

CHAPTER NO. 6

SUMMARY, CONCLUSIONS, RECOMMENDATIONS

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CHAPTER NO. 6

SUMMARY CONCLUSIONS AND RECOMMENDATIONS

6.1 - INTRODUCTION -

The topic of the study is " Role of women in co-operative movement with special reference to Sangli." This topic is related with the role of women in co-operative movement and role of women co-operative societies in the co-operative activities. The Role of women co-operative societies.- 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, Owned funds of women co-operative societies, Deposits of women co-operative societies at the national level, state level, district level and Sangli city.

Role of women in co-operative societies :-

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 is originated and developed for

the development of weaker section of the community.

6.2 :- SUMMARY OF THE TOPIC OF OUR STUDY -

6.2.1 - Chapter number one of our study introduces us regarding the brief history of co-operative movement in different countries at the different times also. It gives us details of co-operative movement in India, Maharashtra and Sangli district. The most important thing explained in this chapter the origination of the co-operative movement from top to the bottom is related with the weaker section of the society. The relationship between the progress of the co-operative movement and the industrial revolution is explained. It was a reaction against the capitalist industrial system. really speaking co-operation was the answer to the injustice of capitalism. Every where co-operation is originated as a defensive bulwork against exploitation of the weak by those in a stronger economic position. Then the genesis of the co-operative movement is given emphasis. The role of co-operative movement in different countries is explained.

Some major definition of co-operation are also introduced and C.R. Fay's definition explains the rationale of co-operation.

The progress of co-operative movement in India at the national level in Maharashtra at the state level and in Sangli district at the district level is also given important in this chapter. In short we can say that co-operation is a special

method of doing work jointly and suits the poor more than the rich. This requires in the words of Prof. D.G. Karve, " For sheer survival no co-operator and no co-operative can afford to neglect any aspect of co-operative education.

6.2.2 :-

Chapter number two explains the methodology of the study. It includes the topic for the study major objectives of the study, scope and reference period of the study, methodology of study size of the sample selected for the study, selection of the sample units and personal interviews with the societies. The role of women in co-operative movement is examined with the help of participation of women in membership of the co-operative movement, participation of women in borrowing from the co-operative society, participation in the board of directors of the co-operative unit and nature of employment of the women in the co-operative sectors.

6.2.3 :-

Chapter number three gives us information regarding the women and the co-operative movement. The involvement of women in the co-operative sector in India and some policies regarding it are explained here. The scope of women regarding the participation in the growth of co-operative movement is explained. It is related with employment, leadership, different sectors of the co-operative activity. Also the position of legislation, education, technical assistance employment is also explained. The status of women and role played by them is also given importance. There is no doubt that constitution of India provides equal right

and privillage for women and men. A series of legislative measures have been enacted for raising the status of women in the country. Special provision have been made the five year plans for welfare of women. Though few women have reached top position in some walks of life, women on the whole are lagging behind in all walks of life. This is so in the co-operative movement as well.

6.2.4 :-

Chapter number four gives detailed information regarding women co-operative societies in India as the national level. At the same time it also gives us state level position in major states like Gujrat, Karnataka, Maharashtra, Uttar Pradesh, West Bengal. We have also tried to collect information from secondary sources regarding women co-operative societies in Sangli district. The picture which emerges at the national level regarding the number of women co-operative societies is far from satisfactory. It is hardly from 1 percent to 1.88 percent. If we look into the position of women co-operative societies statewide the position upto some extent is satisfactory in the state of Punjab, Andhra Pradesh. In this chapter we have also collected information regarding membership, working capital, paid up share capital of the women co-operative societies at the national, state and district level. The picture which is evident at the national level emerges at the state level also. Except Maharashtra and Punjab membership of women co-operative societies in India is also very meager compared to total membership of the co-operative activity. The same position is shown regarding the working capital and paid up capital in different major states. If we look at

the number of women co-operative societies in Maharashtra it is hardly 1% to the total number of societies. The same position reveals regarding membership, owned funds, working capital in Maharashtra. The number of women Co-operative societies in Sangli district in the year 1988-89 was only 17. In the year 1992-93 it has increased up To 37. The percentage of women co-operative societies at the national level, state level and district level is some how the same i.e. from 1% to 2%.

