

CHAPTER NO.5

ROLE OF WOMEN IN CO-OPERATIVE MOVEMENT IN SANGLI CITY

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CHAPTER NO. 5

Role of Women in Co-operative Movement in Sangli City.

5.1 :- INTRODUCTION -

In this chapter we will study mainly the role of women in Co-operative Movement in Sangli city. According to our views regarding this study there are two dimensions.

(1) The Role of women co-operative societies in Sangli city - Here we will study the number of women co-operative societies, Membership of women co-operative societies, share capital of women co-operative societies, working capital of women co-operative societies, Reserve funds of women co-operative societies, Deposits of women co-operative societies in Sangli city.

(2) Role of women in co-operative societies in Sangli city - Here we will study number of women membership in co-operative societies in different sectors, the number of women borrowers in total borrowers, short term loans borrowed by women members, medium term loans borrowed by women members, participation of women in the Board of directors, participation of women in the employees of co-operative societies.

The study is basically related with the weaker section of the community in co-operative societies where women is supposed to be the weaker section of the community by law. The co-operative societies as we know are originated and developed for the development of weaker section of the community. By studying

women co-operative societies in Sangli city and by role of women in co-operative societies in Sangli city. We want to examine the role of women in respect of number, membership share capital, reserve funds, Advances, Deposits etc.

For this purpose we have collected the information by primary as well as secondary sources of data and tried to prove that the participation of women in co-operative societies is not satisfactory. Let us explain all these things with evidence as follows-

5.2 :- THE WOMEN MEMBERSHIP -

Table No. 5.1 gives details regarding the information of women membership in the year 1989-90 to 1993-94.

Table No- 5.1

Women Membership of
Co-operative Societies

(1989-90 to 1993-94)

(figures in actuals)

No.	SECTOR	YEAR	Total Membership	Women Membership	Percentage
1.	P.A.C.S.	1989-90	305	6	1.97%
		1990-91	320	6	1.87%
		1991-92	325	7	2.15%
		1992-93	337	9	2.67%
		1993-94	387	13	3.35%
2.	Urban Co-operative Banks	1989-90	4,23,255	26,845	6.34%
		1990-91	4,25,241	27,283	6.41%
		1991-92	4,26,394	27,471	6.44%
		1992-93	4,27,400	27,992	6.54%
		1993-94	4,28,656	28,615	6.67%
3.	Urban Credit Societies	1989-90	4,258	243	5.70%
		1990-91	6,845	315	4.60%
		1991-92	7,958	439	5.51%
		1992-93	9,598	641	6.67%
		1993-94	10,235	742	7.29%
4.	Salary Earners	1989-90	1,406	105	7.46%
		1990-91	1,444	115	7.42%
		1991-92	1,548	118	7.62%
		1992-93	1,665	118	7.08%
		1993-94	1,713	121	7.06%
5.	Consumers	1989-90	3,145	274	8.71%
		1990-91	3,171	282	8.89%
		1991-92	3,484	304	8.72%
		1992-93	3,634	352	9.68%
		1993-94	3,776	375	9.93%
6.	Labour Co-operative Societies	1989-90	187	17	9.09%
		1990-91	196	20	10.20%
		1991-92	198	20	10.10%
		1992-93	208	23	11.05%
		1993-94	221	26	11.76%

Source : - District Deputy Registrar's office Miraj.

Table No. 5.1 gives information regarding the trend of membership of women to total membership in Sangli city during the period of latest five years.

(1) In the sector Primary Agriculture Credit co-operative Societies total membership in 1989-90 above 300. and women membership is only 6. and the year 1993-94 the total membership has increased and women membership has increased too. But this women membership is not satisfactory. There is only 3 per cent women membership in this society.

(2) In the Urban Co-operative banks women membership has increased . In year 1989-90 women membership is 26,845 (6.34 percent) to total membership. This membership increased upto 28,615 (6.67 percent) in 1993-94. Women membership has increased but their percentage is constant.

(3) In the membership of salary earners more or less remains constant. There is slight change in the membership of consumers co-operative societies. The women membership is rather high in case of labour co-operative society.

