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## **An analysis of STEP and its impact on women milk producers in Karnataka**

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### **Abstract**

This paper focus on women empowerment is one of the challenging opportunities tasks in the present scenario. Majority of women in India as well as Karnataka in both the rural and urban are employed in order to meet the socioeconomic conditions, financial demands for sustainable. Most of them are engaged in agriculture activities, animal husbandry cattle rearing, poultry rearing, piggery rearing, dairy farming, and also fisheries activities and other subsidiary activities. Support to Training and Employment Programmes for Women (STEP) is one of the important programmes of the dairy co-operatives societies in the State. It is provides opportunities of employment and income generation, improvement of socio-economic activities, reduction of poverty, sustainable livelihood to millions of women's household in rural and semi-urban in India as well as Karnataka. In this direction, present study is an effort to study the performance of STEP for women, and organization and functioning of Women Dairy Co-operative Societies (WDCSs) in Karnataka.

**Keywords:** STEP, women empowerment women dairy co-operative societies, steps of institutional network for WDCSs

### **1. Introduction**

The STEP is playing a significant role in performing the day to day dairy farming activities. It can be leads to human development approaches and human capital models are more emphasized on the investment in research and development, training and education for the overall development of a country. There is need to such programmes to the upliftment of the women community in this regard. It can be leads to woman empowerment, securing freedom and resources for the women to decisions making, build confidence and act in their own interest. It has strengthened rural women by providing training and employment awareness programmes for income generation activities.

In the present situation, the dairy farming is a women's area work which has been well established, women's are generally related with animal husbandry and fisheries activities which are performed at house and they spent longer hours than men in dairy farming activities. Bringing better prospects in rural areas is possible only by women and dairy cooperative societies located at the grassroots level. Dairy Cooperatives have been creating new employment and income generation opportunities; they bring about awareness of decision making for social, economically, and politically, and improvement of in their children education at rural and semi-urban level. It can be proved that so, women participation in business activities and day-today affairs of dairy co-operatives are an essential factor for the improvement in the socio-economic conditions of the women, these are neglected by the male dominated societies in the ancient period of time.

### **2. Objectives of the Study**

1. To study the performance of STEP and its impact on women milk producers in Karnataka.
2. To find out the milk union-wise registered and functioning of women dairy cooperative societies in Karnataka.
3. To analyse the impact of STEP programmes on the socio-economic conditions of women milk producers in study area.

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### 3. Methodology of the Study

The present study is based on secondary sources. The secondary sources was collected from the office records of the STEP at Karnataka Milk Federation, Bangalore, Milk Unions of Karnataka, and Department of Registrar of Co-operative, Government of Karnataka; and various issues of economic Survey of Karnataka. The statistical tools like Mean, Standard Deviation, Percentages and graphs are used to analysis and interpretation of the data.

### 4. STEP for Women in Karnataka

Implemented as a STEP (Support to Training and Employment Programme for Women) policy, under the Department of Women and Child Development, Government of India as one of the schemes aims at improving the socio-economic development status of rural and semi-urban women through inclusive growth, efficient, and modern dairy management. And making assistances for dairy farming available, in the form of subsidised identity target groups, awareness programmes for cattle rearing, improving cattle shed, cattle feed and fodder, animal health care, cattle insurance, group insurance coverage and training programmes.

### 5. Functioning of STEP and Karnataka Milk Federation

Karnataka Milk Federation (KMF) started the STEP Programme in the State during 1997. Since then, KMF has organized 1000 Women Dairy Cooperative Societies (WDCS) in I, II, III Phase, and V Phase. In IV and VI Phases converted 450 functioning of WDCS to in STEP WDCS. In addition to this, Government of India has approved two more Phases. In Phase VII 200 WDCS and in Phase VIII 250 WDCS for brining existing societies in to the fold of STEP. Thus 1924 WDCS are sanctioned by Government of India at a total outlay of Rs. 5648.08 lakh and has released Rs. 3714.40 lakh in 2011. Each WDCS gets a grant of approximately Rs. 2.50 to 3.00 lakh for establishment, management and for granting interest-free loan for purchasing milk animals. The share of Government of India is 90 per cent and implementing agency i.e., KMF and its Member Milk Unions share is 10 per cent.

**Table 1:** Growth of Organization and Functioning of WDCS under STEP Programmes in Karnataka (Period: 1997-98 to 2016-17) (Numbers)

Phase/Period	Organization of WDCS	Functioning of WDCS
I	400	320
II	200	180
III	200	180
IV	250	231
V	224	208
VI	200	196
VII	200	196
VIII	250	250
Total	1924	1761
Mean	240.5	220.13
SD	68.09	47.08
CV	28.31	21.39

**Source:** Annual Reports (2016), KMF, Bangalore, Government of Karnataka.

Note: SD: Standard Deviation

CV: Coefficient of Variation

The above Table 1 gives the growth of organization and functioning of WDCS under the STEP for women

empowerment in Karnataka during the period from 1997-78 to 2016-17 the numbers at organization of WDCSs were 400 in Phase-I and it decreased to 200 further it also increased trend in Phases-VIII. In the Phase-I the number of functioning of WDCSs was 320 but it decreased to 250 in Karnataka. The data in table-i is analyzed in terms of Mean, Standard Deviation, and Co-efficient of Variation. The Mean for organization of WDCSs is 240.5; functioning of WDCSs is 220.39; the Standard Deviation for the organization of WDCSs is 68.09; functioning of WDCSs is 47.08; and the Co-efficient of Variation for the organization of WDCSs is 28.31; functioning of WDCSs is 21.39 per cent.

