment of the rural youth, NGVCT conducts Rural Entrepreneurship Development Programme (REDP) in collaboration and under the guidance of NABARD in the area of agriculture and allied activities such as dairy farming, bee keeping, horticulture, mushroom cultivation, screen printing and other vocations. It also organizes micro entrepreneurship

development programmes(MEDP) for the SHG women members that includes tailoring, food processing, fashion designing, cashew fruit processing, home products and office file making. The SCDCC Bank through the Trust has endeavoured to achieve 100% financial inclusion in the District for which it received the appreciation from the Government of India.

Besides, it is providing social safety nets in terms of Chaithanya Insurance Schemes(CIS) and financial help to poor patients suffering from cancer, cardiac diseases and kidney failure. Free health check up camps were organized benefitting more than 8000 rural poor people. Under CIS, for the nominal premium amount of ₹250 per year, the insured will get the benefit of ₹6000 for medical treatment, ₹25000 as insurance compensation at the event of death due to accidents and maternity benefit of ₹10,000 for women members. Women welfare programmes of the Government are optimally utilized for leveraging the competencies of the poor women reflecting on their empowerment. In the case of decease of SHG members 'Navodaya Santhwana' amount of ₹1000 will be given to the dependent of a deceased member. This scheme was implemented in the year 2012 and 310 SHG members' dependents have received the total amount of ₹3,10,000 as on December 2013. In collaboration with the Life Insurance Corporation of India, the trust is providing the benefit of micro insurance "Jeevan Madhur" to their members that enable them to have life coverage.

NGVCT has introduced the educational institutions for the higher education of rural poor children and has set up job oriented training centres for the rural unemployed youth. Rural sports and cultural events are organized to promote the rural sports and conserve the spirit of folk culture among the rural youth. Navodaya trophy is bestowed to the outstanding performers in folk arts and games as an encouragement initiative. On the eve of the centenary celebration of co-operative movement meritorious scholarships were given to 1000 poor and needy meritorious students of Dakshina Kannada and Udupi districts.

In view of the commendable service and the achievement of the NGVCT it was conferred a coveted award from NABARD for the best management of Self-Help Groups in the Karnataka State. The Bank has been receiving this Award for the past 13 years. (SKDCC Bank, 2015; NGVCT, 2015).

7.0 Participatory Strategies of Dakshina Kannada Co-operative Milk Producers Union Ltd.(D.K.Milk Union)

7.1 Profile of D.K.Milk Union: Dakshina Kannada Co-op. Milk Producers' Union is an ISO 22000:2005 certified organisation having jurisdiction of Dakshina Kannada and Udupi coastal districts. It is one of the leading Milk Unions in the State of Karnataka. At the time of registration during the year 1986, the Union's initial procurement was 4,500 Kgs per day. Now the Union is procuring 0.376 million Kgs per day through 671 Dairy Co-operative Societies and average sales per day is 339688 Lts. It has 1397 active dealers, 10 franchises and 18 milk parlours. It markets twelve value added products.

The D.K. Milk Union has 671 functioning Dairy Co-op. Societies and has established 179 Women Dairy Co-op. Societies(WDCS) in its jurisdiction, out of which 137 WDCS are under the STEP Programme of Government of India. The Milk Producers Cooperatives Societies(MPCS) are having 119774 farmer members out of which 33290 are women members. The cooperative was conferred Best Co-operative Milk Union Award during All Indian Co-operative Week. It launched Parampara Herbal Producers Company in 2004 that produces herbal medicines for the treatment of livestock and dairy management purposes (DKCMU,2015).

The D.K. Milk Union has been rendering integrated services in terms of production, procurement, processing, assured marketing, scientific pricing, provision of technical services and other related extension activities. The cooperative has set the base for organizing women into SHGs at the village level to form WDCS, who in turn formed their eight joint collectives at the Taluk level called Mahasangha and federated into Mahanandini Women SHG Federation at the undivided D.K.District level.

7.2 Strategies: a) Support to Training and Employment Programme (STEP): D.K.Milk Union has successfully implemented the STEP in seven different phases(1997-2014) initiated through Karnataka Milk Federation. It was a central government sponsored programme under the Ministry of Women & Child Development. It promoted an integrated package of inputs for the self-reliance and empowerment of women by enhancing their productivity and enabling them to take up sustainable income generation activities. The STEP aims to make a significant impact by upgrading the skills and providing employment to women on a project basis by mobilising women in viable groups to form women dairy cooperative societies(WDCS), providing margin money, improving skills, arranging for productive assets, creating backward and forward linkages, improving/arranging for support services, visiting Amul in Anand, Gujarat, providing access to credit and awareness generation programmes in gender sensitization, nutrition education, legal literacy and sensitization of project functionaries.