5.3 :- WOMEN BORROWERS -

Table No. 5.2

Number of women borrowers

(Sangli city scene)

(1989-90 to 1993-94)

(figures in actual)

No.	SECTOR	YEAR	Borrowers	Women Borrowers	Percentage
1.	P.A.C.S.	1989-90	20	1	5%
		1990-91	22	1	4.54%
		1991-92	25	2	8.00%
		1992-93	26	2	7.69%
		1993-94	29	3	10.34%
2.	Urban Co-operative Banks	1989-90	21,963	3,040	13.34%
		1990-91	22,295	2,952	13.24%
		1991-92	23,626	2,876	12.17%
		1992-93	24,031	2,736	11.38%
		1993-94	28,453	2,755	9.68%
3.	Urban Credit Societies	1989-90	2,016	161	7.98%
		1990-91	2,130	220	10.32%
		1991-92	2,491	255	10.23%
		1992-93	2,463	238	9.66%
		1993-94	2,487	249	10.01%
4.	Salary Earners	1989-90	318	22	6.91%
		1990-91	325	26	8.00%
		1991-92	383	31	8.09%
		1992-93	405	34	8.39%
		1993-94	416	37	8.89%

Source :- District Deputy Registrar's office, Miraj.

Table No. 5.2 gives details regarding the Number of women borrowers in Sangli City during the years 1989-90 to 1993-94.

(1) In primary Agriculture sector total borrowers in the year 1989-90 was 20. and women borrowers is only one. In the

year 1993-94 there is increase in the number of women borrowers.

(2) In Urban Co-operative Banks women borrowers stand first as compared to the other sectors. The percentage of women borrowers is 13.34 in the year 1989-90 and 9.68 in 1993-94.

(3) In credit co-operative societies total borrowers in the year 1989-90 2,016 and women borrowers only 161 and their percentage 7.98. The number of women borrowers has increased in the year 1993-94. But their percentage to total borrowers is nearly constant and this percentage is not satisfactory.

(4) In the sector Salary Earners Credit co-operative societies women borrowers are very few.

In over all picture we can say that women borrowers are very meagre as compared to total borrowers.

5.4 - ADVANCES (S.T. LOANS)

Table No. - 5.3

Advances (S.T. loans)

1989-90 to 1993-94

(figures in actuals)

No.	SECTOR	YEAR	S.T. Loans (Total)	S.T. Loans (Women)	Percentage
1.	P.A.C.S.	1989-90	93348	6065	6.42%
		1990-91	105066	6198	5.89%
		1991-92	133503	12428	9.30%
		1992-93	129191	12394	9.59%
		1993-94	144123	17427	12.09%
2.	Urban * Co-operative Banks	1989-90	17483.91	1619.70	9.26%
		1990-91	21453.09	1981.14	9.23%
		1991-92	26471.71	2400.57	9.06%
		1992-93	24818.02	2122.94	8.55%
		1993-94	27174.05	2361.37	8.68%
3.	Urban Credit Societies	1989-90	59035877	5375307.00	9.10%
		1990-91	79664091	6786564	8.51%
		1991-92	89079144	7385564	8.29%
		1992-93	92275371	7921703	8.58%
		1993-94	103608584	8485485	8.18%
4.	Salary Earners	1989-90	925500	64878	7.01%
		1990-91	1054500	75396	7.14%
		1991-92	1200000	88200	7.35%
		1992-93	1425500	106057	7.43%
		1993-94	1604346	128668	8.01%

* (Figure in lakhs)

Source :- District Deputy Registrar's office Miraj.

Table No. 5.3 gives information regarding the Advances (Short Term Loans) of co-operative societies. This table gives information regarding the short term loan borrowed by women members and their percentage. The information for the year 1989-90 to 1993-94 is given here.

(1) In the year 1989-90 the short term loans borrowed

by women members stand first in Urban Co-operative Banks in compare to other sectors. In primary Agriculture Credit Co-operative societies short term loan borrowed by women members has decreased in year 1990-91 & the year 1991-92, 1992-93, 1993-94, women members advances has increased.

(2) In the sector credit co-operative societies short term loan borrowed by women members are increasing in the year 1989-90 to 1993-94. But this women members percentage is nearly constant.

(3) In the sector Salary Earners credit co-operative societies women borrowers are above 60,000 and their percentage is 7.01 to total borrowers.

In these picture we will see we say that the women borrows trend are increase but this trend or not satisfied.

