



"Role of Co-operative society in Socio - economic Empowerment of Women Members": A case study of Agricultural Co-operative Society, Varanga, Hebri Taluk

Sushmitha¹, Dr. K.V.M Varambally²

¹Research Scholar, College of management Studies and Commerce, Srinivas University, Mangalore.

²Research Professor, College of management Studies and Commerce, Srinivas University, Mangalore

ABSTRACT:

A cooperative society is a voluntary association of individuals having common needs who join hands for the achievement of common economic interest. Aim of the society is to serve the interest of the poorer sections of the society. The main objective is to provide support to the members. People come forward as a group, pool their individual resources, utilize them in the best possible manner and derive some common benefit out of it. Role of cooperative in socio economic empowerment of women members - creating jobs and increasing income for women workers, improving livelihoods through the provision of basic services and boosting women's leadership and management experiences. The main objective of the case study has been to understand the objective of cooperative movement, their contribution to the socio economic empowerment of women members, find out the problems of women members and offering suggestions.

Key words: Cooperatives, Cooperative movement, women members, women leaders, socio-economic empowerment, community

Introduction:

A cooperative society is a special type of society, which is established by an economically weak person for the betterment and upliftment of their economic condition through mutual help. Cooperative means to work together to improve their economic condition. This Organization is based on "all for each and each for all" So this organization will function under the mutual cooperative of all the members. All members will be equal free for their rights. Therefore, "One man one vote" system will prevail. Cooperatives support women members, they help to overcome social and cultural constraints which might otherwise limit women participation in the work force. Main purpose of a cooperative society is to provide service to its members. Due to their Demographic organization and their economic orientation, cooperative contributes significantly to social integration, job creation and the reduction of poverty. Society help women members ensuring a fair return on work, support for members, provides safe working conditions, cooperative have "empowered women, enhanced their dignity and greatly improved their quality of life".

Literature Review:

According to the study conducted by Dr.T. Ramanathan and J. Rajlumar (2013), Women play a pivotal role in the rural development in India. In India women in rural areas are more adversely affected by poverty than Men. Still poor rural women have the least access to basic needs such as food, health and education. Women education and empowerment have two fold importance for India as it is itself a priority national educational objective and it is the key to development in all fields.

According to Anjana Prasad and Mamta Maheshwari, Bringing women into the mainstream of development has been major concern of the government since independence. In order to empower and bringing them into mainstream, an enabling environment with requisite policies and programs, training at various levels and adequate financial resources has all along been tried and created an awareness among the women perspective towards empowerment.

According to the study conducted by Ufoaroh Ebere Theresa, reveals that cooperative societies impacts significantly on the living standard of its beneficiaries in any of their empowerment programs. Cooperate societies helps in community development and in alleviation of poverty in rural communities.

According to the study conducted by D.Lalitha Ravi and Deribi Bekele Yadeta (2016), Women Empowerment through basic literacy, adult literacy, health services and skill training because of women empowerment is one of the important issues of contemporary development policies in developing countries. Similarly rural saving and credit cooperative society is also important financial instrument to generate economic activity and self-employment opportunities for rural women which is very important for their empowerment.

According to the study conducted by Aregawi Tesfay and Haileslasie (2013), in developing countries, among the poor, rural women are the poorest and more vulnerable. Cooperatives can be used as breeding grounds for socio economic empowerment of women. Major concern of the study is to analyze and assess the role of cooperatives in promoting socio economic empowerment of women.

Need for the study:

- What is the role of cooperative in uplifting the status of women on economic, social, legal, and political matters.
- Significant factor affecting the contribution of cooperatives towards empowerment of women particularly women belonging to weaker sections.

Objectives of the study:

1. To study the objectives of cooperative movement in India.
2. To know the socio - economic profile of women members of Varanga Vyavasaya cooperative society.
3. To analyze the role of cooperative society in socio – economic empowerment of women members.
4. To analyze the problems of women members of cooperative society.
5. To offer suggestions to women members of the society.