The ultimate endeavour of the project is to develop the group to thrive on a self sustaining basis in the market place with the minimal Governmental support and intervention after the completion of project period. The target group includes the marginalized, asset less rural women and urban poor such as wage labourers, unpaid daily workers, female headed households, migrant labourers, tribal and other dispossessed groups and families below the poverty line. Each WDCS gets a grant of approximately Rs.0.25 to 0.30 million for the establishment, management and for granting interest-free loan for the purchase of livestock. The share of the Government of India is 90% and the remaining 10% of the implementing agency.

b) Ksheera Sanjeevini: This strategy is part of Sanjeevini Project initiated by the National Rural livelihoods Mission, launched in 2011 by the Ministry of Rural Development (MoRD), Government of India through Karnataka State Rural Livelihood Promotion Society (KSRLPS). It was implemented by the Union in 2014 with the twin goal of achieving women empowerment and poverty reduction through the promotion of entrepreneurship development activities and self employment opportunities in the dairy farming for the assetless and the marginalized rural poor. It envisages enhancing the net income of women by providing direct employment to women securing them the guaranteed livelihood. The project cost per beneficiary will be ₹17,100, each WDCS gets a grant of approximately ₹0.455 million for the management, training, awareness programmes and for purchasing and insurance of the livestock. The activities of the project consists

of mobilizing women into WDCS through SHGs, provision of margin money, computer and managerial training, dairy farming management, visit to AMUL Dairy, general awareness programmes, organic manure unit, installation of fodder production machine, solar green energy and fodder processing unit in WDCs(KMF, 2015).

Table No.1 -The Progress of D.K.Milk Union under STEP

Sl. No.	Particulars	Cumulative Achievements from Phase I to Phase VII
1	WDCS functioning	137
2	Total members	15959
3	Total target (TG)members	6831
4	Members supplying milk	8965
5	TG members supplying milk	5355
6	Avg. proc/WDCS/day(ltrs.)	2937
7	Total milk procurement from TGM (in Ltrs.)	1093445900
8	Total milk procurement (in Ltrs.)	379039291
9	Artificial insemination (AI) centres	46
10	AI done	60081
11	First Aid Centres established	137
12	Cattle feed sales in MTs.	63756
13	WDCS under profit	137
14	SHGs formed	326
15	SHGs deposit (in Million Rs.)	17.459
16	Avg. milk procurement price per lit.(in Rs.)	29.27
17	Avg. income per TGM per day (In Rs.)	192.49
18	Margin money utilized – rotation basis (Million Rs.)	22.751
19	Cattle purchased –rotation basis	4876

Source: Survey Data

The Progress under NRLM/Ksheera Sanjivini – Phase I –Two years

The total fund granted under NRLM was 3.4 million of which 2.4 million amount is utilized for various activities mentioned above. Totally 27 SHGs were formed, 72 live stocks were purchased, 7 vermicompost units were established, 485 general awareness and training programmes were organized for the SHG members, Management committee members, lady resource persons and dairy farmers.

It can be deduced from the above facts and figures that the participatory interventions initiated by both the District level cooperatives have paid good dividends in terms of increased SHG deposits,

enhanced cliental base, better financial inclusion coverage, more income generating activities, viable business and social proposition, realizing both economic enterprise and association goal, enhanced community outreach, institutional networking, enhanced identity and brand image.

8.0 Impact on Women members:

Analysis: During the field survey an attempt is made to analyze the experience based perceptions of the respondent members towards the empowerment initiatives. The study explores the important factors(variables) influencing their participation leading to their development. The important variables (16) are coded with a five point Likert scale. In order to test the suitability of the data for factor analysis, the correlation matrix is computed and examined. The results indicated that there are enough correlations to justify the application of factor analysis. Data are tested by Bartlett’s test of Sphericity and Kaiser-Meyer-Olkin(KMO) measure of sampling adequacy(MSA)(Table No.2).The KMO measure value for individual variables is found to be sufficiently high for all variables. Overall MSA is found to be 0.856(>0.50) that indicates (values between 0.50 and 1.00) the appropriateness of the sample. Bartlett’s test of sphericity showed statistically significant number of correlations among variables ($p < 0.001$), which indicates that our data is suitable for factor analysis(approx. Chi-square=1071.190, df=120, significance=0.00). The factor analysis is performed with principal component analysis as the extracted method followed by Varimax rotation using SPSS Version 20.0.

Table No.2 -KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.856
Approx. Chi-Square	1071.190
Bartlett's Test of Sphericity	df
	120
	Sig.
	.000

Factor analysis was applied to the responses of all 200 women respondents on sixteen variables measured on a five point Likert scale. A principal component analysis with Varimax rotation was done and it has derived three factors with each having Eigen values greater than 1. The Eigen values of three factors are 4.037, 3.865 and 3.642 and explain 72.15% of total factor variance. This is acceptable and thus establishes the validity of the measures. Table No.3 shows the Rotated Component Matrix (RCM) for the 16 variables using the level of importance attached to each

variable. These variables are grouped under three derived factors depending upon Eigen values of each factor and are shown in Table 4.