5.5 :- MEDIUM TERM LOANS

Table No. 5.4

Medium Term Loans

(1989-90 to 1993-94)

(figures in actual)

No.	SECTOR	YEAR	Total Medium T. Loan	Total Medium T. Loan Women Borrowers	Percentage
1.	P.A.C.S.	1989-90	38545	3565	9.25%
		1990-91	40000	3608	9.02%
		1991-92	41885	5520	13.18%
		1992-93	44970	4955	11.02%
		1993-94	55872	8593	15.38%
2.	Urban * Co-operative Banks	1989-90	98394.50	880.04	8.94%
		1990-91	11385.95	1034.10	9.08%
		1991-92	14128.76	1248.09	8.83%
		1992-93	14187.28	1181.15	8.32%
		1993-94	15066.60	1252.07	8.31%
3.	Urban Credit Societies	1989-90	41320105	3256500	7.88%
		1990-91	5544212	4359450	7.86%
		1991-92	60843213	4486350	7.37%
		1992-93	62928312	4508640	7.16%
		o 1993-94	62928312	4508640	7.16%
4.	Salary Earners	1989-90	775000	49910	6.44%
		1990-91	844500	55568	6.58%
		1991-92	928500	65180	7.01%
		1992-93	1021000	71980	7.04%
		1993-94	1188000	84942	7.15%

o = Data relates to 1992-93 years.

* = Figures in lakhs.

Source :- District Deputy Registrar's office Miraj.

Table No. 5.4 gives information regarding the medium term loan borrowed by women and their percentage to total number of borrowers. The information of the year 1989-90 to 1993-94 is

given in this table.

(1) In this table primary Agricultural credit co-operative societies total borrowers are above 38545 and women borrowers are above 3000 and their percentage to total borrowers is 9.25 percent.

In the year 1993-94 the total borrowers are increased and total women borrowers are increased too. But total women borrowers are slightly increased as compared to total borrowers.

(2) In Urban co-operative banks in the year 1989-90 the women borrowers percentage is 8.94 and this percentage is slightly increased in the year 1990-91 and year 1991-92 and 1992-93, 1993-94 the percentage is slightly decreased.

(3) Credit co-operative societies picture shows that the women borrowers percentage is decreased but borrowings by women members has constantly increased in year 1989-90 to 1993-94.

In this table we will say that the borrowings of women members is very poor. borrows of women are increasing but their percentage is nearly same.

5.6 :- WOMEN DIRECTORS -

Table No. 5.5

Participation of women in Board of Directors

1989-90 to 1993-94

No.	SECTOR	YEAR	Total Directors	Total women Directors	Percentage
1.	P.A.C.S.	1989-90	9	1	11.11%
		1990-91	9	1	11.11%
		1991-92	9	1	11.11%
		1992-93	9	1	11.11%
		1993-94	9	1	11.11%
2.	Urban Co-operative Banks	1989-90	70	13	18.57%
		1990-91	74	15	20.27%
		1991-92	86	18	20.93%
		1992-93	86	18	20.93%
		1993-94	90	22	24.44%
3.	Urban Credit Societies	1989-90	63	13	20.63%
		1990-91	65	15	23.07%
		1991-92	68	17	25.00%
		1992-93	71	17	23.94%
		1993-94	77	17	22.07%
4.	Salary Earners	1989-90	21	4	19.04%
		1990-91	21	4	19.04%
		1991-92	23	4	17.39%
		1992-93	25	5	20.00%
		1993-94	25	5	20.00%
5.	Consumers	1989-90	21	4	19.04%
		1990-91	21	5	23.80%
		1991-92	33	6	18.18%
		1992-93	33	6	18.18%
		1993-94	36	7	19.44%
6.	Labour Co-operative Societies	1989-90	12	-	-
		1990-91	12	-	-
		1991-92	12	-	-
		1992-93	12	-	-
		1993-94	12	-	-

Source :- District Deputy Registrar's office Miraj.

Table No. 5.5 gives information regarding the participation of women in Board of directors during the year 1989-90 to 1993-94.

(1) In primary Agriculture society total board of directors are 9. and women directors is only one. and these number are constant the year 1989-90 to 1993-94.

(2) In urban co-operative banks in the year 1989-90 the women in board of directors is 13 to total board of directors. This number are increase to 1993-94. (22)

(3) Credit co-operative societies board of directors are slightly increase and women in board directors are constant the year 1991-92 to 1993-94 in same condition the salary earners credit co-operative societies (4%)

(4) In the sector consumer co-operative societies the year 1989-90 total board of directors are 21. and women directors are four and the year 1990-91 total women directors are slightly increase.

