



A Research Paper, Submitted to One day conference on The 3-1 Engine: Driving India's Journey to a \$5 trillion Economy

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ABSTRACT

Economic independence is central to women's empowerment, and collectivism through cooperative movements has emerged as a powerful pathway to achieve it. By pooling resources, sharing responsibilities, and working collectively, women gain access to credit, markets, and entrepreneurial opportunities that are often denied in traditional structures. Cooperatives not only strengthen women's economic position but also enhance their decision-making power, leadership, and social recognition within communities. Evidence from agriculture, handicrafts, and microfinance shows that women-led cooperatives reduce gender inequalities, build solidarity, and promote inclusive and sustainable development. Thus, cooperative movements serve as catalysts for both economic empowerment and broader social transformation. Main Theme/Objective: The main theme of this study is to explore how collectivism through cooperative movements fosters women's economic independence and empowerment. The objective is to analyze the role of cooperatives in providing women access to resources, credit, markets, and decision-making opportunities, thereby reducing gender inequalities and promoting inclusive, sustainable development.



Introduction:

Women's empowerment is a vital aspect of achieving social justice, equality, and sustainable development, with economic independence serving as its foundation. Despite progress, many women still face barriers in accessing education, employment, property, and financial resources. In this context, collectivism through cooperative movements has emerged as a powerful instrument to overcome such challenges. Built on principles of mutual help, democratic participation, and shared responsibility, cooperatives allow women to pool resources, access credit, and expand market opportunities. Beyond economic benefits, they nurture leadership, decision-making power, and social recognition. Sectors like agriculture, handicrafts, and microfinance demonstrate how collective action transforms women's lives by reducing gender disparities and enhancing community solidarity. Thus, cooperative movements stand as catalysts not only for women's economic empowerment but also for broader social transformation.

Women's empowerment is universally recognized as a vital step toward achieving equality, social justice, and sustainable development. At the heart of empowerment lies **economic independence**, which gives women control over resources, decision-making, and the ability to lead dignified lives. However, in many societies, women face systemic barriers such as limited access to land, property rights, financial services, and markets. To overcome these challenges, **collectivism through cooperative movements** has emerged as a transformative approach. Cooperatives, which are based on principles of mutual aid, democratic participation, and shared responsibility, provide women with platforms to achieve financial security and greater social recognition.

Main Objective :

The main objective of "*Women's Empowerment in Cooperative Movements*" is to examine how collectivism within cooperatives enables women to achieve economic independence, enhance their decision-making power, and gain social recognition. It aims to highlight the role of cooperatives in reducing gender inequalities by providing access to credit, markets, and resources, while also fostering leadership, solidarity, and inclusive development.

Key Objectives of the *Women's Empowerment in Cooperative Movements*"

1. To analyze how cooperative movements contribute to women's economic independence.
2. To study the role of collectivism in providing women access to credit, markets, and resources.



3. To examine how cooperatives enhance women's leadership, decision-making, and social participation.
4. To highlight the impact of women-led cooperatives in reducing gender inequalities.
5. To assess the contribution of cooperatives in promoting inclusive and sustainable community development.

Role of Cooperatives in Women's Empowerment

Cooperatives have emerged as powerful instruments for promoting women's empowerment by combining economic benefits with social transformation. Rooted in the principles of **mutual help, collective responsibility, and democratic participation**, cooperatives provide women with opportunities to overcome structural barriers and participate more actively in economic and community life.

1. **Economic Independence:** Cooperatives give women access to credit, savings, and collective income-generation opportunities. By pooling resources, women can establish small businesses, agricultural ventures, or service enterprises. This reduces dependence on family members and improves their standard of living.
2. **Access to Resources and Markets:** Individually, women may lack bargaining power, but cooperatives enable them to reach larger markets, negotiate better prices, and secure fair wages. This access helps them achieve economic stability.
3. **Leadership and Decision-Making:** Participation in cooperatives creates platforms where women can serve as leaders, managers, and board members. These experiences strengthen their decision-making power both within the organization and in their families and communities.
4. **Skill Development and Capacity Building:** Many cooperatives provide training in entrepreneurship, financial literacy, and management. These skills enhance women's confidence, productivity, and ability to run sustainable enterprises.
5. **Social Empowerment:** Beyond economics, cooperatives foster solidarity, unity, and collective voice. Women gain respect and recognition in society, challenging traditional gender roles and cultural barriers.



6. **Community Development:** Women-led cooperatives have a multiplier effect on society. Increased income leads to better education for children, improved healthcare, and greater participation in community development programs.

Collectivism as a Strategy

Collectivism strengthens women by uniting them under a common purpose. Individually, women may lack access to markets, resources, or influence, but collectively, they can overcome these barriers. Through group savings, microfinance initiatives, and shared labor, women's cooperatives reduce risks and promote equality. This collective strength builds a **sense of solidarity**, giving women both economic stability and social power.