Table No. 3 - Rotated Component Matrix^a

	Component		
	1	2	3
Financial independence	.921	.037	.049
Increased savings	.919	.089	-.040
Regular livelihood activity	.900	.086	-.023
Provided self-employment opportunities	.892	.085	.021
Improved the financial decision making power	.875	.075	.001
Increased asset base	.835	.125	-.083
Built confidence to articulate	.079	.847	.044
Gained exposure to the community	.037	.815	.073
Increased the participation spirit	.214	.775	-.021
Enhanced the leadership ability	.068	.758	.061
Enhanced functional awareness	-.035	.726	.051
Fostered social status	.037	.011	.913
Gave access to health care	-.023	-.061	.900
Reduced poverty	-.085	.085	.840
Better educational facilities to the children	-.037	-.042	.837
Enhanced the household management ability	.068	.290	.754
Eigen Value	4.037	3.865	3.642
Percentage of Variance	25.230	24.157	22.764
Total Variance	25.230	49.387	72.151

Extraction Method: Principal Component Analysis

Rotation Method: Varimax with Kaiser Normalization.^a

a. Rotation converged in 5 iterations

Source: Survey Data

The first factor denoted as ‘Economic Empowerment’ explains 25.23% of variance and includes: Financial independence with factor loading (0.921); Increased savings (0.919); Regular livelihood activity (0.900); Self employment opportunities (0.892); Improved the financial decision making power (0.875) and Increased asset base (0.835). The second factor ‘Political Empowerment’ contributes 24.16% of variance and consists of components such as Built confidence to articulate (0.847); Exposure to the community (0.815); Increased the participation spirit (0.775); Leadership ability (0.758); Enhanced functional awareness (0.726). The third factor ‘Social Empowerment’ contributes 22.76% of variance and consists of variables -Fostered social

status (0.913); Access to health care (0.900); Reduced poverty with factor loading (0.840); Educational facilities to the children (0.837); Enhanced household management ability (0.754).

Table No.4 - Grouped Factors

Factor Name	Clubbed Variables					
Economic Empowerment	Financial independence	Increased savings	Regular livelihood activities	Provided self-employment opportunities	Improved financial decision making power	Increased asset base
Political Empowerment	Built confidence to articulate	Gained exposure to the Community	Increased the participation spirit	Enhanced leadership ability	Enhanced functional awareness	
Social Empowerment	Fostered social status	Access to health care	Reduced poverty	Better educational facilities to children	Enhanced household management ability	

Source: Survey Data

Interpretation: Data collected through the interview schedules and open discussions with the beneficiary women respondents helped in understanding the utility of the participatory strategies as perceived by them (Table No.4). The study uncovered the fact that majority of the women trained under SCDCC bank and STEP of the District Milk Union found themselves bankable who were once in the margins and are able to mainstream in the economic trajectory. They opined that the work itself is life as it supports their right to live that acts as a panacea for the concomitant ills of poverty. The four Ds-Desire to work, determination to empower, development of the family, dedication to the collective action has galvanized women to choose the participatory model of the cooperatives. Women asserted that the integrated approach of gainful work, micro credit coupled with capacity building measures and infrastructure facilities provided through their collectives has been instrumental for their upward mobility. Their economic prowess and social solidarity is testified in the way they organised into SHGs to set up WDCS or other allied activities leading to the secured livelihood and financial independence. They also conduct tailoring, computer training and other diversified activities to get an additional income.

The business acumen and experiential learning gained over the years by the WDCS women members led to the floating of Multi purpose cooperative(Handattu) and Cooperative bank(Hemmadi) to meet their diverse financial needs and deepen the financial inclusion. The proliferation of developmental initiatives have promoted the other sectoral cooperatives, attracted localization of economic activities and self-employment opportunities in the region resulting in their better living culture and rural regeneration. Thus through cooperative efforts women have

been the catalysts of socio-economic change of themselves and the locale. It served the purpose of an organic agricultural exodus within the rural region itself, contributing to a more balanced relationship of rural and urban areas(Levi,1977).

The SHGs, who have participated in REDP and MEDP initiated by SCDCC bank through NGVCT wing, have been successful social entrepreneurs creating full time occupations for many wage earners in the study area. They run micro enterprises in the domain of tailoring, home products, food and fish processing, fashion designing, candle and file making, horticulture and floriculture, poultry farming and vermi compost. Their main thrust is to fulfill the goals of self actualization and socio-economic well being of the group and the family members. The collective entrepreneurship ensured equality of ownership and equitable distribution of income and the risk. It has given a direct access to the market, strengthened their bargaining power and increased their business networking. They have eschewed the asymmetry in access to entrepreneurial resources, that is a common trend in the labour market. However, inadequate forward and backward linkages, marketing and logistic facilities hinder the supply chain and economic returns. Though these start ups have high significance in terms of their economic contribution and jobs creation, they are invisible and unaccounted in the growth process when compared to the corporate start-ups.

