

Abstract:-

Women empowerment is a sine-quo-non for accelerating the pace of the development of a nation and reducing poverty. Though women empowerment has attracted the attention of policy makers, academicians and social reformers since the dawn of independence of India, but the concern towards women had a low profile. Since 1980 The Government of India started to direct its efforts towards mainstreaming of women. Despite of these series of efforts, the status of women is not that appreciable even in the present condition Therefore, all-out effort needs to be triggered by the Government mechanism to achieve all that is desirable to improve the socio-economic status of women. In this backdrop, the present paper aims to evaluate the impact of STEP programme on women empowerment in rural area through co-operative dairying. For this purpose, Gulbarga-Bidar milk union has been chosen to carry out the evaluation of the performance of STEP WDCS and Non STEP WDCS on comparative basis. This union has been intentionally chosen as it comprises backward districts of Karnataka state.

Review Of Research**Waghamare. Shivaji**

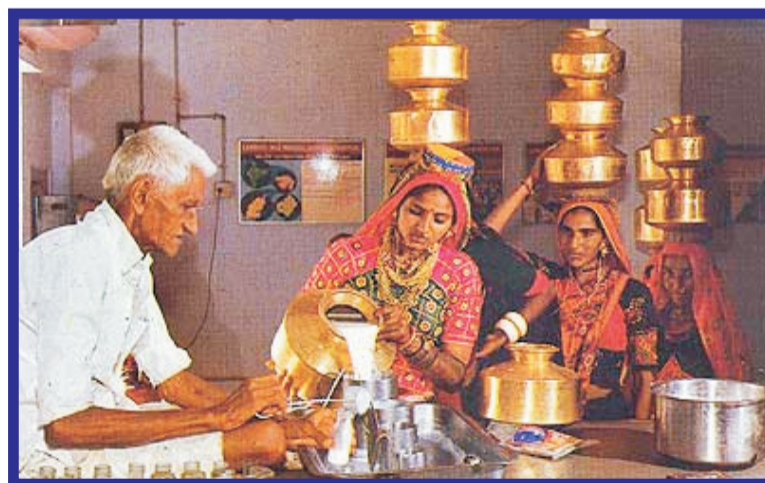
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The present study on Women empowerment through STEP (dairying) has revealed that performance STEP WDCS is better than Non STEP WDCS of Gulbarga –Bidar milk union. It implies that STEP is playing catalytic role in effectuating women empowerment among the rural dwellers due to the sufficient package of training and employment in the rural dwellers. It involves comparative study of STEP WDCS and Non STEP WDCS in the chosen milk union. Better performance of STEP WDCS indicates its potentiality to contribute much for the better being of its members.

Keywords:

Women Empowerment, STEP Dairying, Gulbarga Milk Union, and Dimensions.

A COMPARATIVE STUDY OF WOMEN STEP AND NON STEP DAIRY CO-OPERATIVE SOCIETIES – A STUDY WITH REFERENCE TO GULBARGA – BIDAR MILK UNION.



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INTRODUCTION

Women empowerment is a sine-quo-non for accelerating the pace of the development of a nation and reducing poverty. Though women empowerment has attracted the attention of policy makers, academicians and social reforms since the drawn of independence of India, but the concern towards women had a low profile. Since 1980 The Government of India started to direct its efforts towards main streaming of women. The Government of India has initiated plethora of women empowerment programme with the objective of ensuring empowerment of women from all angles, such as political empowerment, social empowerment, economic empowerment and legal empowerment. Achievement of this programme appears to be not commendable in the wake of report of Booz & Co which ranked India, at low ebb during the year 2012. Even in the present condition the status of women is not that appreciable. Therefore all-out efforts needs to be triggered by the Government mechanism to achieve all that is desirable to improve its socio-economic status of women in this backdrop present paper aims to evaluate the input of STEP programme on women empowerment in rural area through co-operative dairying. For this purpose Gulbarga milk union has been chosen to carry out the evaluation of the performance of STEP WDCS and Non STEP WDCS on comparative basis. This union has been intentionally chosen as it comprises backward districts of Karnataka state