**Table 2:** Number of Registered and Functioning of WDCS in Karnataka (2016)

S. No.	Milk Unions	No. of Registered	No. of Functioning
1	Bangalore	122	117
2	Kolar	128	119
3	Mysore	184	182
4	Chamarajanagara	57	55
5	Mandya	242	241
6	Tumkur	123	122
7	Hassan	251	243
8	Dharwad	95	80
9	Belgaum	99	70
10	Vijayapura	87	59
11	Kalaburgi	145	96
12	Dakshina Kannada	137	137
13	Shivamogga	145	136
14	Bellary	107	94
	Total	1922	1752

It can be seen from the Table 2 that the Milk Union-wise number of registered and functioning of WDCSs in Karnataka in the year of 2016. It represents that milk unions for registered and functioning of WDCSs under the District Dairy Cooperative Societies (DCSs) in Karnataka. The highest registered WDCSs are 251 (13.05%) under Hassan Milk Union; lowest registered WDCSs are 57 (2.96 %) under Chamarajanagara Milk Union. In terms of the highest functioning of WDCSs are 243 (13.86 per cent) under Hassan Milk Union and lowest functioning of WDCSs are 55 (3.13 per cent) under Chamarajanagara Milk Union in Karnataka.

### 6. Programmes of STEP for Women Empowerment in Karnataka

The STEP has initiated various programmes for the women empowerment in Karnataka they are given below.

### 7. Margin Money

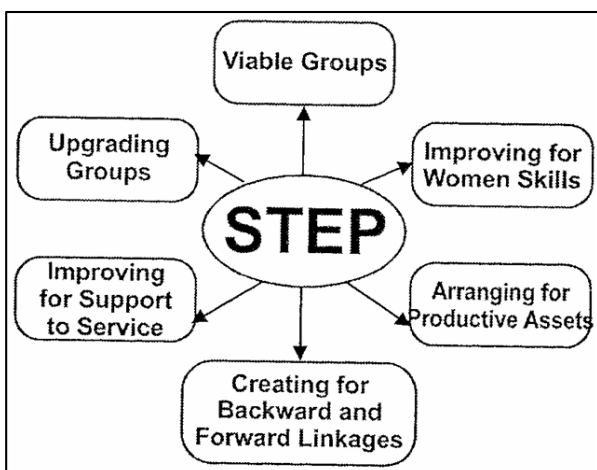
This programme is margin money of Rs. 5,000/- is provided to Target Group Members (earlier it was Rs. 3,000/-) for purchasing milk animals to upliftment their economic conditions. Financial institutions demand at least 20% of margin money from each beneficiary. The beneficiary, is economically weak may not afford to pay margin money. Hence, Rs. 5,000/- is provided as an interest-free loan to 15 members in Phase-V & 12 members in Phase-IV which remain as a revolving fund with the dairy cooperatives and enable the society to extend margin money benefit to rest of the Target Group Members of the WDCS on continuous basis. Thus Rs.60, 000 to Rs.75,000/- is provided to each society.

### 8. Self-Help Group

Another important programme of WDCS is support of Self-Help Groups (SHG) by its Target Group Members. STEP Programme implementation propose formation of at least one Self-Help Group. In this way 1375 SHGs are formed with a savings of Rs. 475.33 lakhs. The Nandini Self-Help Groups which are centers of empowerment are working for the socio-economic development of rural women. The positive intervention by KMF with the help of Government of India is resulting in slow emergent of movement of rural women, who have seen little beyond their immediate work at home, their farm and the village. It aim is to enhance women’s bargaining power as members of the society by increasing their access and control over household and community resources.

### 9. Sanjeevini - Karnataka State Rural Livelihood Promotion Society (KSRLPS)

Sanjeevini programme under KMF initiated ‘Ksheera Sanjeevini’- Phase-I project with Sanjeevini-KSRLPS was set up April 2014. The proposed project brings 250 existing Women Dairy Co-operative Societies by the 13 District Milk Unions into the fold of Ksheera Sanjeevini. It is anticipated to enroll member of 10,000 Women as Target Group Members (TGMs) with a procurement of 62,000 liters of milk per day. This project will provide direct employment to 750 rural women in 250 WDCS. The outlay of the project is Rs. 17.10 crores for three years. The project cost per beneficiary would be Rs.17,100/-, each WDCS gets a grant of approximately Rs. 4.56 lakhs for management, training, awareness programmes and for granting interest free loan for purchasing much animals, Insurance for the animals and transportation & Cattle feed for one time. The share of Sanjeevini-KSRLPS is 86.85% and implementing agency i.e., KMF and its member Unions share is 1315%. The Project envisages enhancing the net income of women by Rs.3000/- to Rs.3500/- per month by the end of the project. The project aims at soda economic development of women through dairy farming.



Structure Circular Flow of STEP an Empowerment Women Milk Producers

In the above structure circular flow of shows the performances of STEP and its impact on women milk producers in the village level. It is provides some various an important programmes for women, like Margin of Money, Self-Help Groups, Target Groups, Sanjeevini in Karnataka. It is essential for improvement of viable groups, improving

for women and upgrading groups for women milk producers.

### 10. Conclusion

The Dairy Co-operatives Societies in India have been formed to improve the socio-economic conditions, empowerment of economically, socially and politically of women milk producers, especially of the weaker sections in rural areas. The STEP is one of the essential programmes for rural and semi-rural poor women milk producers in Karnataka. It is helps to improvement of socio-economic activities, reduction of poverty, opportunity of income and employment generation, sustainable livelihood to millions of women’s household in rural-semi urban in India as well as Karnataka. It is found that STEP has positive impact on the women empowerment through developing dairy co-operatives in Karnataka. There is much more strengthening of STEP in order to overall development and the women community in the society.

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