The study showed that given the financial literacy to the poor their labour has economic value when they work in group. It has enhanced their financial decision making power in the management of their personal finance and the household, transforming them from the state of utter illiterates to the functional literates. The stable income and the peer pressure have promoted them to save and improve their investment potential. They have invested their discretionary income(after meeting the familial necessities) in the form of deposits in financial institutions, gold jewellerys, land, renovation/purchase of their houses, durable consumer goods and for the education of their children. This has increased their capital assets and improved their standard of living. Thus the cooperatives act as a means for establishing sustainable community structures in terms of SHGs, in turn, contributing immensely to their own sustainability (Parthasarathy, 2007).

The micro credit has been the life blood for the distressed agriculture women workers(32%) as it helped them to repay the old debts to the banks and recover the collateral security(gold). It served as a hedge against the agrarian crisis and acted as a lubricant for the agriculture wheel moving. The repayment compulsion has enabled women to shift from mono cropping to multiple

cropping, animal husbandry and other allied activities, perpetuating their economic engagement and increased purchasing power.

Dairying is perceived as way of life and a homestead subsidiary occupation by many farming women. They(87%) found it more lucrative in terms of assured market for the milk and processed products, nutritional food, increased marginal household income and free manure for the agriculture. In their view it provides security in terms of work, income, food, saving, nutrition, health and livestock. Respondents opined that investment by the cooperatives in the dairy farming has solved the problems of malnutrition, energy deficiency and deforestation due to the access to affordable green energy(bio gas) leading to their improved work productivity. Permanki WDCS is a unique cooperative model and is an epitome of women empowerment. This is exemplified in the diverse labour intensive job opportunities created for the rural poor, which serve as a revenue spinner for them and the cooperatives. They include community fodder grass cultivation in barren leased land, cattle feed preparation unit and vermi compost unit. They have envisaged to set up mechanized feed preparation unit using the arecanut leaves generating more jobs and income to the SHG members. It is an exemplary cooperative for its communal harmony and unity for they demonstrated that they can transcend all the cast, religion, political interests, class and status rigidity.

The work influences the family, local community, social system and the cultural process. “The nature and arrangement of work often signals the relationship in society”(Renana Jabvala, 2013, p.383).The decent work, the exposure to weekly meetings, discussion of the problems, lending operations, decisions making, entrepreneurial activities – all these have sharpened their latent talent and boosted the confidence helping them to brace any kind of challenges. They were able to consolidate their voice and articulate their concerns against obdurate behavior and intractable structural inequalities that persist in the labour market. Women, who were circumvented only to the domestic role are now found active in the outdoor activities for the purpose of banking, marketing, micro enterprising and community oriented activities. The enhanced functional awareness has made them to be assertive, responsive and responsible both in work and domestic realms.

The study revealed the fact that women gain their social status and play their social role well when they are economically independent. They affirmed that their active involvement in SHG has helped them to get identity and visibility in both the family and the society. The group cohesion

and the solidarity among women have transformed their status from the dependence on men (father and the husband) to the interdependence on the group members and the cooperatives. Sharing of their work responsibility in times of exigencies testify their sense of mutuality and caring which are the essence of cooperation. Women supplement the family income as equal economic partners in addition to the shared care work and familial responsibilities, promoting gender parity both in the family and the community. Never schooled women are able to educate their daughters in the higher education institutions. The access to safety nets in terms of micro health insurance and medical facilities has also impacted positively on the work productivity and efficiency, decreased morbidity, arresting their downward slide into health crisis and the poverty trap. However it is insufficient in terms of value and the coverage particularly for the extreme poor.

Poverty eradication although remains the central agenda of the cooperatives, they seek to achieve it through a dual process of inclusion and promoting grass root leadership. Marginalized women deemed the cooperatives as an institutional option to organize and a learning centre for the participatory democracy, both are imperative for their leadership development. “Leadership should be born out of the understanding of the needs of those who would be affected by it” (Kanter,2007, p.8). Realizing the need to develop, all the women office bearers strived very hard to acquire land and construct their own building for their WDCS, mobilized capital and women’s support leading to their self-sustenance. Most of the office bearers(50%) of WDCS are proud of their position and affirmed that they could disprove that politics is a world of men for which the women have neither the attitude nor the knowledge and are circumscribed only to the domestic realms. Some of them have contested for the local government bodies and participated in the community development projects in the study area. By exercising the political power and through the collective effort they were able to get access to basic resources such as drinking water, roads, electricity, primary health centers and schools. So, through the assertion of the rights and articulation of their identities, the women could get the legitimate demands and citizenship based rights fulfilled proving the cooperative precept of “all for each and each for all”.

Women’s representation in Board enhanced their decision making ability, governance skill, lobbying and networking capabilities leading to the strategizing of more pro-poor and pro-women initiatives. Besides gaining political identity, they are emboldened to voice against governance deficits, systemic paralysis and corrupt practices. They were not hesitant in apprising the government officials of their problems. They are bolstered to challenge and change the age old

ideologies that have relegated them to the social exclusion. Deprived women respondents were motivated to deliberate in the meetings and contest for the elections. However, establishing the equality of opportunities, changing the existing power relationship and mitigating the social barriers are an uphill task before the women leaders, particularly in the rural areas.

