

## **Profile and Entrepreneurial Traits of Beneficiaries of Women Dairy Cooperatives**

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### **Abstract**

This research examines the characteristics and entrepreneurial qualities of women involved in dairy cooperatives in comparison to those who are not. Beneficiaries displayed a moderate level of exposure to mass media (55%) and exhibited traits such as knowledge, skills, and judgment, which aided in their management of ventures. In contrast, non-beneficiaries experienced low mass media exposure (45%) and had different profiles of traits. The research emphasises the importance of entrepreneurial characteristics in utilising resources and fostering success within dairy cooperatives. The results of the study indicate that the entrepreneurial characteristics of beneficiaries, including their knowledge, skills, and judgment, are vital for the efficient management of dairy cooperatives. When these traits are paired with experience and maturity, they empower beneficiaries to make the best use of resources and foster success in their businesses. The difference between those who benefit and those who do not emphasises how entrepreneurial characteristics influence the success of dairy cooperatives. The greater exposure to mass media and more robust entrepreneurial attributes of beneficiaries likely enhance their performance and management of resources.

**Keywords:** Women dairy cooperatives, beneficiaries, non-beneficiaries, entrepreneurial traits, mass media exposure, resource management.

### **Introduction**

The exploration of the characteristics and entrepreneurial qualities of women involved in dairy cooperatives, as well as those not involved, reveals a nuanced relationship among

socio-economic factors, empowerment efforts, and the cooperative framework. Females participating in dairy cooperatives frequently display unique entrepreneurial qualities fostered by their engagement in these groups. These qualities consist of the decision-making process, a willingness to take risks, and leadership capabilities, all of which are vital for their financial independence and social advancement. The cooperative model creates a nurturing environment that cultivates these qualities, leading to better economic results for women. The ensuing sections will examine the specific dimensions of these qualities and how cooperatives facilitate their development.

### **Significance of the Study**

This study emphasises the significance of entrepreneurial characteristics and media exposure in the success of women's dairy cooperatives. It emphasises the necessity for specialised capacity-building programs to improve the skills and visibility of non-beneficiaries, thereby promoting inclusive growth and empowerment within dairy cooperatives. The results of this research can guide policymakers and leaders of dairy cooperatives in creating strategies that encourage entrepreneurial advancement, enhance resource management, and boost women's involvement in dairy cooperatives, which in turn supports rural development and alleviation of poverty.

### **Review of Literature**

The success of an entrepreneur depends on their characteristics, such as expertise, abilities, and decision-making. As they grow older and gain experience and knowledge, they become more capable of utilising resources effectively to advance their business. It is probably a combination of these characteristics that is crucial for achieving success in entrepreneurship.

### **Entrepreneurial Qualities of Beneficiaries**

- **Decision-Making and Leadership:** Women affiliated with dairy cooperatives often cultivate strong leadership and decision-making abilities. For example, the Mulukanoor Women's Cooperative Dairy has empowered participants by involving them in decision-making and offering leadership training (Ramesh et al., 2018; Farnworth et al., 2023).

- Risk-Taking and Innovation: Women beneficiaries of dairy cooperatives tend to show greater willingness to take risks and demonstrate innovation. The supportive cooperative structure fosters a safety net and promotes experimental approaches (Mubeena, 2017).
- Access to Resources and Skills Development: Cooperatives are vital in providing access to resources, education, and training, crucial for boosting entrepreneurial qualities. This is highlighted in the study conducted in Kermanshah province, where cooperatives significantly bolstered entrepreneurial characteristics (Emami et al., n.d.).

### **Profile of Beneficiaries**

- Demographic Characteristics: Beneficiaries are predominantly women of productive age with formal education and considerable experience in dairy farming. For instance, in the Boyolali study, over 92% of women were found to be of productive age and had received formal education (Satiti et al., 2022).
- Economic Empowerment: Women in cooperatives notice a rise in income, improved access to credit, and greater financial independence. The study in Heggada Devana Kote Taluk emphasises women's economic empowerment through increased earnings and financial confidence (Meera & Gowda, 2013).