WOMEN EMPOWERMENT

Concept: Empowerment refers to increasing the spiritual, political, social, or economic strength of individuals and communities. It often involves the empowerment developing confidence in their own capacities. According to McLeod, the concept 'Empowerment' derives from Latin word 'potere' which means "to be able". From the view of sociological aspect, empowerment is a multi-dimensional, multi-tiered and multifaceted concept. The term empowerment has different meanings in different socio-cultural and political contexts. World Bank Report 2000/2001 describes empowerment as a process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. According to country report of Government of India, "Empowerment means moving from a position of enforced powerlessness to one of power"

STATUS OF WOMEN

Status of women since ancient period is never static and experienced oscillations in their social economic status from time to time. India is not an exception to it. It is needless to mention that women members of the society were treated with high esteem in ancient period. The women in ancient India enjoyed considerable freedom, status and prestige in the society. She was recognized as man's companion and not his attendant. However, this did not persistently prevail long. Manu propounded such of views that brought down the status of women. Thus, sub-ordination of women to men from womb to tomb took its roots. During medieval period, Status of women further deteriorated due to the practices of female infanticide, Child marriage, sati system, and ban on widow remarriage. During this period, women lost her individual identity completely and got treated as a "commodity". Women were totally and oppressively subordinated to male superiority. Despite of the worsening status we do notice the emergence of Bhakti movement and Sufi traditions in different parts of India. However, the status of women experienced the symptoms of improvement during modern period due to upliftment of women from traditional bondages of ethos by the efforts of social reformers in India. Constitution of India has brought about various provisions to protect and promote women members to participate in the process of economic development of India. Though, much is in favour of women empowerment, it is paradoxical to notice that two sexes have never shared the world equally. Even in the present context the women is heavily handicapped and her full potential is not put to use.

NEED FOR WOMEN EMPOWERMENT:

Gender stereotyping is neither economically viable nor ethically feasible. Hence, gender sensitization is the need of the hour. Traditional social discriminatory policies and social structures that impede women empowerment needs to be reversed. Angel Gurria (2012) secretary general of OECD has rightly remarked that women are the underutilized economic asset in the world's economy. This statement speaks volume about the need for women empowerment even in modern society. In this context, it is strange to notice that Booz and Company an international agency has ranked India has 115th poor country on the count of economic women empowerment out of 128 countries covered under the study. This gives sufficient about miserable socio-economic condition of women in India in the percent context, which demands sufficient package of programme to ensure women empowerment to take place virtually from all angles. Realizing this, Government of India devising and implementing several creative and innovative programme to realize the end object of women empowerment of such schemes, support to training employment programme is novel ideal in this direction.

REVIEW OF LITERATURE:

1. Chinna Ashappa and Hanamanthappa B. Sedamkar (2011) in their article entitled "Women

Empowerment and Rural Development: Policies and Programmes in Gulbarga District". The present study was conducted to look into the awareness and knowledge of rural women on these women empowerment, employment and rural development policies. The paper is concluded with the remarks that the voluntary organizations and Non-Government Organization have to increase awareness among the rural women about the government policies.

2. Meera M. and Krishne Gowda in their article entitled "Towards Economic Empowerment: Study of Rural Women in Dairy Cooperatives of Heggada Devana Kote Taluk in Mysore District". The study examined 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.

3. Ravinder Renaand Suresh Vadde in their article entitled "Consumer Behavior towards Women's Cooperative Dairy (Swakrushi Milk): A Field Based Study in Karimnagar District, India" The main aim of this study is to examine the consumers' behaviour towards milk consumption. It is concluded that majority of the consumers are purchasing milk from shops, commission agencies, consumers are satisfied with price, quality, and 74 percent consumers pay by card. Electronic media is playing significant role to adverting dairy products. It is suggested that for more business quality, prices and services be improved to compete with other manufacturers.

4. Jigna Trivedi*, P K Priyanand Vinay Bhide in their article entitled "The Role of Dairy Cooperatives in Women Empowerment". People of rural India face lot of hardships to have a day's square meal. Majority of them are occupied in agriculture, animal husbandry, and other ancillary activities. Income of agriculture activity has been as erratic as monsoon. Hence, rural people were forced to think of generating additional revenue. The paper is an effort to study the role of district cooperative dairies in helping the women to be self-reliant, self-employed, self-diligent, and self-empowered.