The role of cooperatives in women's empowerment extends far beyond income generation. They are platforms for **economic independence, social recognition, and leadership development**, helping women transition from marginalization to active participation in society. By strengthening cooperative movements, communities can build pathways toward gender equality, inclusive growth, and sustainable development.

Case study : The **Gulbarga Mahila Souharda Sahakari Sangha Niyamita., Kalaburagi , Karnataka**
The **Gulbarga Mahila Souharda Sahakari Sangha Niyamita (Gulbarga Women's Cooperative Society)** is a cooperative society in Gulbarga (now Kalaburagi), Karnataka, focused on empowering women through cooperative ventures. The organization works on a variety of activities relevant to social and economic development, particularly in rural and semi-urban areas. While specific details of its operations may not be publicly accessible without current records or reports, the cooperative's typical activities may include the following:

**Research cooperative details following :
Gulbarga Mahila Souharda Sahakari Sangha Niyamita**

Gulabarga Mahila Souharda Sahakari Sangha Regular, a women's cooperative society by women for women, is a process of empowering women as empowered and empowered members. It strengthens their social, economic, educational and political rights. Women's empowerment takes place at many levels and works to re-establish women's rights in various fields. Women's empowerment is of course instrumental in changing social norms and attitudes.



Details of Gulbarga Mahila Souhardha Cooperative Society

Introduction: Gulbarga Mahila Sauharda Cooperative Society works towards the economic, social and personal development of women. The association has devised several schemes for women's empowerment, emphasizing self-reliance and self-determination for women. Inauguration of Co-operative Society and its success Women's Co-operative Society has been instrumental in bringing many kinds of changes in the lives of women.

Gulbarga Mahila Souhardha Cooperative Establishment:

On 31/10/2008 Gulbarga Mahila Souharda Cooperative Society was established and Kalaburgi is one of the leading cities in Cooperative Services. In the wake of the establishment of Women's Cooperatives, various schemes for women have been formulated, with the main emphasis being on giving girls autonomy and equal rights in the economic sector.

The organization provides assistance to women through credit facilities, business training, agricultural solutions and social services, mostly through primary cooperative societies.

Objectives and Procedure: Gulabarga Mahila Souharda Cooperative Society is working with the objective of providing the necessary encouragement and assistance to women in Kalaburgi district for their economic empowerment and social security by creating self-confidence and giving them an opportunity to live independently. And improving social status. To achieve this, the association has organized various types of programmes

Financial independence: The cooperative provides loans and funds to women to help them set up their own enterprises. The cooperative will help women using their skills to start careers through innovative loan schemes. The association will definitely focus on providing financial freedom and assistance to women.

Agriculture and Animal Husbandry: Women are trained in agriculture so that they can follow better production for investment.

Enterprise and Skill Development: Women's cooperatives give priority to skill development. For this, training centers are established and women are trained in their cooperatives /KASSFCL/Cooperative sector institutions such as carpet weaving, fruit production, food production, handicrafts and hand washing.



Commercial Management: The mahila cooperative also provides support services for harmonious progress in skill development, child education, improving women's health. **Organization Services:** Kalaburgi Mahila Cooperative Society provides various services,

These services are as follows:

Loan Facility: The association provides various types of loans to women for starting small manufacturing units. To enable women to start any type of business, the association will improve the financial system.

Supplementary Services: Supplementary services on women's health and education (costly treatments, child education schemes) are provided. To inculcate the concept of social responsibility, through separate women clinics, programs on women's rights and government schemes.

five years loans disbursed, recovery, NPA

Sl No.	Information of the year	loans disbursed	recovery	NPA
1	2019-20	6,95,12,649	5,11,76,128	2.91%
2	2020-21	4,61,58,163	5,52,25,715	4.47%
3	2021-22	5,25,70,667	4,81,14,489	18.40%
4	2022-23	7,05,86,971	6,04,27,214	9.01%
5	2023-24	5,74,47,215	5,44,19,602	1.26%