9.0 Policy implications:

The study findings have policy implications worth considering given the need for the empowerment of millions of underprivileged women in the cooperatives. Collaborative efforts of the government and NCUI are paramount for devising favourable regulatory framework, structural reorganization and a policy mandate for integrating and internalizing the women empowerment agenda into the functions of the cooperatives. Supportive legal reforms and administrative provisions are vital for organizing the deprived women into the cooperatives voluntarily. Necessary social protection and legal entitlements need to be extended by the State to the poor women organized under the cooperatives.

Women empowerment initiatives should be bottom-up approach and so the current system needs to be revisited and reorganized. The State government and the Cooperative Department should provide the level playing field and enabling conditions for the primary cooperatives. District and state level federations should provide support in terms of finance, human resource, infrastructure and technology to the resource poor primary cooperatives for the effective implementation of women empowerment programmes.

District level Cooperatives can play the role of new generation social entrepreneurs by forming the cooperative groups model on the similar lines of SHGs with credit, infrastructure and capability building inputs for the promotion of social start ups. Besides providing the access to the resources and opportunities to work, income and entitlements it contributes to the 'Startup India and Stand up India' growth agenda of the nation leading to the regeneration of Rural India. Cooperation among cooperatives is vital to the marketing and logistic support for ensuring fair price, social justice and good returns. Concerted efforts through policies, investment and programmes oriented towards the empowerment of women in varied dimensions are paramount for mainstreaming women on the inclusive growth process.

10.0 Conclusion:

The paper briefly outlines the role of cooperatives in empowering women and the need for the participatory strategies that draws their active participation. Based on the surveyed data, this paper examines the diverse strategies in terms of self-help groups formation, micro credit, micro insurance, capacity building measures, self-employment avenues initiated by SCDCC Bank and D.K.Milk Union for espousing the cause of women empowerment. It also analyses the three factors explaining the impact of participatory strategies on the empowerment of women- economic empowerment, political empowerment and social empowerment. The various variables grouped under empowerment dimensions are the reflectives of the efficacy of women participation that effected socio-economic change in their lives.

The important implications for future research are: to analyze the participation of women members in diverse activities across space and time; to analyze the problems and challenges faced by the women members in their development process in the world of work; to probe into more dimensions of women empowerment in terms of capacity building, social justice, economic self reliance and decision making role in the cooperatives; to assess the evaluation of the each strategy on the women, their family and on the cooperatives.

.....

References

- Ahluwalia, M.(1990). Policies for poverty alleviation, Asian Development Review, 8(7), 111-132.
- Alsop, R. and Heinsohn, N.(2005). Measuring empowerment in practice: structuring analysis and framing indicators. World Bank Policy Research Working Group Paper 3510. Washington: World Bank.

Anula, U.(1980). Income generating activities as a means to motivate women's participation in the cooperative movement In ICA (ed.), *Enhancing Women's participation in Co-operative activities*. Report of the Regional seminar held at Kandy, Sri Lanka (pp.142-149). New Delhi: ICA.

Aruna, Kumari.(1990).Women involvement in dairy cooperatives. *Cooperative Perspective*, 37 (3),15-18.

Bennett, Lynn. (2002). Using empowerment and social inclusion for pro-poor growth: A theory of social change.Working draft of background paper for the social development strategy paper. Washington, D.C.: World Bank

Bezboruah, Karabi C. and Pillai, Vijayan.(2014). Exploring the participation of women in financial cooperatives and credit unions in developing countries. *Voluntas*, 26(3),913-940.

Bhatt, Ela,R.(1991).Women cooperatives. *Cooperative Perspective*, 26(2), July-Sep,121-123.

..... (1994). Empowerment of women: Are cooperative appropriate instruments. In Bhatia, et al(eds.), *Cooperatives and human resource development: Tapping manpower resources*. Encyclopaedia of Cooperative Management, 5, (pp.111-121). New Delhi: Deep& Deep Publications.

Bibby, A.and Shaw, L.(2005). Making a difference: Cooperative solutions to global poverty, Cooperative College, Manchester.

Chhabra, R.(1978). Dairy development and women, *The Indian Express*, July 15, 11.

Co-operative Development Foundation.(CDF).(1999). New generation thrift co-operatives in CDF's fieldwork area in Andhra Pradesh, Hyderabad:CDF.

Corner, Lorraine.(1997). Women's participation in decision making and leadership: A Global Perspective, *Co-op Catalogue*, Jan-April.

Dandekar,V.M.(1982). Integration of women in economic development. *Economic and Political Weekly*,17(44),1782-1786. Retrieved from [http:// www.jstor.org/stable/4371527](http://www.jstor.org/stable/4371527).

Dash, Bishnu, Mohan.(2007). Entrepreneurship through cooperatives- An ideal vehicle for women's sustainable development. *Women's Link*, April-June,13(2), 7-9.

