

CHAPTER 3

**CONCEPT OF WOMEN'S CO-OPERATIVE AND
CO-OPERATIVE MOVEMENT**

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CHAPTER 3CONCEPT OF WOMEN'S CO-OPERATIVE AND
CO-OPERATIVE MOVEMENT3.1 INTRODUCTION

The Mahila Sahakari Banks are set up with specific objectives namely economic social upliftment of women. In recent time women have proved their excellence in each field. Banking was the only field where for eages women had not entered. Since last eighteen years, by entering in the field of banking women have proved that they also can manage and control the banking institutions as well. No doubt during these years women have proved their competence in the banking field but in future also there are different challanges before these banks which necessitates a total change in management style of these banks.

Eighteen years back when these banks were set up, women engaged in the social-work entered in the management of these banks. In fact in the begining these women social workers were successful in collecting necessary capital and attracting small savings of masses. In the early stages this was considered as the main objective of these banks. During this period these banks were also instrumental in meeting the consumption loan requirements of women. Beyond these two major activities of Mahila Sahakari Banks never thought of other services which they can render to the society at large and women in particular. The managements

of these banks also during these years were of traditional nature which never considered any other function as necessary. The management took a very conservative view of banking and considered only two activities as banking namely collecting deposits and meeting mainly the consumption loan needs of women.

Now after eighteen years these banks have achieved enough stability to undertake some other vital tasks with the passage of time the role of women in social and economic life has changed completely. The Mahila Sahakari Banks have to keep pace with this change and in fact for future times they have to be the pace setters in bringing women in the main stream of economic development of the nation.

For fulfilling this objective of managements of these banks have to be more professional and forward looking particularly while identifying prospective borrowers and assessing loan applications managements of these banks have to adopt all together new approach now these banks cannot wait for borrowers to come for loan. They have to identify a new class of borrowers namely "Womens Entrepreneurs". In fact these banks must be instrumental in creating this new class of borrowers with all type of educated women are competitive enough to start and run their own small business and industries. This potential capacity of women is to be brought to the surface and this task is to be done by the Mahila Banks. The management of these banks have to arrange seminars, work shops and training programmes where such potential talent can be identified and provide such an

environment and facilities where this talent finds full scope, consumption loans are enough now. The management of these banks now concentrate more on productive loans which can provide self employment to women.

This follows that a new policy is to be envolved for assessing loan applications and fixing certain for passing the same. The old philosophy of 100% security of loans must change. The loan applications are to be scrutinised on need based criteria. Security of loan is to be ensured by closely monitoring the loans keeping in view the RBI norms and rules of the banks, loan applications must be scrutinised purely on the basis of need of the applicant. Here the banks must help the borrowers to prepare various documents required by the banks.

The bank management must now learn the technique of credit management. This has great significance particularly with the changes taking place all over. At the same time the managements of these banks must make use of modern sophisticated technique like computer's for assessing loan applications and monitoring these accounts.

In order to bring about all these changes the bank managements must now aboved on the traditional methods and techniques of credit assessment and gear themselves for a totally new approach and technique. This needs total change in the mental attitude of bank managements. This change is possible only if managements are made more professional, more and more educated women must enter this field. Intensive

training is necessary for managements of these banks which may help them to bring about all these changes minimum educational standards must be specified for directors of co-operative banks.

Unless there is a change at the top i.e. at the management level the Mahila Co-operative Banks cannot assume a significant role in economic and social uplift of women.

3.2 CONCEPT OF WOMEN'S CO-OPERATIVE

Womens are not only the house workers but the women important parts of each family. In the modern age that womens also come out with same intention to do some work with man's hand. In human community there are many grades of human living which is only depend on the economic source and balances. In present days the people from economically lower categories having dasing domestic as well as social problems, which are only related with the financial problem. With understanding the face of financial problems the women from economically lower category started to thinking the problems and how to solve such problems only on their own feet. With this aim when such womens start to do some work as well as business and earning the money, automatically such women are helping to improving the standard of living in her society. With this fact women start to come out from the house but it is not sufficient for them, such women have need of co-operation from the co-operative managements, women which are particularly thinking about women and women's problems, such women's co-operative movement

which are handover the financial support to the womens who wish to do some domestic business as well as small scale industrial business.

With this intension such co-operative movement was started in Maharashtra from before eighteen years and as a result of this co-operative movement 'Kolhapur Mahila Sahakari Bank (KMB) was started in 1972 in Kolhapur. This women's co-operative movement is set up to meet certain needs of particular categories. Womens from India have been categoried as a weaker section of population with the social cultural set up. In India there is actual need of understanding the problems of women's education, women's business and womens financial problem. Towards meeting this need women's co-operative movement have been started in Maharashtra as well as in India. Such women's participation in co-operative help to bring about a change in the attitude of society. The women's co-operatives are essential for the social reforms but social reforms cannot be achieved without economic freedom of women and for this women should stand on there own feet. All the time womens are actively taking the part to try hand to make both ends meet. In the present time the prices of all the domestic needs are going on raises. In that time of saving prices most of the women need to suppliment their family income.