5. Upayana Singh1, Vijay Avinashilingam, N.A. and B.S. Malik in their article entitled "Technological Impact of Women Dairy Cooperative Societies on its Beneficiaries in Haryana". The study on technological impact assessment of women dairy cooperative societies (WDCS) on its beneficiaries was conducted in Haryana state of India, where, under the STEP program (Support to Training and Employment program), a women dairy project was sanctioned to start women dairy cooperative societies. The study assesses the technological impact on the member dairy women after the introduction of women dairy cooperatives. It was found that the women dairy cooperative societies had a positive impact on adoption of improved dairy farming practices.

STEP AND WOMEN EMPOWERMENT:

Support to Training and Employment Programmes for women was launched by the Ministry of women and child development, Government of India, as one of the measures to ensure well being of women in the traditional informal sector in the year 1986 and advocates the object of extending training for upgradation of skills and sustainable employment for women through a variety of action oriented projects which employment in large numbers. STEP Programme aims to at providing as integrated package of the following services to women to enable them economically more viable, independent and raise their socio-economic status, this includes Upgradation of skills through training, better and sustainable employment opportunities, backward and forward linkages facilitation of organization of women and support services with the coverage of -Health check-ups, -Referral services, - Mobile crèches and Education.

Objectives of STEP Programme: To organize exclusive Women Dairy cooperatives to take up employment cum income generation programmes. To provide need based and extensive training for skill up-gradation. Mobilising women information of Self Help Groups which help them taking up income generating activities and have easy access to credit. To provide support services, create backward and forward linkages, impart field training and improve employment conditions of women. To create awareness through designed programmes. To conduct programmes for building confidence among women and developing leadership qualities.

KMF and STEP Scheme

Karnataka Milk Federation (KMF) is implementing STEP scheme in Karnataka state since 1997. In the first three phases and phase V 1000 Nos. and in NES (Nittur Education society, balki district bidar) project 24 Nos. of new women cooperatives were formed. Again during phases IV, VI, VII and VIII 900 Nos. of societies which were already functioning were brought under the fold of STEP Programme. At present, phases I-IV have been implemented successfully and now phase VII and VIII are being implemented. Phase IX proposal with the outline of Rs.16 Crores is submitted to Government of India through Government of Karnataka and sanction is awaited.

Phase X proposal is also submitted to Government of Karnataka. Since Phase I, i.e since to march 2013, in all 1924 exclusive women dairy cooperatives are established and for established of the same, GOI has sanctioned Rs.5648.00 lakhs and out of this it has released Rs 4247.67 lakhs till March 2013.

Gulbarga-Bidar Milk Union and STEP scheme:

Gulbarga-Bidar and Yadigirimilk Union has been implementing STEP Programme since 1997. In the first six phases (Nittur Education Society, Bidar) and 7th phase is ongoing project includes 145 WDCS

were organized and out of this fourth and sixth phases the existing 49 WDCS were brought under the cover of STEP Scheme Altogether 145 WDCS were organised through seven phases with an outlay of approx. Rs.320.94 lakhs & cent percent achievements in satisfactory completion of all the activities envisaged. Through these phases 145 WDCS have been organised. In each WDCS 40/50 Target Group members as per the norms of the scheme are identified through Bench Mark Survey. They are being trained, in technical non technical and Awareness Generation Programmes, by utilizing the margin money of Rs-5000/ per TGM 2193 milch animals have been inducted, with this income generation activity the family is getting a net earning of Rs.1000. to Rs.1500/ per month. To give good exposure three member of each society are being sent to AMUL Dairy to study the good features and implement in their societies.