Figure 1.1

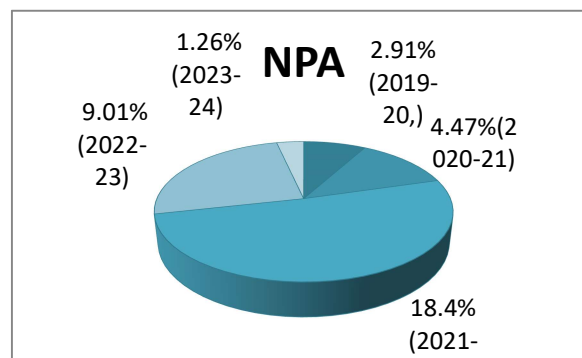
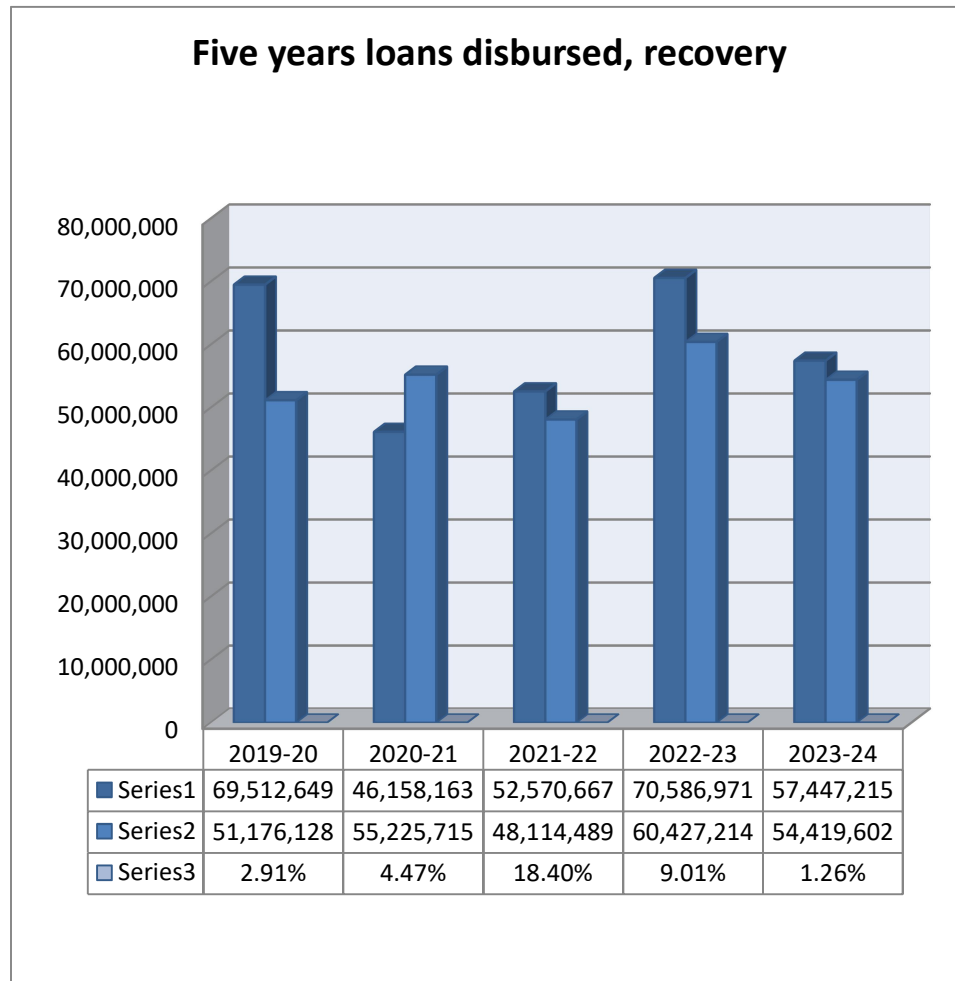


Figure 1.2



Data Analysis:

1. Loans Disbursed: The loan disbursements saw a fluctuation over the years:

- **2019-20** and **2022-23** recorded the highest disbursements at ₹6.95 crore and ₹7.05 crore respectively.
- The lowest disbursement was in **2020-21** with ₹4.61 crore.
- Over time, there seems to be an increase in loan disbursal, with 2022-23 having the highest value.

2. Recovery:

- The recovery has been relatively strong, with **2020-21** showing the highest recovery amount at ₹5.52 crore.
- **2021-22** saw the lowest recovery at ₹4.81 crore.



- **2023-24** shows a notable recovery improvement compared to **2021-22**, with ₹5.44 crore recovered.

3. NPA (Non-Performing Assets):

- **2021-22** experienced a significant increase in NPA, with an alarming **18.40%**, suggesting a rise in default or delayed repayments.
- The NPA percentage in **2023-24** is much improved at **1.26%**, indicating better management of recoveries.
- **2020-21** and **2022-23** had moderate NPAs at **4.47%** and **9.01%**, respectively.

Key Observations:

- The **2021-22** year stands out with a sharp rise in NPA to **18.40%**, despite a moderate loan disbursement and recovery value.
- The **2023-24** year shows improved NPA management with the lowest percentage (1.26%), despite a drop in loan disbursements compared to the previous year.
- The overall trend in recovery seems positive, with improvements over time, except for **2021-22**, which saw a significant dip.

In conclusion, the data reflects some fluctuation in disbursements and recovery over the years, but the most notable concern is the rise in NPA in **2021-22**, which seems to have been mitigated in **2023-24**.

Potential Fin technologies: Women today are equipped with hardware and software skills to participate in digital banking and online transactions, they are supported to learn and share performance.

Training: To encourage women, trainings on social harmony and international level issues will be initiated.

Activities of Gulbarga Women's Co-operative Society

Gulabarga Women's Cooperative Organization also organizes many activities to prioritize women's empowerment and economic advancement. These activities are designed to empower women morally and economically as well as assist in their social and personal well-being.