..... (2011). Repositioning women through cooperatives and dynamics of social inclusion: An Indian perspective. *SAARC Journal of Human Resource Development*. 7(1), 23-34.Retrieved from <http://www.shrdc.org/doc/sjhrd/2011/2.bishnu.pdf>.

Data, Punita Bhatt. and Gailey, Robert.(2012).Empowering women through social entrepreneurship: Case study of a women's cooperative in India (p.569-587). *Entrepreneurship Theory and Practice: Extending women's entrepreneurship in new directions*. 36(3).Wiley Online Library. Baylor University.

Retrieved from <http://onlinelibrary.wiley.com/doi/10.1111/j.1540-6520.2012.00505>.

DKCMU. (2015). Dakshina Kannada Co-operative Milk Producers Union Ltd. Retrieved from <http://www.dkmul.com/index.html>.

Dubhashi, Medha. (1999). Gender integration and cooperative legislation. Paper presented at the national seminar on women cooperatives, *Cooperative Perspective*, 34(3), 18-25.

Dwivedi, R.C. (1997). Cooperative identity, concepts and reality. New Delhi: Triveni Publishers. Food and Agriculture Organization of the United Nations.(FAO).(2012). Agricultural cooperatives and gender equality. International Year of Cooperatives Issue Brief Series. Retrieved from <http://www.fao.org/docrep/017/ap669e/ap669e.pdf>.

Ghebremichael, Berhane. (2013). The role of cooperatives in empowering women. *Journal of Management and Social Science Research*, 2(5), 51-54.

Gopu and Namasivayam.(1990). Performance of women cooperatives. *Tamil Nadu Journal of cooperation*, June, 23(4), 112-115.

Government of India.(GOI).(2012-13). Statistical profile on women labour, Labour Bureau, Ministry of Labour and Employment.

Gunadasa, J. M.(1980). Member education, member participation and leadership development with special reference to women in cooperatives In ICA (Ed.), *Enhancing women's participation in co-operative activities*. Report of the Regional seminar held at Kandy, Sri Lanka (pp.72-83). New Delhi: ICA.

Gurumurthy, T.R.(2000). Self-help groups empower rural women. *Kurukshetra*, Feb, 34(2), 67-71.

Harper, Malcolm, Andrews Berkhof and Ramakrishna, R.V.(2005). SHG- Bank linkage: A tool for reforms in co-operatives?. *Economic and Political Weekly*, XL(17), April-23-29, 1720-25.

International Cooperative Alliance-Regional Office-Asia-Pacific.(ICAROAP).(1969). Cooperative education-Report of the ICA-UNESCO Joint International Conference held in New Delhi in 1968. New Delhi: ICA.

ICA. (1975). Reports and Papers of Regional Seminar on Role of women in co-operative development. New Delhi: Modern Press Private Ltd.

ICAROAP.(1980). Reports and Papers of Regional Seminar on Enhancing women's participation in cooperative activities. New Delhi: Modern Press Private Ltd.

ICA. (1991). Gender integration in cooperatives. Report of Country Surveys. New Delhi: ICA.

..... (1995). Statement on co-operative identity. Geneva: ICA (in Coop dialogue), New Delhi: ICAROAP.

ICAROAP (1996). Report of the ICAROAP Sub- Regional workshops on Gender integration in cooperatives, ICAROAP, India.

ICA.(1997).Cooperative Leadership training for women-Report of the Regional Preparatory Workshop, Kuala Lumpur, Malaysia, 9-11, Dec. ICAROAP: New Delhi.

ICA.(2013). Blueprint for cooperative decade. Retrieved from <http://ica.coop/en/publications/blueprint-co-operative-decade>.

International Labour Organisation.(ILO).(1997). Breaking through the glass ceiling: Women in management, ILO Sectoral Activities Programmes, Geneva.

ILO.(2012).Empower rural women-end poverty and hunger: The potential of African cooperatives. Retrieved from www.ilo.org/public/english/ent/coopafrica_leaflet_iwd2012.pdf.

Itkonen,Raija.(1996).My Views on co-operative corporate governance. Review of International Co-operation. 89(4), 20-24.

Jabvala, Renana (1994). Economic development through women cooperatives.Cooperative Catalogue, July,3(1),15-20.

Jabvala, Renana. (2013). Informal workers and economy. The Indian Journal of Industrial Relations. A Review of Economic and Social Development, 48(3),373-386.

Kabeer,Naila.(1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. Development and Change. 30(3),435-464.Institute of Social Studies, Oxford, UK: Blackwell Publishers Ltd.

Kabeer,Naila.(2005).Is microfinance a 'magic bullet' for women empowerment? Analysis of findings from South Asia. Economic and Political Weekly, 40(44-45), 4709-4718.

.....(2012).Women's economic empowerment and inclusive growth: Labour markets and enterprise development. DFID,IDRC,CRDI, SIG Working paper, 2012/1. Retrieved from <http://www.idrc.ca/EN/Documents/NK-WEE-Concept-Paper.pdf>.

Kanter, Rosabeth, M. (2007). Women's Leadership Quotes, <http://www.odu.edu>.