The human society is a one of the biggest society. In that society there are unmarried adult women, widows, divorcees and the women whose husbands are unable to earn due to illness or accident, become handicap etc. These

women want to support their families instead of being a burden on others. Co-operative societies for women can be of work in this area. In case of uneducated women they want to do something and solve the or help to solve the economic constraints of the family. But she just does not know what type of work to do. That time we look upon the women co-operatives as a best remedy for these problems. With the help of such co-operatives she can be get financial support, social support and psychological support. In that time we want to make co-operative movement successful women's participation is inevitable because it will have two fold effects as on the one hand the movement will get strengthened and other hand women socioeconomic status would also be improved.

3.3 WOMEN'S CO-OPERATIVE IN INDIA

The co-operative movement in India has just crossed the 75 years marked. Women's are now in this field, co-operatives are steel make dominated and women are in the minority as member in 1957-58 there existed in India 1126 women co-operative societies with membership of 15,000. At a present out of 3,00,000 co-operative societies, women societies number is only 9,600 serving 1,80,000 members out of total 8 crores members of co-operative societies in India.

The first womens co-operative society is orginate in great Britan. In 1983 the womens league was formed with about 50 members and an annual subscription was of six pence per member. The objective of the league were to propogate and keep alive the principles of co-operation

amongst women and to bring about the improvement in the social and economic condition of women all over the country. The women's co-operative movements firstly start at Punjab and Madras in India.

3.4 PROGRESS OF WOMEN'S CO-OPERATIVE

The first women's co-operative society started in Punjab in 1927. At that time co-operative societies for women made steady progress and number of societies stood at 391 at the end of 1945-46, then the number fell to 175 in 1949-50 and again reached to 241 in 1952.

In Andhra Pradesh at the Close of 1956 there 33 womens co-operative societies. In Madras mainly made cottage industrial societies. The number of cottage industrial societies was 58 in the year 1950, and 63 in the year 1952, But again number is decreased to 34 in the year 1954 and 36 in 1956.

In Maharashtra the number of women co-operative societies was 147 in 1950 but in 1952 decreased to 96. In 1954 number again come down to 44. Then slightly increased 67 in 1958 and it is 672 in the 1987-88.

In Uttar Pradesh 128 m womens co-operative societies in 1950. In 1952 number come down in 125 then slowly increased in 1956 there were 146 women's co-operative societies most of these societies functional as thrift and social welfare institution.

In West Bengal 21 women's co-operative societies in 1958.

At present we see that the participation of women's co-operative movement is very low, only 3 lakhs co-operative societies in 1981 in India. But there were only 5641 women co-operative societies, with the membership of 25 lakhs.

The table shows picture of different States.

TABLE NO. 3.1

WOMEN'S CO-OPERATIVE SOCIETIES - 1981

Sr. No.	States	No. of Co-Operative Societies.
1.	Andhra	269
2.	Gujarat	133
3.	Himachal Pradesh	157
4.	Jammu Kashmir	319
5.	Karnatak	130
6.	Keral	121
7.	Madhya Pradesh	27
8.	Maharashtra	208
9.	Manipur	465
10.	Orisa	24
11.	Punjab	3037
12.	Tamilnadu	62
13.	West Bengal	178
14.	Assam	114
15.	Bihhar	81
16.	Delhi	56
17.	Rajastan	15
18.	Uttar Pradesh	113

SOURCE : Ashetekar Sunanda V. "A study of Shri Laxmi Mahila Sahakari Bank Sangli" Unpublished M. Phil(Economics) Disseratation 1985, Rage No. 77.

3.5 WOMEN'S CO-OPERATIVES IN MAHARASHTRA

In Maharashtra the co-operative movement is started in the Bombay province. This co-operative movement is rapidly developed due to social and local and cultural interest of leaders from different communities. The first co-operative experiment was conducted by maharashtrians on 5th February 1685 in Baroda. The members from Maharashtra who come under economically lower categories had been established the Sahakari Mandal.

For giving a sufficient knowledge which is related to co-operative movement the co-operative training centre was started at Bombay in 1914. In the 'Sahakari Mandal' mainly the people from rural areas of Bombay State have been included in this movement. In some states women have also formed thrift and credit societies for the purpose of small savings. Following Table No. 3.2 shows the present position of co-operative societies in Maharashtra.

The idea of women's co-operative banks are recent new one idea. The idea of starting a women's co-operative in Maharashtra is on recent germination. It was urged that women have their own special problems and different difficulties and these banks would possibly help to alleviate these to considerable extent. Generally women's from economical poor and uneducated hesitate to go to bank.