### **Role of Cooperatives**

- Supportive Environment: Cooperatives create a nurturing atmosphere that meets women's needs and aspirations, encouraging entrepreneurial endeavours. This is particularly beneficial for women who might otherwise face socio-economic limitations (Bastida et al., 2022).
- Collective Entrepreneurship: The model of collective entrepreneurship enhances human potential and encourages social progress. It supports women on individual, familial, and community levels, as illustrated in a study of rural women entrepreneurs in India (Johar & Singh, 2022).

### **Challenges and Non-Beneficiaries**

- Limited Access and Control: Women who are not beneficiaries encounter difficulties such as restricted access to information and resources. The Boyolali study revealed that women had less access to external information compared to their male counterparts (Satiti et al., 2022).
- Cultural and Social Barriers: Societal norms and gender roles can hinder women's involvement in cooperatives. Although there have been advancements in certain sectors, patriarchal structures remain significant obstacles (Meera & Gowda, 2013; Farnworth et al., 2023).

While women in dairy cooperatives demonstrate improved entrepreneurial qualities and economic empowerment, those not involved often confront challenges related to access and cultural limitations. The cooperative model, with its fostering environment and emphasis on collective entrepreneurship, is crucial in nurturing these qualities among beneficiaries. Nevertheless, addressing the obstacles faced by non-beneficiaries demands targeted efforts to ensure inclusive growth and empowerment for all women in the dairy industry.

### **Research Methodology**

This study was conducted in Bihar, focusing on the Bihar Women Dairy Project (BWDP), a successful cooperative empowering rural women through dairying. A multistage sampling procedure was used to select:

- Two milk unions (Barauni and Mithila)
- Two districts (Begusarai and Samastipur)
- Eight villages
- Sixty non-beneficiaries
- Two hundred beneficiaries

The milk union was intentionally selected based on the effectiveness of women's dairy cooperatives. A list of female members from the chosen villages was created, and a

random sample of 260 beneficiaries of women dairy cooperatives was drawn, consisting of 200 beneficiaries and 60 non-beneficiaries.

## Results and Discussions

Table 1. Personal and socio-economic variables of beneficiaries and non-beneficiaries in women dairy cooperatives

Sr. No.	Variables and categories	Non-beneficiaries (n=60)		Beneficiaries (n=200)	
		Frequency	Percentage	Frequency	Percentage
1	<b>Age</b>				
	Young	30	50.00	60	30
	Middle	29	48.33	133	66.5
	Old	01	1.67	07	3.5
2	<b>Education</b>				
	Illiterate	09	15	51	25.50
	Can read only	-	-	-	-
	Can read and write	6	10	09	4.50
	Primary	11	18.33	57	28.00
	Middle	26	43.33	24	12
	Matriculation	08	13.33	59	29.50
3	<b>Marital status</b>				
	Married	60	100.00	200	100.00
	Unmarried	-	-	-	-
4	<b>Type of family</b>				
	Nuclear	28	46.67	97	48.5
	Joint	32	53.33	103	51.5
5	<b>Size of family</b>				
	Small	27	45	84	42
	Medium	33	55	111	55.5
	Large	00	0.00	05	2.50
6	<b>Family education status</b>				
	Low	36	60	40	20.00
	Medium	24	40	127	63.50
	High	00	0.00	33	16.50
7	<b>Recognition*</b>				
	Certificate	-	-	85	42.50
	Honour	-	-	77	38.50