Kalaburagi Mahila Self-employment Services (K-MASS) started by the co-operative provides women with home-made and hand-made items, snacks, chakkuli, avalakki, sabudani/maize chuduva, antina unde, besan/nametite. Unde, Karchikai, Sweet / Savory Shankarapale, Corn/ Sajje Roti, Dapati, Shengha Holige, all types of hindis, savouries, chutneys, shavi, happala-sandige, all types of pickles, various types of long chappals etc etc...hundreds of varieties in total. **Swadeshi cooperative market** is being started to facilitate the sale of organic agricultural products produced by women and produced in cooperative societies in different districts. Also the following serve as the main activities of the association:

Financial Assistance and Loan System: Co-operative credit system: Co-operative society provides loans at low interest rates (12-16 %) for financial self-sufficiency of women. These loans can be used by women to start self-employment, farm equipment, animal husbandry or set up small businesses. Working with Co-operative Banks and other Financial Institutions for start-ups in small businesses to facilitate entry into various professions.

Agricultural and Pastoral Education: Women are trained on agricultural technology, methods of crop cultivation, drip irrigation, healthy crops. Trainings are imparted on milk production, appearance system, best animal husbandry practices and advanced technologies.

Industry Training and Skill Development: Development of women's industries: Women are trained in sculpture, handicraft, fruit production, carpet weaving, etc. **Business Training:** Trainings related to self business establishment, market study, branding and promotion. **Digital Skill Development:** Skill training is provided on digital banking, e-commerce, and online businesses.

Health and Lifestyle:

Girls Health and Hygiene Programmes: Awareness programs are organized to create awareness among women about health, disease prevention activities for girls, proper nutrition. **Mental health:** To reduce the mental pollution of women, the association provides counseling services for women. Camps are organized as information and health check-ups related to blood pressure, fever, pregnancy management, heart health.

Women Legal Awareness: Rights awareness: To make women understand their legal rights, workshops are conducted on women's legal services. Sessions will be held on many laws including women's rights, disability and domestic violence. **Sports Activities:** Women's Sports: Sports activities are encouraged for the physical development of women. Mass sports, food arts, dance and drama performances are organised. Regular yoga, meditation and gym training are offered to improve women's health.



Social Service and Self Service Programmes: Social Responsibility: Women are also encouraged to participate in their community and contribute to social services such as helping the bereaved. Membership of Co-operative Society: If women are members of a Co-operative Society, they are directly made aware of the opportunities to get assistance for various projects. Women are also encouraged to participate in their community and social services such as helping the lost. Membership of Co-operative Society: Women are directly made aware of the opportunities to get assistance for various projects if they are members of the cooperative society. The association organizes programs for environmental protection, tree planting and creating awareness about the environment. Keechi policy and plastic ban: To create environmental awareness, women are requested and trained to protect the environment using less financial resources.

Environmental Protection:

Harith Projects: The association organizes programs for environmental protection, tree planting and creating awareness about the environment. To create environmental awareness, women are requested and trained to protect the environment using less financial resources.

Direction and management: Kalaburgi Women's Co-operative Organization has undertaken these activities to improve the health and future of the community by continuously relying on these activities for the development of women worldwide.

All the above objectives and activities are being carried out in the Women's Co-operative Organization and some of the objectives have been put forward.

5 years financial details of the cooperative:

Sl. NO	Information	2019-20	2020-21	2021-22	2022-23	2023-24
1	No. of Members	1444	1543	1588	1662	1713
2	share capital	1795600	1877600	1919600	1966600	2072600
3	Reserved Funds	22,01,730	23,95,507	23,92,507	24,33,779	26,89,329



				127630563.	114209591.	
4	Deposits	126027765	139761594.30	76	76	119027235
5	Loans	82307361	73239809	77695987	87867644	90883357