Scope of the study:

This study selected Varanga cooperative agricultural society, plays a crucial role in the agricultural sector, banking and housing. Established in the year 1956, it covered four villages and two branches, share capital 86.12 lakhs and total number of members 4565.

Methodology of the study:

Both qualitative and quantitative data were used in the study. The data were collected from both primary and secondary sources. Questionnaire was given to collect the primary data mainly demographic, socio economic and other data related to the study from sample respondent.

Sample Design:

An exploratory study explaining the role of Agricultural Co-operative Society, Varanga in Socio economic empowerment of women members. The data is collected from the sample size of 50 women members of the society.

Results and Discussion:

Table 1: Age of the Respondent's

Age	No.	%
20-30	-	-
30-40	06	12
40-50	29	58
Above 50	15	30
Total	50	100

12% of the members aged 30 to 40 years, 58% of the members aged 40-50 years and 30% of the members aged 50 and above.

Table 2: Religion of the Respondent's

Religion	No.	%
Hindu	48	96
Christian	2	4
Muslim	-	-
Total	50	100

In the above table out of total respondents 96% belongs to Hindu, 4% belongs to Christian.

Table 3: Community of the Respondent's

Community	No.	%
SC	4	8
ST	1	2
Backward Community	20	40
Others	25	50
Total	50	100

It was observed that, 8% of the respondents belong to SC, 2% belongs to ST, 40% belongs to backward community and 50% as others.

Table 4: Education Qualification of the Respondent's

Education	No.	%
Illiterate	11	22
Primary	14	28
High school	20	40
Graduation	5	10
Post-Graduation	-	-
Any other	-	-
Total	50	100

About educational qualification of the women members Maximum 40% completed High school education, 28% primary, 22% of the respondents are illiterate, and 10% completed graduation.

Table 5: Occupation of the Respondent's

Occupation	No.	%
Agriculture/ Poultry	24	48
Labour/ Helper	8	16
Petty business	10	20
Office job	-	-
Unemployed	7	14
Any other	1	2
Total	50	100

In the above table out of 50 respondents majority of them are (48%) are involving in Agriculture, 20% involved in Petty business, 16% are laborers, 14% unemployed and 2% of the respondent involved in other activity.

Table 6: Respondent's family income per year

Income (Rs.)	No.	%
100000 – 250000	29	58
250001 – 500000	17	34
500001 – 750000	4	8
750001 – 1000000	-	-
Above 1000000	-	-
Total	50	100

Above table reveals that 58% of respondents have annual income of below Rs. 250000, 34% respondents have annual income below Rs.500000 and 8% respondents have annual income of Rs. 500001 – 750000.

Table 7: Number of earning members and dependents in the family

No. of earning members	No.	%	No. of Dependents	No.	%
1	8	16	1	-	-
2	38	76	2	8	16
3	4	8	3	16	32
4	-	-	4	21	42
5	-	-	5	5	10
Total	50	100	Total	50	100

The above table shows that 76% of the respondents earning members in the family are 2, 16% of the family earning member was 1 and 8% respondents earning members are 3.

Table also show that number of dependents in the family 42% respondents family dependent members are 4, 32% dependents 3, 16% dependent member in the family 2 and 10% respondents dependent member in the family are 5.

Table 8: Status of land holding of the Respondent's

Status	No.	%
Own land	40	80
Leased land	-	-
No own land	10	20
Total	50	100

Study reveals that 80% of the respondents are having their own land and only 20% of the respondents do not have their own land.

Table 9: Distribution of respondent's on the basis of the year of membership

Year	No.	%
1-5 years	-	-
5-10 years	8	16
10-15 years	13	26
15-20 years	24	48
Above 20 years	5	10
Total	50	100

From the above table it is observed that 48% of the respondents are members of the society for more than 15 years, 26% respondents are members of the society for more than 10 years, 16% less than 10 years. Only 10% respondents are members of the society above 20 years.