	Award	-	-	98	49.00
	Position	-	-	119	59.50
	Financial	-	-	154	77.00
<b>8</b>	<b>Social participation</b>				
	No membership	60	100.00	72	36.00
	Member of a formal organisation	-	-	43	21.50
	Member of a non-formal organisation	-	-	85	42.50
<b>9</b>	<b>Caste</b>				
	Schedule caste	18	30	53	26.50
	Backward class	42	70	147	73.50
	Upper	-	-	-	-
<b>10</b>	<b>Occupation of the male head of household</b>				
	No work	2	3.33	9	4.5
	Labour	18	30.00	76	38
	Caste occupation	05	8.33	35	17.50
	Business	13	21.67	39	19.50
	Farming	22	36.67	41	20.05
	Government service				
	Private service				
<b>11</b>	<b>Involvement in agriculture</b>				
	<b>As Agriculture Labour</b>				
	Low	07	11.67	38	19
	Medium	32	53.33	87	43.50
	High	21	35	75	37.50
<b>12</b>	<b>Occupation</b>				
	Housewife	-	-	-	-
	Housewife +agriculture	32	53.33	-	-
	Housewife+ agriculture +livestock	17	28.33	109	54.50
	Housewife +agriculture + livestock + business	11	18.33	91	45.50
<b>13</b>	<b>Total annual income</b>				
	Low	12	20.00	83	41.50
	Middle	40	66.67	70	35.00
	High	08	13.33	47	23.50
<b>14</b>	<b>Land holding</b>				
	Landless	19	31.67	65	32.50
	Marginal	21	35	67	33.50
	Small	13	21.67	25	12.50
	Medium	07	11.67	43	21.50
	Large	-	-	-	-
<b>15</b>	<b>Type of house</b>				
	Katcha	09	15	16	8

		Mixed	32	53.33	86	43.00
		Pucca	19	31.67	98	49.00
<b>16</b>	<b>Size of the house</b>					
		Small	28	46.67	89	44.50
		Medium	32	53.33	111	55.50
		Large	-	-	-	-
<b>17</b>	<b>Material possession</b>					
		Low	19	31.67	68	34.00
		Medium	41	68.33	85	42.50
		High	-	-	47	23.50

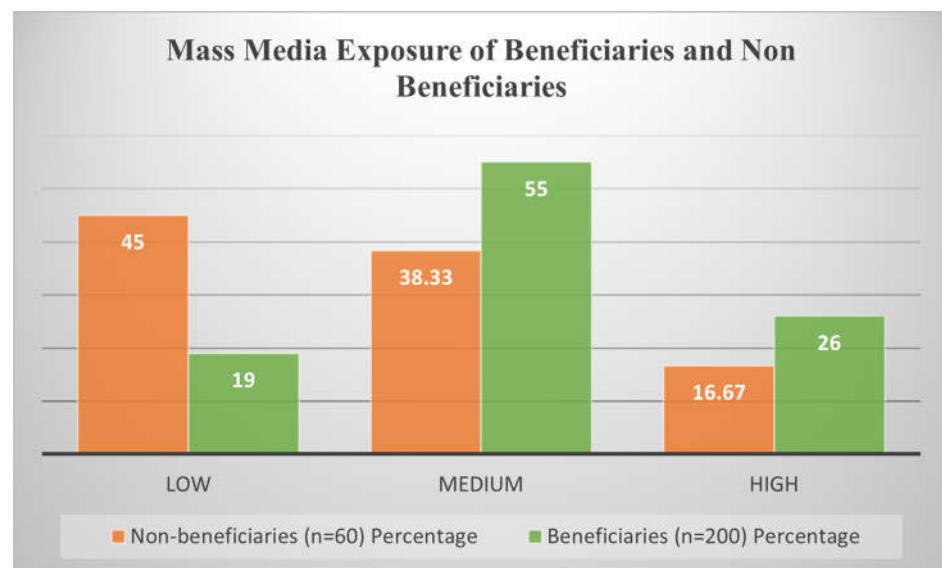
\*Multiple responses

With a view to have a in depth knowledge about personal and socioeconomic traits of beneficiaries (experimental group) and non-beneficiaries (control group), the desired information was collected. The data presented in Table 1 reveal that 66.5 and 48.33 per cent of beneficiaries and nonbeneficiaries were in the middle age group, followed by 30 and 50 per cent of them being in the young age category, and 3.5 and 1.67 per cent of them in the old age group, respectively. Further, 25.50 per cent of beneficiaries and 15 per cent of non-beneficiaries were illiterate. Profile of beneficiaries for education up to primary level (28.00%), matriculation (29.50%), middle (12%) and can read and write (4.50%), whereas for non-beneficiaries the distribution was, can read and write (10%), primary (18.33%) and education up to middle (43.33%). 100 per cent of beneficiaries and non-beneficiaries were married. 48.50 per cent of beneficiaries and 46.67 per cent of non-beneficiaries had nuclear families, and the remaining had joint families. Regarding family size, 42, 55.5 and 2.50 per cent had small family size, medium and large, respectively, whereas in the case of non-beneficiaries, the majority (55%) had a medium family size, followed by small (45%). As far as the family education status of beneficiaries was concerned, it was found that 63.50 per cent had medium family education status, followed by low (20.00%) and high (16.50%), whereas 60 per cent of non-beneficiaries had low family education status, followed by medium (40.00%). Regarding social and financial recognition, it was noted that the majority of the beneficiaries (77.00%) got financial recognition, followed by position (59.50%), award (49.00%), certificate (42.50%) and honour (38.50%), whereas no such recognitions were earned by non-beneficiaries. The data regarding social participation, other than in dairy