Figure -2.1

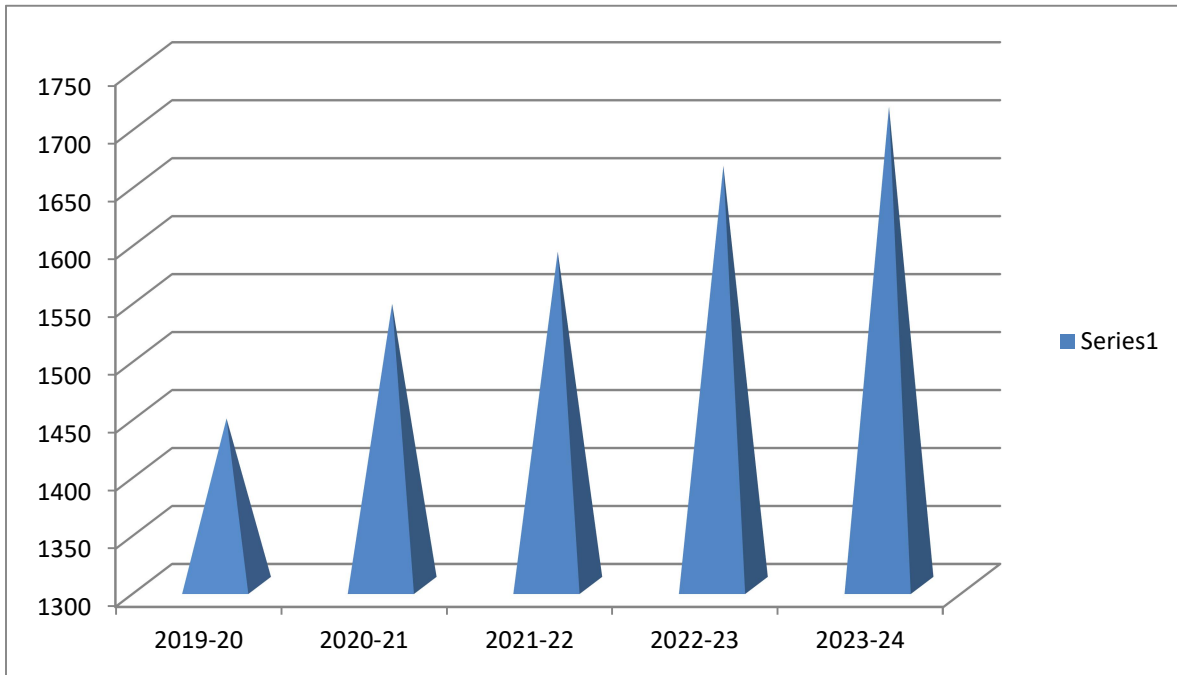


Figure-2.2

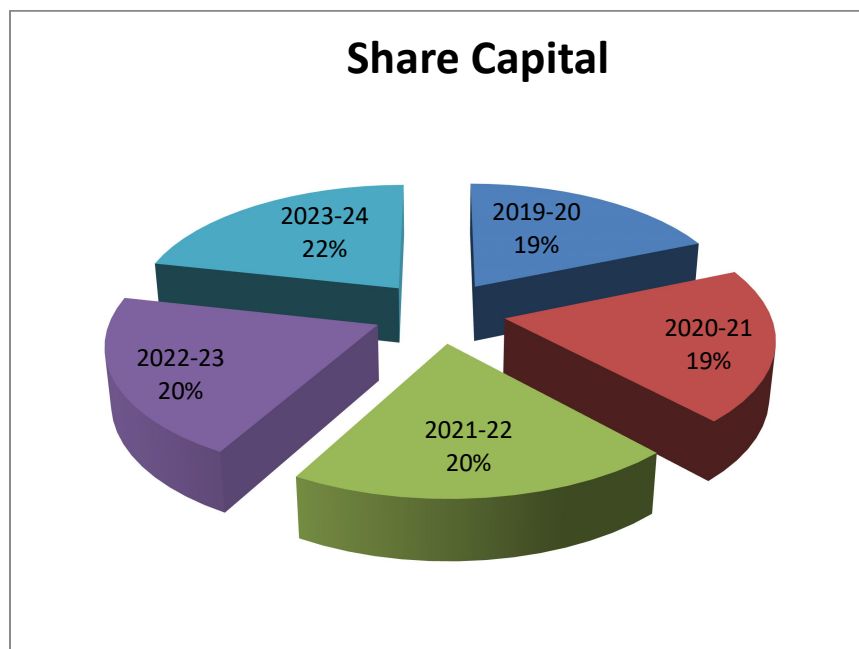




Figure-2.3

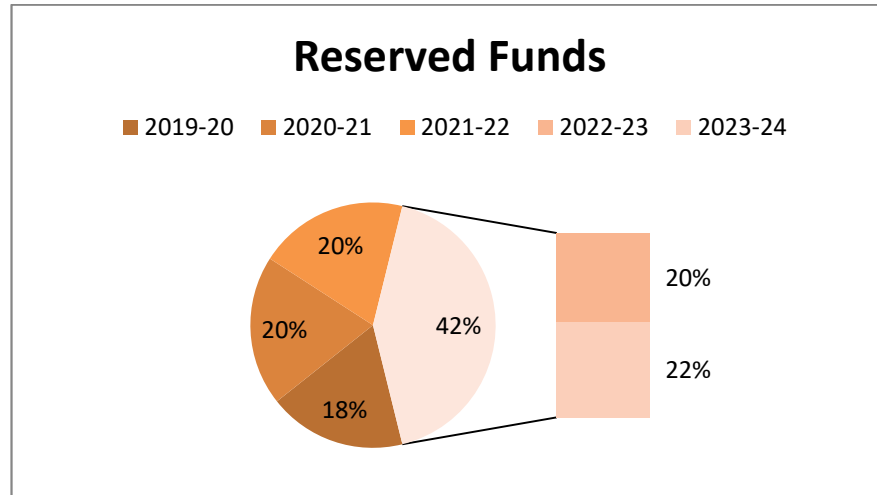


Figure-2.4

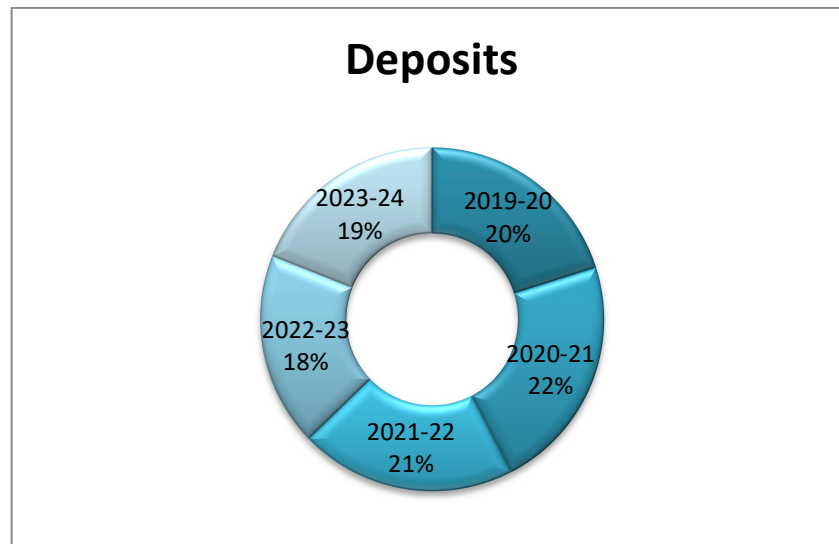
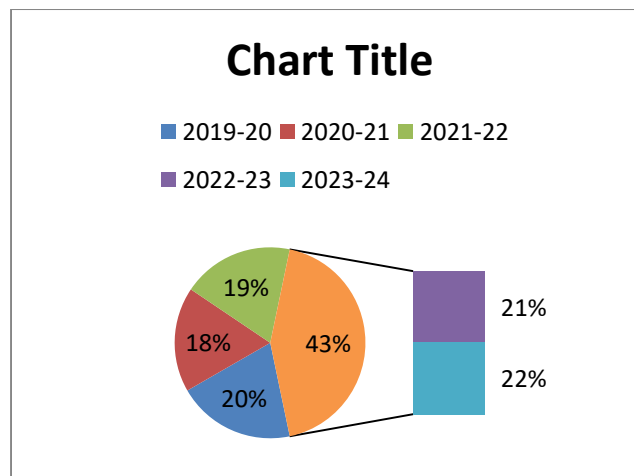


Figure-2.5





1. Membership Growth:

- The cooperative has seen a consistent increase in membership from 1,444 members in 2019-20 to 1,713 members in 2023-24.
- This steady growth indicates an expanding reach and acceptance of the cooperative's services, which may reflect increasing trust and benefits among women in the region.

2. Share Capital:

- Share capital has increased from ₹17,95,600 in 2019-20 to ₹20,72,600 in 2023-24, showing a steady rise over the years.
- The increase in share capital indicates growing financial stability and a solid foundation for the cooperative, suggesting that more women are investing in the cooperative, which helps boost its resources and operations.

3. Reserved Funds:

- Reserved funds have also steadily grown from ₹22,01,730 in 2019-20 to ₹26,89,329 in 2023-24.
- This increase is important as it provides a buffer for the cooperative against unforeseen financial risks and supports long-term sustainability. It also reflects the cooperative's cautious financial planning.

4. Deposits:

- Deposits show some fluctuations over the years. In 2020-21, the deposits reached a high of ₹1,39,76,1594 but declined to ₹1,14,20,9591 in 2022-23 before slightly recovering to ₹1,19,02,7235 in 2023-24.
- The fluctuation may be due to varying economic conditions or changes in members' confidence in the cooperative, but the overall level of deposits remains significant, showing a reasonable level of financial trust among members.