Table 10: What kind of account you are holding in the bank

Type of Account	No.	%
Current A/c	-	-
Fixed A/c	-	-
Saving A/c	20	40
Loan A/c	30	60
Total	50	100

Table 11: Respondents reason to open account and types of loan taken

Purpose	No.	%	Type of loans	No.	%
To borrow loans	47	94	Agriculture	21	42
Savings	3	6	Personal	25	50
Locker facilities	-	-	Housing	3	6
Others	-	-	Others	1	2
Total	50	100	Total	50	100

Source: Survey data

Above table shows that, 94% of the respondents opened account with cooperative society with expectation to borrow loan and only 6% respondents opened Savings account.

Table also reveals that 50% respondents have taken personal loan, 42% taken Agricultural loan, 6% of the respondents taken housing loan and only 2% taken loan for other purposes.

Table 12: Problem faced by women members

Problems	No.	%
Difficult to attend regular meetings	18	36
Gender Bias	2	4
Male domination in meetings	-	-
Less women members	5	10
No property in the name of women to borrow loans	25	50
Any Other	-	-
Total	50	100

Source: Survey data

Respondents are asked to describe the problems they are facing 50% of the members are ordinary members they have the problem of no land in their name to borrow loans, 36% are difficult to attend regular meetings, 10% responses less women workers and 4% facing Gender bias.

Table 14: How the respondent's economic status increased as a member of the society

Reasons	No.	%
Purchasing power increased	15	30
Agricultural revenue increased	23	46
Built own house	9	18
Purchased land	-	-
Physical assets increased	1	2
Savings and investment increased	2	4
Any other	-	-
Total	50	100

Source: Survey data

Above table analyzes women members after joining the cooperative society their economic status increased in the way of 46% of the women members agricultural revenue increased, 30% of the respondent's purchasing power increased, 18% of the women members built their own house, 4% of the members Savings and investment increased and 2% of the members Physical assets increased.

Table 15: How Respondents social status increased

Variable	No.	%
My family status in the society increased	35	70
I am a member of a club	-	-
I am participating in social movements	-	-
I am recognized in a particular political party	-	-
People respect me as a member of the society	8	16
My children became educated	7	14
Any other	-	-
Total	50	100

Source: Survey data

It was observed from the above table that after joining the cooperative society depict that 70% of the members family status increased and people respect members as a member of the society (16%) and 14% of the women members children became educated.

Summary of the findings, suggestions and Conclusions

1. Age wise distribution of the respondent's show that, majority of the respondents (58%) are in the age of group of 40 – 50.
2. Majority (96%) of the respondent's belongs to Hindu Religion and 50% women members are other community.
3. Majority of the respondents (40%) qualification high school.
4. 48% of the members involved in Agriculture/Poultry.
5. Majority of the respondents (58%) have a family income of less than Rs.250000.
6. The study reveals that when earning members in the family 2, dependents 4 in most families.
7. Majority of the respondent's (80%) having own land.
8. Most of the respondent's (48%) 15 – 20 years are the members of the cooperative society.
9. 60% of the respondents having loan A/c in the society, they opened account to borrow loans (94%)
10. 50% of the respondent's taken personal loans, 42% are taken agricultural loan.
11. The major problems faced by women members are no property in the name of women to borrow loans (50%), Difficult to attend regular meetings (36%), less women members (10%), Gender Bias (4%).
12. Women members economic condition improved in the way of Agricultural revenue increased (46%), their purchasing power increased (30%), Built own house (18%), Savings and investment increased (4%), purchased land (4%).
13. Majority of the member's social status increased in the way of family status in the society increased (70%), people respect them as a member of the society (16%), and their children's became educated (14%).

Cooperative societies should be set up taking local conditions into consideration and interest free loans on a long term basis should be provided

The present study was conducted with the intension of Varanga cooperative society and socio – economic empowerment of women members by taking Varanga society members are sample unit. Cooperatives are important business entities in enhancing the economic condition of their members by improving their family status and income. Cooperative societies should support rural women who would have achieved very little by themselves.

Cooperatives have to provide functional tool for empowerment and economic independence, in addition must provide “long term sustainable socio-economic recovery”.

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