Table.No-01
Details of STEP WDCS of Gulbarga-Bidar milk union

| No | Particulars | STEP-I | STEP-II | STEP-III | STEP-IV | STEP-V | STEP-VI | STEP-VII | STEP-N | Total |
|----|-------------------------------------|---------|---------|----------|---------|--------|---------|----------|--------|---------|
| 1 | Registered | 25 | 10 | 10 | 37 | 15 | 12 | 12 | 24 | 145 |
| 2 | Functioning | 12 | 08 | 07 | 29 | 15 | 12 | 12 | 21 | 116 |
| 3 | Defunct | 13 | 02 | 03 | 08 | 0 | 0 | 0 | 3 | 29 |
| 4 | T.G members (nos) | 1250 | 500 | 500 | 1480 | 752 | 600 | 1200 | 1200 | 7482 |
| 5 | A.I.Centres | 13 | 05 | 05 | - | 02 | - | - | 08 | 33 |
| 6 | First aid centre | 25 | 10 | 10 | - | 15 | - | 12 | 24 | 96 |
| 7 | SHG Formed | 28 | 11 | 07 | 30 | 30 | 24 | 24 | 24 | 178 |
| 8 | SHG Deposit | 1015756 | 581240 | 491570 | 1210804 | 933332 | 727220 | 370260 | 946080 | 6276262 |
| 9 | Average IC/member | 158 | 109 | 154 | 115 | 102 | 105 | 134 | 125 | 1002 |
| 10 | Cattle feed sales | 4.950 | 0.100 | 0.600 | - | 1.34 | 0.550 | 0.350 | - | 7.89 |
| 11 | Establishment of Vermicompost units | 0 | 0 | 0 | 0 | 15 | 12 | 12 | 0 | 39 |
| 12 | Solar lights to DCS | 0 | 0 | 0 | 0 | 15 | 12 | - | - | 27 |
| 13 | Two lights to DCS | 0 | 0 | 0 | 0 | 0 | 0 | 12 | 0 | 12 |
| 14 | Sanctioned Amt | 48.79 | 28.19 | 28.39 | 42.91 | 46.70 | 37.12 | 30.82 | 56.81 | 319.73 |
| 15 | Utilised Amt | 48.79 | 28.19 | 28.39 | 44.97 | 47.82 | 38.77 | 45.91 | 56.81 | 339.65 |
| 16 | Margin Money | 9.45 | 7.20 | 7.20 | 10.89 | 11.25 | 7.20 | 9.00 | 18.30 | 66.40 |
| 17 | Animal Induction | 407 | 240 | 240 | 363 | 225 | 144 | 180 | 405 | 2204 |
| 18 | Rotation Money | 9.50 | 3.97 | 3.26 | 13.17 | 7.30 | 2.60 | 0.60 | 9.00 | 49.75 |
| 19 | Animals Purchased | 167 | 53 | 62 | 143 | 73 | 26 | 06 | 90 | 620 |

Source: from reports of WDCS

Table no. 01 reveals details of information about women dairy co-operative societies of Gulbarga-Bidar milk union through STEP Phase-I to Phase VII and STEP Nittur programme. It clear above table that total no of societies registered are 145 of which 116 WDCS are functioning and 29 are defunct with a total target group membership of coverage 7482. This membership coverage has registered an increase of (6232). During these phases of STEP Programme, thirty three artificial insemination centre and ninety six first aid centers were created. During these phases of STEP progrmme, Nandini SHGs formed by the members of women dairy co- operative societies touched to the level of 178 with a total deposit base of 62, 76,262. It is also clear above table that total amount sanctioned earmarked for the implementation of different activities covered under STEP programme touched to a level of 319.73 lakhs up to the end of Nittur phase of this amount actually utilized amounted to Rs 339.65 lakhs registering a high level of achievement very close to 100 percentage. Under STEP Programme margin money will be provided to the members of society for animal induction and animal inducted with such margin money totaled to 2204 and with rotation money 620 animals were purchased during STEP phase I to STEP Nittur. There was no provision for establishment of vermicompost during the phase I to VI phases. This provision was implemented since STEP V and this has resulted into creation 39 vermicompost units.

OBJECTIVES OF THE STUDY:

1. To give brief description about women empowerment and STEP Programme.
2. To examine performance indicators of STEP and Non STEP WDCS.
3. To know facilities available among STEP and Non STEP WDCS
4. To indentify women empowerment indicators of STEP and Non STEP WDCS
5. To analyze of financial indicators of STEP and Non STEP WDC

METHODOLOGY:

The present study based on primary and secondary data. Primary required data collected from pre-tested questionnaires through target member of STEP and Non STEP WDCS. Necessary required secondary data are collected from annual reports of WDCS, Gulbarga-Bidar milk union ltd and KMF. In addition to an added information through the newspapers, articles, books and journals.