The brief history of women co-operative societies related with number membership, working capital, paid up share capital and so on gives us the typical data which is evident for the dominance of men in co-operative activity and not the women. There is consistency at the national, state and district level. To conclude this we can say that this picture is not satisfactory. This should be change and it needs. Co-operative education for women and women co-operative societies.

6.2.5 -

Chapter number five is the main topic of our study. It is purely dependent on the primary data collected personally by us. This topic explains 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 in Sangli city.

(3) Working capital of women co-operative societies in Sangli city.

(4) Deposits of women co-operative societies in Sangli city.

(5) Reserve funds of women co-operative societies in Sangli city.

(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 short term loans borrowed by women borrowers and their percentage to the total short term loans.

(9) The amount of Medium term loans borrowed by women borrowers and their percentage to the total medium term 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 number four 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 indicator is rather satisfactory in Sangli city. Here we have studied some important sectors like, PACS, Urban co-operative banks, Credit co-operative socie-

ties, Salary Earners credit co-operative societies, Consumer co-operative societies and Labour co-operative society.

(1) Regarding the number of women membership labour co-operative society stands first (11.76%) and consumer credit co-operative societies stand second (10%) except P.A.C.S. the number is satisfactory as compared 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.

Eventhough 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 short term and medium term 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 studies by us, is an exception.

(5) Regarding the participation of women in employment in PACS 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

percent is 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 the 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.

6.2.6 :-

Chapter number six gives us information in respect of summary of the all previous chapters, conclusions and the Limitations of the study. At the same time this chapter gives major suggestions or we can say the recommendations. This chapter is rather important one because it explains the major findings of the study. The role of women in the co-operative activity at all the levels with the help of different indicators. Again the role of women co-operative societies in the co-operative movement in respect of all sectors and levels. The different indicators explain itself the role of women in the co-operative movement at all stages.

6.3 :- LIMITATIONS -

Here we will consider the limitations regarding the study of the topic. The limitations are concerned with the researcher, with the data which is made available, with the scope

and reference period of the study, selection of the sample for the sample survey. They can be given in short as follows.

(1) The first and foremost important limitation of the study is regarding the data with special reference to the women co-operative societies and the role of women in total co-operative activity. We have tried our level best for classification of data in terms of the number, membership, share capital, owned funds, advances, working capital, board of directors and employment. As the information was not readily available the work was rather troublesome. In some sectors the researcher has actually counted the numbers of women regarding the participation in all respects.

(2) The information regarding the number of women co-operative societies in the total number of co-operative movement in different sectors is also not readily available. While studying this particular aspect we faced the difficulty regarding the number as well as other aspects.

(3) We have determined the indicators regarding the role of women in the co-operative activity with the total membership, borrowers, borrowings, percentage in the board of directors and nature of women employment. Beyond this we have not considered anything as the indicator of role of women in the co-operative activity.

(4) In Sangli city there are different sectors of the co-operative movement. The general information regarding all

these sectors is made available from the office records of the District Deputy Registrar. But the information regarding the women in terms of number, membership, advances, participation in the board of directors and employment is not readily available.

(5) While studying the role of women in cooperative movement in Sangli city we could not consider all aspects or sectors. Only we have taken into consideration the sectors like PACS, Urban cooperative banks, Urban credit societies, salary earners cooperative societies, consumers cooperative societies and labour cooperative societies only. We have not considered sectors like housing, marketing, fishery, dairy etc.

6.4 - MAJOR FINDINGS / CONCLUSIONS

Prof. C.R. Fay's definition of co-operation given in chapter number one is the rationale of co-operative movement. Eventhough the origination and development of co-operative movement is for the weaker section of the society, it is not practised to the extent possible. The major conclusions of our study at the national, state and district level with the secondary data and Sangli city with the help of primary data. The major findings are as follows :

(1) One peculiar aspect of our study at all the levels is common and i.e. - Participation of women in different sectors of co-operative movement is either meagre or negligible.

(2) Different reports emphasized concrete steps for organizing and strenthenings women in co-operative movement, these efforts are not satisfactory as per our dimensions.

(3) Several efforts were made by international co-operative alliance, national co-operative union of India, 9th Indian co-operative congress of 1982 and 6th Indian five year plan. Apart from all these things role of women is active in some sectors like, Consumers, Urban banks, Labour etc. The other sectors have not given any importance to the role of women in all respects.