Overall picture we see, we say that these number of women in board directors are increase. Actually the bye-laws of women reserve seats. So this women in board of directors has increased.

5.7 :- EMPLOYMENT -

Table No. 5.6

Participation of women in to employment

1989-90 to 1993-94

(Sanqli city scene)

(figures in actual)

No.	SECTOR	YEAR	Total Employees	Total Women Employees	Percentage
1.	P.A.C.S.	1989-90	3	-	-
		1990-91	3	-	-
		1991-92	3	-	-
		1992-93	3	-	-
		1993-94	3	-	-
2.	Urban Co-operative Banks	1989-90	1,769	72	4.07%
		1990-91	1,811	79	4.36%
		1991-92	1,817	82	4.51%
		1992-93	1,873	89	4.75%
		1993-94	2,113	112	5.30%
3.	Urban Credit Societies	1989-90	40	4	10.00%
		1990-91	58	6	10.34%
		1991-92	68	6	8.82%
		1992-93	72	9	12.50%
		1993-94	76	12	15.78%
4.	Salary Earners	1989-90	20	3	15.00%
		1991-92	23	3	13.04%
		1991-92	23	3	13.04%
		1992-93	25	4	16.00%
		1993-94	27	5	18.51%
5.	Consumers	1989-90	30	9	30.00%
		1990-91	32	14	43.75%
		1991-92	38	13	34.21%
		1992-93	43	17	39.53%
		1993-94	48	19	39.58%
6.	Labour Co-operative Societies	1989-90	9	-	-
		1990-91	10	-	-
		1991-92	10	-	-
		1992-93	11	-	-
		1993-94	12	-	-

Source:- District Deputy Registrar's office Miraj.

Table No. 5.6 gives information regarding the participation of women into employment in the Sangli city and their percentage during the year 1989-90 to 1993-94.

(1) In primary Agriculture society there is no participation of women in the employment of co-operative activity.

(2) In urban co-operative banks the women employees percentage is very poor. In 1989-90 the women employees are 72 and their percentage is 4.07% to total employees. This percentage are increase but not satisfactory.

(3) In credit co-operative societies and salary earners credit societies sectors women employees is averagely/nearly 11%.

(4) In consumer co-operative societies women employees percentage is stand first to compare other sectors.

(5) The labour co-operative societies women employees are nil.

In this table we will see that the women employees are few in co-operative sector.

5.8 : - MEMBERSHIP OF WOMEN CO-OPERATIVE SOCIETIES -

Table No. 5.7

Membership of Women Co-operative

Societies in Sanqli city

1989-90 to 1993-94

(figures in actual)

No. Types of Societies	YEAR	Total Membership	Membership of Women co-op. societies	Percentage
1. P.A.C.S.	1989-90	305	-	-
	1990-91	320	-	-
	1991-92	325	-	-
	1992-93	337	-	-
	1993-94	387	-	-
2. Urban Co-operative Banks	1989-90	4,23,255	3,739	0.88%
	1990-91	4,25,241	3,757	0.88%
	1991-92	4,26,394	3,773	0.88%
	1992-93	4,27,400	3,793	0.89%
	1993-94	4,28,656	4,994	1.16%
3. Urban Credit Societies	1989-90	4,258	251	5.89%
	1990-91	6,845	322	4.70%
	1991-92	7,958	444	5.57%
	1992-93	9,598	535	5.57%
	1993-94	10,235	642	6.27%
4. Salary Earners	1989-90	1,406	100	7.11%
	1991-92	1,444	115	7.96%
	1991-92	1,548	120	7.75%
	1992-93	1,665	160	9.60%
	1993-94	1,713	159	9.28%
5. Consumers	1989-90	3,145	41	1.30%
	1990-91	3,171	42	1.33%
	1991-92	3,484	42	1.20%
	1992-93	3,634	43	1.18%
	1993-94	3,776	45	1.19%
6. Labour Co-operative Societies	1989-90	187	-	-
	1990-91	196	-	-
	1991-92	198	-	-
	1992-93	208	-	-
	1993-94	221	-	-

Source :- District Deputy Registrar's Office Miraj.

Table No. 5.7 gives information regarding the membership of women co-operative societies in Sangli city and their percentage during the latest five years.