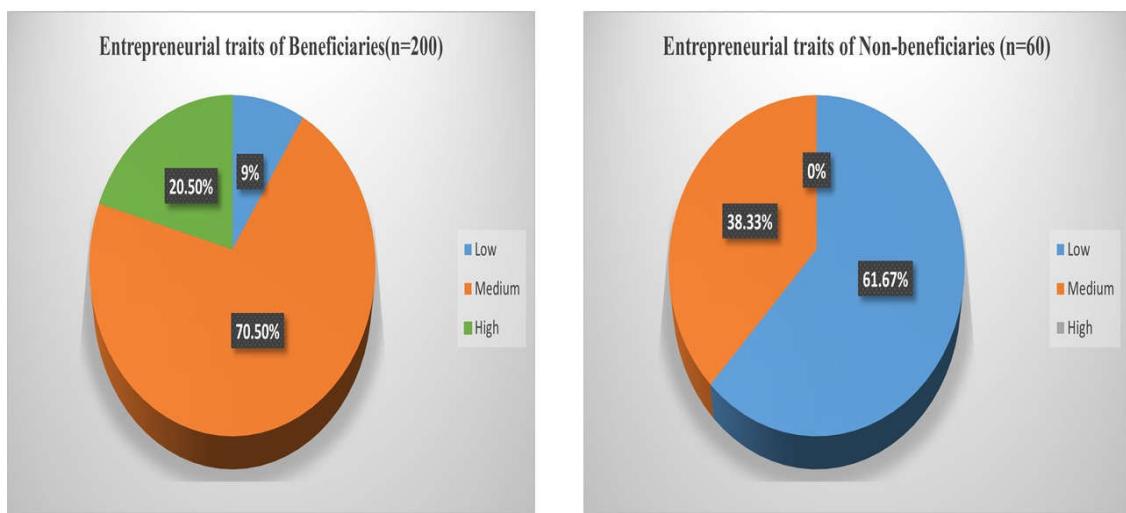
cooperatives, reveal that 42.50 members of non-formal organisations, followed by 36 per cent of the beneficiaries, had no membership other than dairy cooperatives, and members of a formal organisation (21.50%). None of the non-beneficiaries had a social participation action of this nature. The caste-wise distribution of the respondents reveals that the majority of them (73.50% and 70.00%), beneficiaries and non-beneficiaries, belonged to the backward caste, and the remaining were from the scheduled caste. In case of both beneficiaries and non-beneficiaries, labour was the main occupation of the male head of household (38.00% and 30.00%), followed by farming (20.05% and 36.67%), caste occupation (17.50% and 8.33%), business (19.50% and 21.67%) and no work (4.5 and 3.33%), respectively. As far as involvement in agriculture was concerned, it was found that nearly half of both beneficiaries and non-beneficiaries (43.50% and 53.33%) had medium involvement as an agriculture labour, followed by high (37.50% and 35.00%) and low (19.00% and 11.67%), respectively. Regarding the occupation of respondents, the main occupation of 54.50 per cent of beneficiaries was found to be a combination of housewife, agriculture and livestock, followed by housewife, agriculture, livestock and business (45.50%), whereas in the case of non-beneficiaries, 53.33 per cent of them were having main occupation of housewife and agriculture. Total annual income in both cases was reported to be low by 41.50 per cent of beneficiaries and 20.00 per cent of non-beneficiaries. The results of possession of land holding by beneficiaries and non beneficiaries indicated that (32.50% and 31.67%), respectively, were landless, followed by marginal (33.50%), medium (21.50%), and small(12.50%) in the case of beneficiaries and small (21.67%), medium(11.67%) and marginal (35%)in case of non-beneficiaries. Regarding the type and size of house, 43.00 per cent of beneficiaries and 53.33 per cent of non-beneficiaries had a mixed house, followed by pucca (49.00%) and katcha (8.00%) in case of beneficiaries and pucca (31.67%) and kutch (15.00%) in case of non-beneficiaries. Regarding the house of the respondent, beneficiaries and non-beneficiaries (44.50% and 46.67%) were having a small house, followed by medium (55.50% and 53.33%), respectively. Regarding material possession, 42.50 and 68.33 per cent of beneficiaries and non-beneficiaries had medium material possession, followed by