5. Loans Disbursed:



- Loan disbursements have been consistently increasing, from ₹82,30,7361 in 2019-20 to ₹90,88,3357 in 2023-24.
- This trend indicates that the cooperative is expanding its financial support for women in the region, empowering them to engage in various economic activities. It suggests that the cooperative is meeting its goal of enhancing women's financial independence.

Overall Analysis:

- **Positive Growth:** The cooperative has shown positive growth in all major financial aspects, including membership, share capital, reserved funds, deposits, and loan disbursements.
- **Sustainability:** With steady growth in reserved funds and share capital, the cooperative is on a path to financial sustainability, giving it the ability to support its members in the long term.
- **Loan Impact:** The increase in loan disbursements is particularly notable as it directly supports the empowerment of women by enabling them to start or grow businesses. The cooperative's focus on providing financial assistance appears to be well-aligned with its mission to promote women's economic independence.

The Gulbarga Mahila Souharda Cooperative Society is managed by a 14-member board and 7 staff members. It focuses on improving its operations and enhancing the functioning of primary and participating organizations. The cooperative collaborates with other women's associations in Karnataka to promote women's social and economic development. By providing infrastructure, loans, and skill development programs, it empowers women in Kalaburgi, aiming for long-term impact and financial independence. The cooperative plays a key role in uplifting women's economic and social status in the region.

