



Women Entrepreneurship in Rural Areas- A Study of Mulkanoor Women Cooperative Dairy

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Abstract:

Women play an important role in an agriculture sector in India. Their contribution is more significant and essential. Dairying is also the part of agriculture. This research looks at the potential of dairy cooperatives for women's entrepreneurship in rural areas. Dairy production is of great importance for rural economy in India and women contribute significantly to this activity. This study analyses the managerial abilities and assess the socio- economic impact on the members by women co-operative dairy.

Key Words:

Women entrepreneurship, social and economic development.

Introduction:

India is a densely populated country and maximum people live in villages. Majority of them are involved in agriculture. The cattle animal is correlated with agriculture in India, and the old method of cultivation is still vogue there. Rearing of cattle animal is also an additional source of income of the villagers of this country. From the ancient Indian history, it is said that domestication of the cow and the buffalo dates back to nearly 4000 years (Manob 1996). Scriptures of India refer to the wealth through the word 'Goddhani'. Maximum proportion of cows and buffaloes of the world are seen in India. However, India produces only five percent of the total quantity of milk produced in the world. This amount is too inadequate to meet the country's demand. The supply of milk in some parts of India is higher than the local demand.

On the other hand, supply of milk in the rest of the country as well as in urban areas is much lower than the demand. As a result, many dairy cooperatives have been formed to meet local demand and to develop dairy industry. A huge amount of money has been spent on the creation of infrastructure and provision of facilities for the dairy cooperatives. In India, the cooperative dairy has three tier of structure which consists of, State level federations, District milk unions, and dairy cooperative societies at village level, respectively. In India, entrepreneurship among women is an emerging reality. The relationship between entrepreneurship and economic development is similar to the relationship between cause and effect. A woman as entrepreneur is economically more powerful than as mere because ownership not only confers control over assets but also gives her the freedom to take decisions. The dairy cooperatives at village level are the main focus of this study.

Entrepreneur:

The development of an economy depends much upon persons who are motivated to achieve something terrible by shouldering responsibilities and are willing to take risk. These persons are known as entrepreneurs. Entrepreneur is the organizer of economic venture, especially one who organizes, owns, manages and assumes the risk of the business. A entrepreneur may also be defined as the economic functionary, who undertakes such responsibilities, which cannot be insured or capatalised or salaried. He/She is one who makes the utilization of available resources for the creation of economic goods.



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According to Joseph A. Schunyoter “The entrepreneur in an advanced economy is an individual who introduces something new in the economy “ Frank young describes him as a change agent. An entrepreneur is a vital element in the development process. Developed nations are flooded with the success stories of entrepreneurs.

Entrepreneurship:

The term “entrepreneur” and “Entrepreneurship” are used synonymously. Though they are two sides of the same coin but conceptually they are different. The entrepreneur is essentially a business leader and the function by him is entrepreneurship. Entrepreneurship refers to the functions performed by an entrepreneur in establishing an enterprise. Entrepreneurship may be regarded as what entrepreneurs do. In other words entrepreneurship is the act of being an entrepreneur. Entrepreneurship is the creative and innovative response to the environment, which can take place in variety of fields of social Endeavour- business, industry, Agriculture, education, social work and the like and it is the potent limiting factor in economic development.

Women entrepreneurship:

Women entrepreneurship is the process where women take lead and organize a business or industry and provide employment opportunities to others. It may be defined as a women or group of women who initiate, organize and run business enterprises. Though women entrepreneurship is a recent phenomenon in India which came into prominence in late 1970’s now we see that more and more women are venturing as entrepreneurs in all kinds of business and economic activities and service sector. Though at the initial stages women entrepreneurship developed only at urban areas, lately it has extended its wings to rural and semi-urban areas too.