(1) In Sangli city there are not any women co-operative societies in the sectors like PACS and labour co-operative societies. so there is no question regarding membership of women co-operatives regarding there two sectors.

(2) The membership of women co-operative societies in the sector urban co-operative banks, it is very meager i.e. from 0.88% to 1.16% and the total membership of this sector.

(3) In the sector credit co-operative societies it is around 5% to 6% and the case is same in respect of the salary Earners credit co-operative societies i.e. 7% to 9%. As compared to other sectors, the membership of women co-operative societies is satisfactory. But it is not upto the mark.

(4) In the sector consumer co-operative societies the percentage varies from 1.30% to 1.19%. It has decreased over the period due to the constant membership of women co-operatives in this sector.

5.9 - share capital -

Table No. 5.8

Share Capital of Women Co-operative Societies

(Sanqli city scene)

1989-90 to 1993-94

(figures in actual)

No.	SECTOR	YEAR	Total share Capital of Co-op. Societies	Share Capital of Women Co-op.	Percentage
1.	P.A.C.S.	1989-90	30193	-	-
		1990-91	33821	-	-
		1991-92	35448	-	-
		1992-93	38542	-	-
		1993-94	40004	-	-
2.	Urban Co-operative Banks	1989-90	28860925	963925	3.33%
		1990-91	32435345	1071600	3.30%
		1991-92	33330469	1106725	3.32%
		1992-93	74078450	1364850	1.82%
		1993-94	74644760	1622975	2.17%
3.	Urban Credit Societies	1989-90	5998031	361528	6.02%
		1990-91	6936644	456431	6.57%
		1991-92	7324118	500735	6.83%
		1992-93	8155060	572485	7.01%
		1993-94	9548144	688421	7.20%
4.	Salary Earners	1989-90	645535	110000	17.04%
		1991-92	712263	113500	15.93%
		1991-92	803952	114858	14.28%
		1992-93	991620	118986	11.99%
		1993-94	1171796	126837	10.82%
5.	Consumers	1989-90	482062	7545	1.56%
		1990-91	905010	8990	0.99%
		1991-92	745791	9000	1.20%
		1992-93	847144	9898	1.66%
		1993-94	965529	10000	1.03%
6.	Labour Co-operative Societies	1989-90	75100	-	-
		1990-91	76000	-	-
		1991-92	74600	-	-
		1992-93	75500	-	-
		1993-94	77300	-	-

Source:- District Deputy Registrar's office Miraj.

Table No. 5.8 gives information regarding the share capital of women co-operative societies and their percentage during the latest five years.

(1) There are not women co-operative societies in the sectors like in primary Agriculture credit co-operative societies and labour co-operative societies. So there is no question of the share capital of women co-operative societies.

(2) In urban co-operative Banks share capital of women co-operative societies has increased in the year 1992-93 but their percentage has decreased.

(3) In credit co-operative societies the membership of women co-operative trend is increase 6 percent to 7 percent.

(4) Share capital of Women Salary Earners is stand first in compare to other sectors.

(5) In consumer co-operative societies share capital of women co-operative societies is very poor.

The participation of women co-operative societies in respect of share capital is not satisfactory.

5.10 :- WORKING CAPITAL -

Table No. 5.9

Working Capital of Women

Co-operative Societies

1989-90 to 1993-94

(figures in actual)

No. SECTOR	YEAR	Working Capital of Co-op. Societies	Working Capital of Women Co-op. Societies	Percentage
1. P.A.C.S.	1989-90	24105	-	-
	1990-91	28243	-	-
	1991-92	30532	-	-
	1992-93	55402	-	-
	1993-94	40415	-	-
2. Urban Co-operative Banks	1989-90	670581103	32024237	4.77%
	1990-91	771604601	36301778	4.70%
	1991-92	824884625	38580154	4.67%
	1992-93	950774716	46491338	4.88%
	1993-94	1187060616	54402520	4.58%
3. Urban Credit Societies	1989-90	6966156	349701	5.01%
	1990-91	12116194	559762	4.61%
	1991-92	17347296	722685	4.16%
	1992-93	22774302	834190	3.66%
	1993-94	25186718	914474	3.63%
4. Salary Earners	1989-90	3837819	200000	10.56%
	1990-91	4099444	215000	10.36%
	1991-92	4247159	215544	10.03%
	1992-93	4550223	325936	9.48%
	1993-94	4903756	328446	9.30%
5. Consumers	1989-90	-	-	-
	1990-91	-	-	-
	1991-92	-	-	-
	1992-93	-	-	-
	1993-94	-	-	-
6. Labour Co-operative Societies	1989-90	131941	-	-
	1990-91	189257	-	-
	1991-92	198825	-	-
	1992-93	223916	-	-
	1993-94	232534	-	-

Source :- District Deputy Registrar's Office Miraj.