SAMPING DESIGN:

The present study is confined to Gulbarga –Bidar milk union situated in the northern part of Karnataka state. The STEP Programme through women dairy project is implemented in the study area since 1997. Up to 31st march 2013 in all six phases of STEP Programme have been implemented. The present study intends to evaluate the impact of STEP Programme on women empowerment through co-operative dairy. For this purpose, three STEP women dairy co-operatives started during phase-III have been chosen out of eight and three non STEP co-operatives societies have been meticulously chosen in order to ensure better comparability.

HYPOTHESES:

- H₀₁: There is no significant difference in Return on Asset between STEP and Non STEP women dairy co-operative societies.
- H₀₂: There is no significant difference in Asset turnover ratio between STEP and Non STEP women dairy co-operative societies.
- H₀₃: There is no significant difference in Gross profit ratio between STEP and Non STEP women dairy co-operative societies.
- H₀₄: There is no significant difference in Net profit ratio between STEP and Non STEP women dairy co-operative societies
- H₀₅: There is no significant difference in Salary per employee between STEP and Non STEP women dairy co-operative societies.

ANALYSIS AND INTERPRETATION

Table. 02.
Physical indicators of Facilities available (%) among selected STEP and Non STEP WDCS

| Sl.No | Facility | STEP WDCS (3) | Non STEP WDCS (3) |
|-------|---------------------------------|------------------|----------------------|
| 1 | Protected drinking water | 3 | 1 |
| 2 | Primary Healthcare Centre (PHC) | 2 | 2 |
| 3 | Mahila mandal | 2 | 3 |
| 4 | Community hall | 2 | 3 |
| 5 | Anganawadi centre | 3 | 3 |
| 6 | Ration shop | 3 | 2 |
| 7 | Grama panchayat office | 2 | 3 |

Source: - Field study.

Table. No.2. reveals the information about facilities available among chosen STEP and Non STEP WDCS. It is needless to state that the presence and absence of the facilities may make or mar the process of women empowerment. Presence of the facilities can be considered as pointers of women empowerment and absence are indicators of women disempowerment. In this context a closure examination the above table reflects that the women dairy co-operative societies covered under STEP WDCS programme are found to be possessing better facilities than Non STEP WDCS in terms of drinking water , ration shops, it is surprising notice that non STEP WDCS are relative better place in terms of mahila mandala, community hall and grama panchayats, as for as Anganawadi centers and primary health care centers consider, both types of societies are on parallel footing.

Table. 03.
Performance indicators of selected STEP and Non STEP WDCS.

| Sl.no | Indicators | STEP WDCS (3) | Non STEP WDCS (3) |
|-------|------------------------------|------------------|----------------------|
| 1 | Membership | 73 | 335 |
| 2 | Purchase Milk (Rs) | 2,92,306 | 2,82,847 |
| 3 | Milk Purchase/ Members (Rs) | 4,004 | 844 |
| 4 | Milk Purchase / Pourers (Rs) | 4,640 | 1,334 |
| 5 | Net Profit/ Loss (Rs) | 10,168 | -1,137 |
| 6 | Sale of milk (Rs) | 3,09,133 | 2,79,589 |
| 7 | Cattle Feed sold (Rs) | 19,012 | 17,174 |
| 8 | Purchase of Cattle Fee (Rs) | 15,535 | 18,725 |

Source: - Compiled from annual report of WDCS.

Table no 04 gives a summary of the performance of STEP and Non STEP WDCS during the study period. The figures shown in the above table are average figures per society of both types. Average no of member per society is much greater than among Non STEP WDCS than STEP WDCS (335 & 73). Though

membership of Non STEP WDCS is more than STEP WDCS, their purchase value and value sale of milk is much lesser than STEP WDCS. This may be attributable fact that members of STEP WDCS are aware of cattle rearing and dairy management on scientific basis due to better training programs provided to them. In addition to this sale of cattle feed to the no of STEP WDCS is greater Non STEP WDCS during the study period. This may perhaps due to realization of significance of cattle feed in improving productivity of milch animals among the members of STEP WDCS, thus STEP WDCS are found to be better performing than Non STEP WDCS. This clear from fact that average amount of Net profit among STEP WDCS is Rs 10,168, which compares much favorable as compare to Non STEP WDCS whose net loss is 1,137 during the study period.