Origin of MWCD:

Mulkanoor Cooperative Rural Bank and Marketing Society (MCRB&MS) at Mulkanoor in Karimnagar district has been a successful model of a Multi-purpose Co-operative Society meeting all the needs of the farming community under one umbrella, It has been serving this area for the last 60 years. Almost 30 years ago, this bank has promoted women thrift groups in its jurisdiction. Coming in to existence, Mulkanoor Mahila Podupu Sangam (Sangam), it has promoted micro-enterprises such as diary, tailoring etc. to create additional sources of income to the families. Over a period, the thrift group has accumulated savings more than Rs.3 crores as savings. Based on this huge accumulated savings and with the encouragement from the MCRB and Cooperative Development Federation (CDF), the members of these groups have taken up a big venture of women managed dairy unit with 25,000 litres of chilling capacity per day. The members of these thrift groups have formed a separate body called Mulkanoor Women’s Cooperative Milk Union (Union) to run the dairy.. This Union is covered under the CDF (Saha Vikasa), an organisation serving for the promotion of thrift groups in the state. It has availed the loan facilities and help in organizing village level societies from Saha Vikasa and MCRB.

Mulkanoor women co-operative dairy (MWCD):

For running this dairy unit in the first year, the organizational sphere was confined to cover 8486 members in 68 villages within the radius of 25 KM centering Mulkanoor village. Now the sphere of activity is extended to 102 villages covering 14000 members. Each village will have a committee of milk growers and sellers. The membership is of two kinds - participatory and non-participatory. Participatory members are those who supply 180 liters of milk to the union for six months in a year. They alone will have the right to vote. Those who could not meet this condition are called as non-participatory members. This system naturally encourages the members to become participatory members to have voting rights.



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The Managing committee consisting of president and 11 other executive members manage the day-to-day affairs of the enterprise. One managing committee member will represent five to six villages. The participatory members from these villages will elect one executive member. These executive committee members will in turn, elect the president. The executive committee holds ten to sixteen meetings in a year and the participation rate is around 80 to 90 percent. There is a rule that if a member fails to attend three consecutive meetings he/she loses membership of the committee

Mobilization of Funds:

To establish a milk-chilling unit, it required about Rs. 4 corers and this was provided as loan by The Cooperative Development Federation (CDF) to be repaid in easy installments. The Mulkanoor Co-Operative Rural Bank has provided loan to individual members for purchase of milch animals basing on the deposits they have in the thrift groups. This has cleared the decks for the operation of the unit. The chilling dairy unit has been installed and the production and distribution has commenced on 17th August 2002. The records show that more than three- fourths of loan amount has been paid to the CDF. In the three years of its functioning, they have accumulated own funds to the tune of 2.7 lakhs as share capital and about Rs. 83 lakh deposits by CDF.

Objective and Methodology:

The main objective of this paper is to analyse the working of a women managed dairy unit in terms of its efficiency and to assess the socio- economic impact on the members. Based on the information obtained through records, the study has analysed the working efficiency of the Union. At the member level, the impact is assessed on the basis of data collected by administering a structured questionnaire on 100 sample members from Mulkanoor, kothapally, koppur and vangara villages.

Conclusion:

1. The study clearly shows that the Mulkanoor women co-operative dairy is the best example for success of the women entrepreneurship in rural area. Beyond this there is a commitment of women milk unions and significant guidance of MCRB&MS and CDF.
2. The successful establishment and organizing of MWCD is only possible by MCRB&MS and CDF. These two organizations provided all managerial inputs and adequate training and development to the milk unions.
3. The MWCD is being organized very successfully with perfect bi-law executive members have been attending the meetings regularly at more than 90 percent attendance. Within a short period, it acclaimed good name and their product is a preferred one. It is able to compete with public and private milk enterprises in raising the demand. Operationally, it has increased the size of enterprise by extending to new areas and members into its fold.
4. The milk demand has been increasing in the current market according to that supply has also been geared up with growing demand. Their major effort was to minimize the cost of transportation, which is vital for achieving economies to the enterprise.
5. The payments to the milk farmers twice in a month. For every 15 days the payment is made at their milk collection centers in organized way. Within a short time, it was able to distribute bonus to its members. These developments and norms go to show that the enterprise is run efficiently.
6. Now rural women are able to earn minimum Rs 1200 on an average per year with one buffalo /cow



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along with their agriculture income. It is strengthening women economically and socially.

7. They strongly felt that the milk union is able to create productive employment and generate dependable income through productive assets. Many members have shown their interest in increasing the number of milch animals.
8. The compulsory deposit system, interest on deposits, regular distribution of bonus, insurance, veterinary services and input supplies etc., all have benefited the members. More than these direct benefits, the milk union has contributed substantially in the social gains.
9. MCRB&MS is contributing financial assistance to their members to improve live stock and providing training camps for women and men formers for better productivity.

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