Source of Primary Data

The **primary data** for the findings mentioned in the report comes from the following sources:

1. **Member Feedback and Opinions:** Handwritten testimonials and feedback from cooperative members, such as Mrs. Madhavi Kappadi, Mrs. R. Kambhavati, Smt. Sridevi, Mrs. Sangamma, and Mrs. Anuradha V. Desai. These members have shared their personal experiences with the



cooperative's services, including the financial assistance, skill development programs, and social impact.

2. **Cooperative Records and Reports:** The cooperative's official documents and records, such as annual financial statements, loan disbursement and recovery details, member growth, and share capital contributions. Data related to loan disbursement, recovery, and NPA percentages from 2019-2024.
3. **Interviews and Direct Communication:** Information collected through interviews with members and staff of the Gulbarga Mahila Souharda Cooperative Society, providing insights into the cooperative's activities, challenges, and successes.
4. **Cooperative Activities and Training Programs:** Details about training programs, workshops, and skill development activities conducted by the cooperative, including agricultural education, digital skill development, and health and hygiene awareness programs.

These primary sources provide a direct and firsthand understanding of the cooperative's operations, member satisfaction, and impact on the community.

Findings:

1. **Establishment and Purpose:** The Gulbarga Mahila Souharda Cooperative Society was established on 31st October 2008 with a focus on empowering women through economic independence, social security, and skill development.
2. **Financial Independence and Loan Facilities:** The cooperative provides financial assistance to women, enabling them to set up businesses and enterprises. Loan disbursements showed significant fluctuation over the years, with the highest disbursement of ₹7.05 crore in 2022-23.
3. **Loan Recovery and NPA (Non-Performing Assets):** Loan recovery was strongest in 2020-21, with ₹5.52 crore recovered. NPA was notably high in 2021-22 at 18.40%, but has since decreased to 1.26% in 2023-24, indicating better recovery management.
4. **Member Growth and Financial Stability:** The number of cooperative members grew from 1,444 in 2019-20 to 1,713 in 2023-24. The cooperative's share capital, reserves, and deposits have steadily increased, demonstrating financial stability.



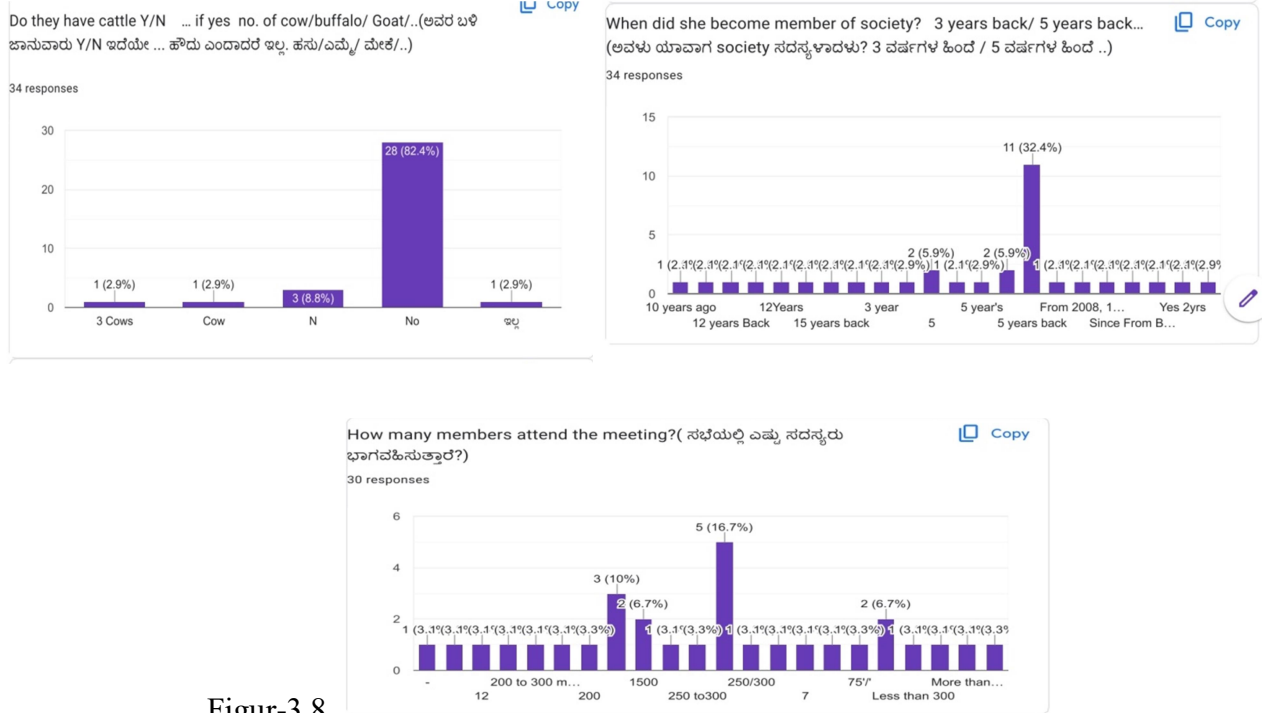
5. **Training and Skill Development:** The cooperative focuses on skill development for women in sectors like agriculture, animal husbandry, handicrafts, and digital banking. Women are trained to develop self-employment opportunities through initiatives like K-MASS, which supports the sale of homemade products.
6. **Health and Legal Awareness:** Programs on health, hygiene, and legal rights are organized, addressing issues like women's rights, domestic violence, and mental health. Awareness campaigns help women access necessary support services and improve their overall well-being.
7. **Social Responsibility and Environmental Awareness:** The cooperative encourages social service participation, environmental protection, and sustainable practices like tree planting and reducing plastic use.
8. **Member Satisfaction:** Members have praised the cooperative for its transparency, legal compliance, and support during crises such as COVID-19. Women benefit from financial support and opportunities to sell products, contributing to their empowerment.
9. **Operational Management:** The cooperative is effectively managed by a board of directors, with strong leadership and a staff of 7 employees ensuring smooth operations.
10. **Overall Impact:** The cooperative plays a key role in women's empowerment, improving their economic and social status, and fostering community engagement. Despite challenges with NPA, recent improvements in recovery and loan management suggest strong progress.