(4) The greatest obstacles to women participation is their lack of education in co-operative principles and practises. and this had constancy put have women at a disadvantages.

(5) So far as the co-operative law is concerned it does not make any distinction between men and women in its provisions regarding membership but our findings regarding the same are not satisfactory.

(6) The participation is not limited to mere membership of the co-operatives but will have to extent active participation in the general body meetings standing for election and getting elected to the committee of management and board of directors. Again further standing from election and getting elected for office leader in the co-operatives and representing the co-operative in the federal organization at higher level.

Our study reveals regarding all these accepts, a meagre participation in co-operatives.

(7) We have studied the role of women co-operative societies in co-operative movement with its different accepts. Our opinion regarding this is not so satisfactory.

(8) We have also studied role of women in co-operative societies in respect of membership, borrowers, Advance, board of directors, and employment. The position regarding this type of role is also not so satisfactory.

(9) Lastly we can conclude that the role of women in co-operative societies is comparatively satisfactory as compared to the women co-operative societies in co-operative activity.

(10) The overall picture regarding role of women co-operative societies and the role of women in co-operative societies in different sectors is not satisfactory; Of course this statement few exception Urban co-operative banks, Consumers and Labours.

6.5 :- RECOMMENDATIONS -

We have studied this topic with special reference to Sangli with the help of primary data on the one hand. On the other hand we have studied this topic with the help of secondary data at the national state and district level in chapter number four. We have also broadly given in the above pages the major findings and conclusions of our study. Now it becomes necessary to say something or to suggest something regarding the role of women in the co-operative movement.

The following are the major suggestions or recommendations of our study. This can be said as the outcome of the study.

(1) The participation of women co-operative societies in term of number, membership, share capital, working capital, deposits, Advances as compare to the total number, membership,

share capital, working capital, deposits, advances should be increased one.

(2) There is need of co-operative education for women in term of concept of co-operation, principles of co-operation and potentialities of co-operation.

(3) To give emphasis the women members in the managing committees according to the provision of the co-operative societies act bye-laws and techniques of co-operative management.

(4) In order to increase the representation of women, provision should be made in the co-operative act, Rules and Bye-laws for reservation of seats for women in the managing committees/Board of Directors of co-operatives increased general membership of asset-less women should also be stipulated.

(5) At the state level there should be a federation of women's co-operatives which would provide guidelines to the women co-operative for organizing different activities and for management development.

(6) Special activities for women in adopted village. In the adopted villages the co-operatives should provide all the necessary education facilities, technical guidance, resource and input for overall socio-economic development of all its residents with special emphasis on women.

(7) The co-operative department of the Government of Maharashtra at the state level as well as the district level collects the information regarding the co-operative movement. There is separate head of collecting information regarding SC. , ST. members like this there should be separate head for the information regarding the women in the co-operative activity.

(8) Special permission for women co-operative societies in respect of production, marketing, consumers and processing units. This can be made available in respect of co-operative tailoring, embroidery, knitting lace making, making of chilli powder, by making papad, pickles.

(9) The need for training and awareness building programme in a pre-co-operative stage is very important so that when the co-operative is eventually formed women are able to function systematically. They know what the procedures are and they may be able to take proper decisions.

(10) For rural development programmes the participation of rural women in all socio-economic groups will be increased. This can be done by building up strengthening women organization by training them by making them aware of the technological advances, enabling them to undertake economic programmes and to acquire leadership qualities.

(11) As EX-Chief minister of Maharashtra Mr. Sharad Pawar has announced 30% reservation of women in govt. and semi govt. institutions. The same procedure should be follows regarding the co-operative activities with its all sectors, regarding employment generation.

(12) The co-operative department of the government should give greater and greater scope for women in sectors like industrial co-operatives of artisan, handicrafts workers, consumers and Labour co-operatives, special provision should be made regarding share capital by the govt. to these sectors.

(13) Women have the intelligence and the capacity to work in the co-operative acquire themselves creditable in any office so more and more participation in the board of directors, office bearers and representing should be increased.

In summing up the role of women in co-operative can be looked at in a narrow aspect as well as broad one. In its narrow aspect, it is a question of opportunities, difficulties, facilities and adequacy of training. In its broad aspect, the problem is that of a working women. It is a question of the out look of society on the appropriate role for women and the consequent self-estimation by women themselves. In this sense, it touches the problem of special regeneration.