Table No. 5.9 gives information regarding the working capital of women co-operative societies in Sangli city and their percentage. The information of the latest five years is given in this table.

(1) The working capital of women co-operative societies in primary Agriculture and Labour co-operative societies are not available because the women co-operative societies are not here.

(2) Working capital of women co-operative societies in Urban co-operative banks is constantly not increasing but their percentage constantly not increase in the year 1992-93 the percentage of working capital of women co-operative societies has decreased.

(3) Credit co-operative societies working capital of women co-operative societies are slightly decreased.

(4) Salary Earners credit co-operatives working capital's percentage is decrease 10.56% to 9.30%.

(5) In consumer co-operative societies working capital is not available.

5.11 :- RESERVE FUNDS -

Table No. 5.10

Reserve Funds of Women

Co-operative Societies

1989-90 to 1993-94

(figures in actual)

No.	SECTOR	YEAR	Reserve Funds of Co-op. Societies	Reserve Funds of Women Co.op Societies	Percentage
1.	P.A.C.S.	1989-90	4132	-	-
		1990-91	4324	-	-
		1991-92	6528	-	-
		1992-93	6627	-	-
		1993-94	7339	-	-
2.	Urban Co-operative Banks	1989-90	45797288	2142018	4.67%
		1990-91	57312851	2477756	4.32%
		1991-92	78491585	2928234	3.73%
		1992-93	103379267	3711529	3.59%
		1993-94	144595011	3763693	2.60%
3.	Urban Credit Societies	1989-90	2014563	74316	3.68%
		1990-91	2931034	117827	4.01%
		1991-92	4478766	189451	4.22%
		1992-93	5858105	298763	5.09%
		1993-94	6426406	332887	5.17%
4.	Salary Earners	1989-90	628677	110000	17.49%
		1991-92	701259	121000	17.25%
		1991-92	769521	121432	15.78%
		1992-93	841619	120832	14.35%
		1993-94	973501	122891	12.62%
5.	Consumers	1989-90	171362	3540	2.06%
		1990-91	216532	3650	1.68%
		1991-92	378797	3880	1.02%
		1992-93	362124	3980	1.09%
		1993-94	367970	4500	1.22%
6.	Labour Co-operative Societies	1989-90	16248	-	-
		1990-91	91687	-	-
		1991-92	16757	-	-
		1992-93	36729	-	-
		1993-94	60889	-	-

Source :- District Deputy Registrar's Office Miraj.

Table No. 5.10 gives information regarding the reserve funds of women co-operative societies in Sangli city and their percentage during the year 1989-90 to 1993-94.

(1) In the Primary Agriculture society and Labour co-operative societies the women co-operative societies is not there. So the reserve funds are not there.

(2) Salary Earners women co-operative societies Reserve Funds stand first compare to other societies and secondly the credit co-operative societies women co-operatives funds.

(3) Urban co-operative banks reserve funds of women co-operative societies are slightly increased. The reserve funds of women co-operative societies are increased but the percentage has decreased in the year 1989-90 to 1993-94.

(4) Consumer co-operative societies Reserve funds of women co-operative societies are very few. Their percentage to total reserve funds are very poor.

5.12 :- DEPOSITS -

Table No. 5.11

Deposits of Women Co-operative Societies

1989- 90 to 1993-94

(figures in actuals)

No. Types of Societies	YEAR	Deposits of Co-op. Societies	Deposits of Women Co-op. Societies	Percentage
1. P.A.C.S.	1989-90	14315	-	-
	1990-91	15604	-	-
	1991-92	16321	-	-
	1992-93	17522	-	-
	1993-94	18423	-	-
2. Urban Co-operative Banks	1989-90	1217163551	27599544	2.26%
	1990-91	1501873229	31002793	2.06%
	1991-92	1606784519	32508548	2.02%
	1992-93	1853284633	38856120	2.09%
	1993-94	3304403621	40897389	1.23%
3. Urban Credit Societies	1989-90	18171447	1126629	6.19%
	1990-91	26577627	1560315	5.87%
	1991-92	4436936	2206533	4.97%
	1992-93	62607974	2402946	3.83%
	1993-94	89393723	3004604	3.36%
4. Salary Earners	1989-90	2760010	400516	14.51%
	1991-92	3312200	421832	12.73%
	1991-92	3713450	474875	12.78%
	1992-93	4738080	475000	10.02%
	1993-94	5009150	506846	10.11%

Source :- District Deputy Registrar's Office - Miraj.