low(34.00% and 31.67%), respectively and 23.50 per cent of beneficiaries had high material possession.

Figure 1. Mass media exposure of beneficiaries and non-beneficiaries



Data in Figure 1 indicate that the majority of women dairy cooperative beneficiaries (55%) had medium mass media exposure, followed by high exposure (26%) and 19% with low exposure. In contrast, the majority of the non-beneficiaries had low exposure (45.00%), followed by medium (38.33%) and high (16.67%) exposure.

**Figure 2 Entrepreneurial Traits of Beneficiaries and Non-Beneficiaries**

Data in Figure 2 indicate that the majority of the beneficiaries (70.50%) possessed medium scores, followed by high (20.50%) and low (09.00%), whereas the majority (61.67%) of the non-beneficiaries possessed low scores on entrepreneurial traits, and only 38.33 per cent possessed medium scores on this variable.

**Table 4. Reasons for choosing the dairy enterprise by beneficiaries**

Reasons*	Frequency	Percentage	(n=200) Rank
Own wish	125	62.50	VIII
Wish of family members	145	72.50	VI
Government schemes were helpful	147	73.50	V
Motivated by neighbours/friends	75	37.50	IX
Motivated by members of society	141	70.50	VII
Availability of a better vet. Facilities	150	75.00	IV

Help from family members in a dairy enterprise	163	81.50	II
An economical enterprise	175	87.50	I
High social recognition in dairying	152	76.00	III

\*Multiple responses.

Data presented in Table 4 revealed that 87.50 per cent of the beneficiaries reported that dairy is an economical enterprise (Rank I) as the main reason for choosing dairy enterprise, followed by help from family members in dairy enterprise (81.50%; Rank II), high social recognition of dairying (76. 00%, Rank III), and availability of better veterinary facilities(75.00%, Rank IV), government schemes were helpful (73.50% Rank V) and the wish of family members (72.50%, Rank VI), motivated by members of society (70.50%, Rank VII), own wish (62.50%, Rank VIII) and motivated by neighbours/friends (37.50%, Rank IX).

### Conclusion

The research on the characteristics and entrepreneurial attributes of beneficiaries involved in women dairy cooperatives highlights their crucial role in advancing the socio-economic empowerment and entrepreneurial growth of women. The results reveal that a majority of beneficiaries are middle-aged, possess moderate educational qualifications, and originate from small or marginal farming families. Engagement in dairy cooperatives has granted them a reliable income, better access to resources, and greater decision-making authority within their households and communities.

The examination of entrepreneurial attributes indicates that participants demonstrate strong tendencies for risk-taking, motivation for achievement, self-assurance, leadership capabilities, and innovation. Consistent participation in cooperative events, exposure to training initiatives, and collaborative decision-making have positively impacted these traits. The cooperative framework has also enabled women to cultivate managerial abilities, financial responsibility, and market insights, which are vital for sustaining dairy enterprises.

In summary, women dairy cooperatives have proven to be a powerful institutional framework for fostering entrepreneurial qualities among women in rural settings. Enhancing these cooperatives through ongoing skill development, technical training, improved access to credit, and support for market connections can further bolster entrepreneurial skills and income generation. The study concludes that women's dairy cooperatives not only enhance livelihood security but also serve as catalysts for shaping confident, self-sufficient, and enterprising women in rural communities.

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