TABLE NO. 3.2

**TABLE SHOWING WOMEN'S CO-OPERATIVE SOCIETIES IN
MAHARASHTRA**

Sr. No.	Item	1986-87	1987-88
1.	Number of Societies	586	672
	a) of which Active	441	519
2.	Members	133	147
3.	Share Capital	222	244
	a) of which Government	15	20
4.	Owned funds	346	397
5.	Deposits	1,708	2,300
6.	Borrowing outstanding	232	249
7.	Working capital	2,508	3,284
8.	Purchases	374	410
9.	Production	323	314
10.	Sales	504	502
11.	Stocks	69	31
12.	No. of Societies in profit	213	247
13.	Amount of Profit	35	46
14.	No. of Societies in Loss	228	272
15.	Amount of loss	7	8

NOTE : 1) Members in thousand
2) Rs. in Lakhs.

SOURCE : Co-Operative Movement at a glance 1989

Most of the women are shy and culturally reticent and find it quite difficult to deal with the male employees of the bank. This results in a disadvantage for the poor, uneducated and culturally hindered, women folk. But in women's co-operative bank would feel more free and could therefore interest more freely with the bank. This results in them taking loans and smoothly begin to include move in banking habits.

In the other hand some opposed to this idea of women's bank, They argued that these women's co-operative banks will not be valuable and so, the idea of separate women bank is not proper. Because of that there was opposition to this idea, some women's co-operative banks were started to establish after the seventh century.

3.6 DEVELOPMENT OF WOMEN'S CO-OPERATIVE BANKS

Maharashtra is leading state in co-operation field but remained in the forefront in establishment of women co-operative banks. In Maharashtra some of the women taken pionerring steps towards co-operative banking. These women's co-operative banks helped many women who's are needed, and also helped them to open small business and cottage industry.

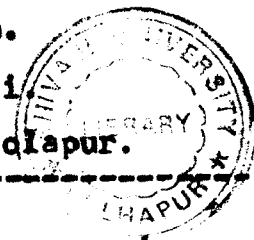
At present there are 22 women's co-operative banks in Maharashtra the first women's co-operative bank " LAXMI MAHILA SAHAKARI BANK established in Sangli in 1971 then Indira Mahila Sahakari Bank, Bombay, established in 1972, and Kolhapur Mahila Sahakari Bank established in May 1972.

After that women's co-operative banks have been started in Poona, Karad, Nagar, Solapur, Dhule, Nanded, Vardha etc. In some bank only females are the members but in some banks there is mix membership.

TABLE NO. 3.3

TABLE SHOWING WOMENIS CO-OPERATIVE BANKS IN MAHARASHTRA

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1. Amravati Zilla Mahila Sahakari Bank Ltd., Amravati
 2. Ajanekyatera Mahila Sahakari Bank Ltd., Satara.
 3. The Ambika Mahila Sahakari Bank Ltd., Ahmadnagar
 4. The Ashirwad Mahila Sahakari Bank Ltd., Vardha
 5. Bhagyalexmi Mahila Co-operative Bank Ltd., Nanded.
 6. Bhagini Nivedita Co-operative Bank Ltd., Pune.
 7. Chalisgaon Mahila Co-operative Bank Ltd., Chalisgaon.
 8. Ichalkaranji Mahila Co-operative Bank Ltd., Ichalkaranji
 9. Indira Mahila Co-operative Bank Ltd., Nandurbar.
 10. Indira Mahila Co-operative Bank Ltd., Nagpur.
 11. Indira Mahila Co-operative Bank Ltd., Aurangabad.
 12. Indira Mahila Co-operative Bank Ltd., Solapur.
 13. The Indira Mahila Sahakari Bank Ltd., Bombay.
 14. The Indira Mahila Sahakari Bank Ltd., Dhule.
 15. The Mahila Co-operative Bank Ltd., Pune.
 16. Kolhapur Mahila Sahakari Bank Ltd., Kolhapur.
 17. Nasik Zilha Mahila Co-operative Bank Ltd., Nasik.
 18. Nasik Zilha Mahila Vikas Sahakari Bank Ltd., Nasik.
 19. The Nagpur Mahila Nagari Co-operative Bank Ltd., Nagpur.
 20. Pratibha Mahila Co-operative Bank Ltd., Jalgaon.
 21. Shri Laxmi Mahila Co-operative Bank Ltd., Sangli
 22. Solapur Zilha Mahila Co-operative Bank Ltd., Solapur.
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In 1972 Kolhapur Mahila Sahakari Bank Ltd., Kolhapur established in Kolhapur. The Board of Director is constituted of women. There is majority of women in total employment. In competition this bank is working successfully.

We can say that these women's co-operative Banks' are working successfully. There is a good example of Bhagiri Nivedita Sahakari Bank Ltd., of Pune. It was established in 1973. Thus women's banks indicate that women can make valuable contribution to the development of women's co-operatives and there by to the development of the co-operative movement of the nation and therefore should be encouraged to the maximum extent.

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