Deposits of women co-operative societies - Regarding the deposits of women co-operative societies we have not considered consumers and Labour co-operative societies as their main intention is not of receiving the deposits. The women co-operative societies in the sector P.A.C.S is not available. So there are three sectors i.e. urban co-operative banks , credit co-operative societies and Salary Earners co-operative socie-

ties.

(1) There is only one women co-operative society regarding urban co-operative banks and so the percentage of deposit of women co-operative banks to the total deposits is very poor. i.e. around 2%.

(2) The percentage of women co-operative societies deposits to total deposits in respect of credit co-operative societies was 6.19% in the year 1989-90 but it has decreased upto 3.36%. Even though it is so the deposits of women co-operative societies are increasing over the period under this sector.

(3) In the sector Salary Earners credit co-operative societies the percentage of deposits to total deposits is on an average 12%.

5.13 : - SUMMARY -

chapter No. 5 is the main topic of our study. It is purely dependent on the primary collected personally by us. This topic explain role of women in co-operative movement in Sangli city. It has two dimensions. The role of women in co-operative societies in Sangli city and the role of women co-operative societies in Sangli city. Here we have studied the different indicators of the role of women in co-operative movement in Sangli city.

They are -

(1) The number of women co-operative societies in Sangli city

- (2) Share capital of women co-operative societies.
- (3) Working capital of women co-operative societies.
- (4) Reserve funds of women co-operative societies.
- (5) Deposits of women co-operative societies.
- (6) The women membership in the total membership of co-operative activity in Sangli city .
- (7) The number of women borrowers in the total number of borrowers of different sectors.
- (8) The amount of S.T. loans borrowed by women borrowers and their percentage to the total S.T. loans.
- (9) The amount of M.T. loans borrowed by women borrowers and their percentage to the total M.T. loans.
- (10) The number of women directors and their percentage in total number of board of directors.
- (11) The number of women employees in the total number of employment in different sectors of co-operative activity.

The position which were explained in topic No. 4 with the help of secondary data and the position which emerges from the collection of primary data differs slightly. The position regarding all above mentioned indicators is rather satisfactory in Sangli city. Here we have studied some important sectors like primary agriculture co-operative societies, urban co-operative banks, credit co-operative societies, Salary Earners credit co-operative societies and Labour co-operative societies.

- (1) Regarding the number of women membership labour co-operative society stands first (11.76) and consumer co-operative societies stand second (10%) expect primary agriculture

credit co-operative societies. The number is satisfactory as compare to the national, state and district level.

(2) If we look at the number of women borrowers and their percentage. The number is satisfactory in case of urban co-operative Banks (13.34%) the position is also satisfactory regarding the other sectors e.g. Credit co-operative societies, Salary Earners credit co-operative societies.

Even though the above position seems to be satisfactory. Our opinion is that the number of women borrowers should increase at the national level.

(3) The position regarding the S.T. and M.T. loans and their percentage is from 6 to 15 percent. This tendency though not fully satisfactory is optimistic.

(4) The participation of women in the board of directors is only as per bye-laws up the co-operative societies but labour co-operative society studied by us, is an exception.

(5) Regarding the participation of women in employment in P.A.C.S. and Labour co-operative is totally absent.

The percentage in case of urban co-operative banks is around 5% in credit co-operative societies is from 10 to 15 per cent. In salary earners co-operative societies it is around 18%. The percentage in case of consumer co-operative societies in Sangli city is satisfactory. In the year 1989-90 it is 30% in the year 1993-94 it has increased upto 40%. If we look at five years of our study there is increasing trend of women employees in the total employment of consumer co-operative societies.

(6) If we look at position of women co-operative societies in Sangli city regarding their number, share capital, working capital, reserve funds, deposits. It is the same as at the national level, state level, and district level.