KMF. (2015). Karnataka Milk Federation. Retrieved from www.kmfhandini.coop.

Koli, P.A.(1994). Cooperatives and entrepreneurial development: A case study of women's urban cooperative banks in Western Maharashtra. In Bhatia, et al. (Ed.), *Cooperatives and human resource development: Tapping manpower resources*. Encyclopaedia of Cooperative Management, 5, (pp.111-121). New Delhi: Deep & Deep Publications.

Koli,P.P. and Koli.P.A.(1990). Role of women cooperatives in economic development. The Cooperator, Jan, 33(7), 259-261.

Krishnamurthy, G. (1996). Self-Help organisations: A Case study of thrift and credit co-operatives in Adilabad District of Andhra Pradesh. A paper presented at the National Seminar on Rediscovering Co-operation, IRMA: Anand, November, 19-21.

Krisnaswami, Lalita. (2004). Empowerment of women through co-operatives. *Cooperative Perspective*, 39(3), Oct-Dec, 63-68.

Krisnaswami, O.R. (1976). *Democracy in action*, New Delhi: Somaiya Publication.

Kulkarni. (1960). *Cooperation amongst women*. Pune: Kulkarni Sangam Press.

Kulkarni A., Bapat, D., Bhatnagar, S., Roy S., Dasguptha R., and Kaveri, V.S. (2013). *Women's Bank: The way forward*. National Institute of Bank Management: Pune.

Kumar, P. and Singh, B. (1992). *Managing human resources in rural sector*. New Delhi: Akashdeep Publishing House.

Levi, Yair. (1977). *Cooperation: The search for new dimensions*. In Chinchankar, P.Y and Namjoshi, M. V. (ed.), *Co-operation and the dynamics of change* (pp.383-412), New Delhi: Somaiya Publications Pvt. Ltd.

Lyon, Fergus. and Humbert, Anne Laure. (2012). Gender balance in governance of social enterprise. *Local economy* 27, 831-845.

Malhotra, Anju, Schuler Ruth, Sidney and Boender, Carol. (2002). *Measuring women's empowerment as a variable in international development*. Background paper prepared for the World Bank workshop on poverty and gender: New perspectives. Retrieved from <http://site.resources.worldbank.org/INTGENDER/Resources/MalhotraSchulerBoender.pdf>.

Manchanda, Anita. (1998). *Development of women leadership in co-operatives- Indian profile*. In ICA (ed.), *Co-operative leadership training for women*. Report of the Regional Preparatory Workshop (pp.67-76). New Delhi: ICA.

Mathur, Man Singh. (1996). Women in mahila cooperative banks. *The Cooperator*, April, 33(10), 363-365.

Mehra, Rekha. (1997). Women, empowerment and economic development. *Annals of the American Academy of Political and Social Science*, 554, The Role of NGOs: Charity and Empowerment (Nov., 1997), pp.136-149, Sage Publications Inc. in association with the American Academy of Political and Social Science. Retrieved from <http://www.jstor.org/stable/1049571>.

Muncker, H.H. (2002). *The supportive environment for cooperatives in the context of current political, economic, social, demographic and ecological environment*. A paper for the Expert group meeting on Supportive environment for cooperatives: A stakeholder dialogue on definitions,

prerequisites and process of creation, cited in Cooperatives and rural financial development: Great opportunities and surmountable difficulties, Rabobank: Nederland.

Nagalaxmi,T.(2003). Empowerment of Tribal Women: Measures, Observations and Recommendations, Women's link, 9(3), July- September, 10-15.

Naik, Jyoti. (2005).The Incredible story of Lijjat Papad [http:// us.rediff.com /money/ 2005 / apr/ 15spec.htm](http://us.rediff.com/money/2005/apr/15spec.htm) - 33k.

Narayan, Deepa (ed). (2002). Empowerment and poverty reduction: A sourcebook.Washington DC: World Bank.(as cited in Malhotra, Anju, Schuler, Ruth Sidney and Boender, Carol.(2002). *Measuring women's empowerment as a variable in international development*. Background Paper Prepared for the World Bank Workshop on Poverty and Gender: New Perspectives, 3-51. Retrieved from [http://siteresources.worldbank.org/ INTGENDER/ Resources/ Malhotra Schuler Boender. Pdf](http://siteresources.worldbank.org/INTGENDER/Resources/Malhotra_Schuler_Boender.Pdf).

National Cooperative Union of India,(NCUI).(1987). Women and co-operatives-A Report of National convention on involvement of women cooperation, April 21-22, New Delhi: NCUI. NGVCT. (2015). Navodaya Grama Vikas Charitabl Trust, Annual Report.

Nippierd, Ann Brit.(1999). Gender issues in cooperatives. Journal of Cooperative Studies, 32(3), 175-81.

Panda, Smitha, Mishra.(2008). Engendering Cooperative Governance: Case of Women diary Cooperatives in Gujarat. In Smitha Mishra Panda(ed) *Engendering governance institutions: State, market and civil society*(pp.265-294). New Delhi: Sage Publications.