Summary of Member Perception/Opinions:

Information about the opinion of the members of Gulbarga Mahila Souharda Sahakari and the trainings received about the co-operative, business, sales, and empowerment and received through Google form. (<https://forms.gle/Z3rvKA3cDMCMBziX6>) Empowerment is given through figure/chart. This research has been conducted in a very neat and transparent manner

Figur-3.1

Figur-3.2



Figur-3.8

1. **Mrs. Madhavi Kappadi:** Appreciates the cooperative's support during the COVID-19 crisis, considering it vital during tough times.
2. **Mrs. R. Kambhavati:** Values the cooperative's transparency and clear communication during meetings, highlighting its honest operations.
3. **Smt. Sridevi:** Sees the cooperative as a model for women's empowerment, especially through the Swadeshi market, where profits are equally distributed.
4. **Mrs. Sangamma:** Acknowledges the financial and employment support the cooperative provides, including opportunities to sell homemade products.
5. **Mrs. Anuradha V. Desai:** Commends the cooperative for its smooth loan process and excellent support from staff.

Conclusion:

The **Gulbarga Mahila Souharda Cooperative Society** has successfully contributed to the economic and social empowerment of women in the Kalaburgi district since its establishment in 2008. Through its initiatives, including loan facilities, skill development, agricultural training, and social services, the



cooperative has helped women gain financial independence, improve their livelihoods, and become active contributors to the local economy.

The cooperative has experienced steady growth in membership, share capital, and loan disbursements, which reflect its increasing reach and effectiveness in addressing the needs of women in the region. Although there have been fluctuations in loan recovery and NPA rates, recent improvements indicate that the cooperative is adapting and enhancing its systems for better financial management.

Despite challenges such as the rise in NPA in 2021-22, the cooperative's recovery efforts have shown promising results in subsequent years, especially in 2023-24, with a significant reduction in NPA. This reflects the cooperative's commitment to improving financial stability and ensuring the continued support of its members.

The cooperative's focus on health, legal rights, and social awareness has been pivotal in addressing broader societal issues affecting women. Additionally, its efforts to encourage social responsibility, environmental protection, and digital skill development align with its long-term vision of empowering women in all aspects of life.

To further strengthen its impact, the cooperative could consider expanding its range of services, enhancing digital presence, and diversifying funding sources. Moreover, fostering collaborations with other women's groups and continuously evaluating the effectiveness of its programs will help maintain its positive trajectory and expand its influence.

Overall, the **Gulbarga Mahila Souharda Cooperative Society** plays a crucial role in transforming the lives of women in the region, promoting not only financial empowerment but also social change. Its steady progress, coupled with strategic improvements, positions it for continued success in uplifting women and fostering economic independence.

Suggestion

To improve the Gulbarga Mahila Souharda Cooperative Society, efforts should focus on strengthening member engagement through attractive interest rates and financial literacy programs to stabilize deposits. Enhancing loan recovery with digital payments, flexible plans, and financial management training will ensure stability and enable more loans for women entrepreneurs.



Expanding services like health insurance, legal support, and networking platforms will increase member satisfaction. Diversifying funding sources through government grants, NGO partnerships, and eco-friendly initiatives will support growth and reduce reliance on member contributions.

The cooperative should expand skill development programs, particularly in digital marketing and e-commerce, and strengthen its digital presence with a mobile app to improve service access. Regular monitoring, member feedback, and collaboration with other women's groups will help refine programs and extend impact.

Finally, promoting social responsibility initiatives will foster community engagement and loyalty, benefiting both members and society.

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