FINANCIAL INDICATORS

In order to further cockeye the performance of STEP and Non STEP WDCS during the study period, the following ratio have been calculated and the statistically significance of each variable is ascertained by testing Null hypotheses set for the present study. The details of financial indicators and the outcome of independent types have been provided in table no.4.

Table. 04.
Average financial indicators of STEP and Non STEP WDCS-2004-05 to 2007-08

| Year | WDCSs (3) | ROA | ATOR | G/P | N/P | SPE |
|-------------|---------------|---------|---------|---------|---------|---------|
| 2004-05 | STEP WDCS | 0.157 | 8.87 | 8.88 | 3.37 | 3483 |
| | Non STEP WDCS | 0.05 | 3.22 | 8.06 | -0.05 | 8050 |
| 2005-06 | STEP WDCS | 0.310 | 6.74 | 6.96 | 3.26 | 3383 |
| | Non STEP WDCS | 0.01 | 2.38 | 10.96 | 0.71 | 9367 |
| 2006-07 | STEP WDCS | 0.255 | 5.61 | 7.40 | 2.87 | 3375 |
| | Non STEP WDCS | -0.12 | 2.85 | 7.42 | -2.16 | 8133 |
| 2007-08 | STEP WDCS | 0.052 | 2.24 | 5.60 | 0.65 | 4117 |
| | Non STEP WDCS | 0.02 | 2.46 | 7.11 | -2.23 | 7108 |
| Df | STEP WDCS | | | | | |
| | Non STEP WDCS | 6 | 6 | 6 | 6 | 6 |
| Mean | STEP WDCS | 0.1935 | 5.8650 | 7.2100 | 2.5375 | 3589.50 |
| | Non STEP WDCS | -0.0100 | 2.7275 | 8.3875 | -0.9325 | 8164.50 |
| SD | STEP WDCS | 0.11359 | 2.76895 | 1.35149 | 1.27649 | 355.08 |
| | Non STEP WDCS | 0.07528 | 0.38724 | 1.76003 | 1.49074 | 926.70 |
| T | STEP WDCS | | | | | |
| | Non STEP WDCS | 2.987 | 2.244 | -1.061 | 3.536 | -9.220 |
| Sig | STEP WDCS | | | | | |
| | Non STEP WDCS | 0.029* | 0.107** | 0.332** | 0.013* | 0.001* |

Source: Compiled from annual report of WDCS (SPSS Version 20).
Note: * It denotes rejection of Null Hypothesis and ** It denotes Acceptance of Null

Hypothesis.

The above table shows that Performance of evaluation of financial indicators under the STEP and Non STEP WDCS during the study period. Performance of Return on asset, value of t-test is 2.987, value of significance (0.029) is less than the 0.05% level of significance, it indicates Null hypothesis is rejected and alternative is accepted. Hence, STEP WDCS have been found to be more profitable than Non STEP WDCS during the study period. Asset turnover ratio, t-test is 2.244, value of significance (0.107) is more than the 0.05% level significance, it is found that Null hypothesis is accepted and alternative is rejected. Hence, STEP WDCS have been shown that to be less profitable than the Non STEP WDCS during the study period. Performance of Net profit and Salary per employee, values their t-test are 3.536 and -9.220, values of significances are 0.013 and 0.001 which are less than the 0.05% level of significance. So results indicate Null hypotheses are rejected in both variable and Alternative hypotheses are accepted. It indicates STEP WDCS are having more significant during the study period. Finally, performance of Gross profit, value of t-test is -1.061, and value of significance (0.332) is more the 0.05% level of significant. It concluded that Null hypothesis is accepted and Alternative is rejected, hence. It is found that STEP WDCS have insignificant.

CONCLUSION:

The present study on Women empowerment through STEP (dairying) has revealed that performance STEP WDCS is better than Non STEP WDCS of Gulbarga –Bidar milk union. It implies that STEP is playing catalytic role in effectuating women empowerment among the rural dwellers due to the sufficient package of training and employment in the rural dwellers. It involved comparative study of STEP WDCS and Non STEP WDCS in the chosen milk union. Better performance of STEP WDCS indicates its potentiality to contribute much for the better being of its members. This better functioning of STEP WDCS may be due to various activities covered by it which are oriented towards enlarging the knowledge base of

its members due to training and employment programmes ensured under STEP Programme.

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