Parthasarathy, S. K.(2007). Empowerment and development in SHGs: Emerging dilemmas. Women's Link, 13(2), April-June, 24-26.

Puyalvannan,P.(2003). Micro credit innovations: A Study based on micro credit women empowerment and self-help group linkage with Co-operative Banks in Two districts in Tamil Nadu, Co-operative Perspective, 38(1), April-June, 14-22.

Ramanujam, K.N.(1996). Women cooperatives and economic development. Tamil Nadu Journal of Cooperation, 23(3), June,19-24.

Rao, V.M.(1996). Warana milk co-operatives and women producers. Paper presented at the national seminar on women dairy co-operatives, July 18-21. Pune: VAMNICOM.

Rao, V.M. (1996). Milk cooperatives in promotion of rural economy: A study in Warana milk shed (Maharashtra). Indian Journal of Agricultural Economics, 51(4), 778-779.

Riba,M.(1980). Enhancing women's participation in cooperative activities in North Eastern India. In ICA (ed.), *Enhancing women's participation in co-operative activities*. Report of the Regional seminar held at Kandy, Sri Lanka (pp.161-192). New Delhi: ICA.

Roy, A.K. (1994). Women entrepreneurship vital for the development of cooperatives. *Indian Cooperative Review*, 32(1), 32-36.

Rukmayi,T.S.(1980). Role of women in cooperative fields- A case study. In ICA (ed.), *Enhancing women's participation in co-operative activities*. Report of the Regional seminar held at Kandy, Sri Lanka (pp.161-192). New Delhi: ICA.

Samakhya.(1991) . Women in cooperatives. *Cooperative Perspective*, 26(2), July-Sep,116-120.

Sandhu,R.(1980). Women's Participation in Cooperative. In ICA (eds.), *Enhancing women's participation in co-operative activities*. Report of the Regional seminar held at Kady, Sri Lanka (pp.193-200). New Delhi: ICA.

SCDCC Bank. (2014). South Canara District Central Cooperative Bank Ltd. Annual Report.

Sen, Amartya, K. (1999). *Development as freedom*. Oxford: Oxford University Press.

Sen, Rachaiah.(1997). Women's participation in leadership and decision making in Cooperatives-Regional Perspectives. In ICA (eds.), *Women in decision making in co-operatives*, Seminar Report, May (pp.53). New Delhi: ICA.

SEWA. (2013). Shri Mahila Sewa Sahakari Bank Ltd. Retrieved from www.sewabank.com/contactus.html.

Sharma, B.D. (1995).Gender issues, Cooperative Development and HRD in Cooperatives. *The Cooperator*, June, 32(12),572-576.

Sharma, N.K. (1996).Women Mobilisation Projects in Cooperatives. *The Cooperator*, Jan, 33(7), 262-264.

Srivastava, Alka.(2007).Women and sustainable development, Editorial, *Women's Link*, April-June, 13(2),1.

Sudha,K. (2007). Bridging the missing links in primary cooperatives in India, Paper Presented in International Conference in 1st World CIRIEC Research Conference on the Social Economy. October 22-25, in Victoria, BC, Canada.

Sudha,K. (2008). Leadership development for women in cooperatives - A study with reference to primary cooperatives in Dakshina Kannada District in Karnataka State. A minor research project report submitted to the UGC.

Sudha,K.(2013).Social inclusion in primary cooperatives in India-Issues and challenges. Paper Presented in the 4th International Research Conference on The Social Economy on the move... at the crossroads of Structural change and regulation, October 24-26, IRCSE,Antwerp,Belgium.

Sudha, K.(2015). Women in leadership for effective governance- Issues and challenges. Paper to be presented in 10th ICA- Asia- Pacific Regional Research conference on Governance of co-operatives: Issues and challenges, November, 05-06, VAMNICOM, Pune, India.

Swamy, Narayan, R. and Roy A. K.(2000). Women empowerment through cooperatives-A case study of mahila vikasa in Andhra Pradesh. Cooperative Perspective, Jan-March 34(4), 18-20.

Taimni, K.K. (1993). Cooperative development: The next phase. New Delhi:ICA-DOMUS Trust.

Teasdale S.Mackay, Phillimore, J. and Teasdale, N.(2011). Explaining gender and social entrepreneurship, Voluntary Sector Review, 2(1), 57-76.

United Nations.(2001). Guidelines on women's empowerment for the UN Resident Coordinator System. Secretariat of the UN Inter-Agency Task Force on the Implementation of the ICPD Program of Action. New York: United Nations.

Retrieved from <http://www.un.org/popin/unfpa/taskforce/guide/iatfwemp.gdl.html>.

Verhagen, Konnard.(1979). How to promote people's participation in rural development through local organization- In Taimni, K.K. (ed.), *Cooperative development: The next phase* (pp. 196-197). New Delhi: ICA Domus Trust.

World Bank. (2012) World Development Report, 2012. Gender equality and development Washington: World Bank.

.....