

## CHAPTER NO. 3

### WOMEN AND CO-OPERATIVE MOVEMENT

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## CHAPTER III

### WOMEN AND CO-OPERATIVE MOVEMENT

#### 3.1 :- INTRODUCTION :-

The co-operative movement in India started in 1904 and now it has finished its nearly 90 years. During this period of 90 years, the movement has developed very widely and fastly in different states of India. This movement is studied sectorally, regionally and its various aspects of development. Many studies are based on the progress of co-operative movement from national level (macro level) and particular district level (micro level) But in all those studies the most important and essential factor of women co-operative movement or role of women in co-operative movement has been neglected or overlooked. The main intention of our study is to study all these things in detail. First of all let us see what is the role played by women co-operative in India; with the help of different studies. the role of women in co-operative movement as per our study considers two important aspects. The total number of women co-operative societies in all the sectors of the co-operative movement. Secondly by role of women in co-operative movement, we mean to say that the participation of women members in the total number of co-operative activities in an economy. In short by role of women in the co-operative activity we mean percentage of membership of women in total number of membership. The portion of women in the paid up share capital, percentage of women in the Board of Directors, Loans advanced to the women members, participation of women in

the co-operative activity by indicators like deposits, advances etc.

### **3.2 :- INVOLVEMENT OF WOMEN IN CO-OPERATIVES IN INDIA -**

Co-operative movement in India is the oldest and largest movement. It comprises of more than 3 million co-operative societies and the total membership is about 100 million. Government of India has officially recognized co-operative sector in all its plans. In the last plan itself, it was noted that the purpose of the plan is to change the economy of this country from individualistic to co-operative basis, and its success should be judged, among other things by the extent to which it is implemented through co-operative organizations. However, the share of women involvement in the co-operative is negligible.<sup>(1)</sup>

### **3.3 :- NATIONAL CO-OPERATIVE POLICIES :-**

In the report of the co-operative Department of Government of India, for the first time it was mentioned in 1965-66, "To promote active participation of women in co-operatives." Concrete steps were taken during subsequent years to organize and strengthen women wing in the state co-operative unions. In 1966-67 Women Advisory Boards were constituted by almost all the state. Co-operative unions women's wings were set up in 7 state co-operative unions and member Education Programmes for women, were arranged in close liaison with the wholesale consumer stores.

Since 1972-73 State , District and Taluka level seminars were organized for women Maharashtra and Gujarat State co-

operative unions started organizing women training programmes. In 1973-74 Assam, Tripura, Manipur and West Bengal State co-operative unions started regular training programmes of 28 days for women. (2)

The year 1975-76 was declared as the international women year and women activities increased all over. Other than Member Education there were many training courses organized in Handicrafts in various parts of the states. But apart from Member Education nothing much was thought by State co-operative unions. (3)

In 1977-78 Government of India has drawn a special programme for women with the following highlights.

" The participation of rural women of all Socio-economic groups will be increasingly sought in the implementation of various rural development programmes. Focus is on building up, strengthening women's organizations by training them, by making them aware of the technological advances, enabling them to undertake economic programmes and to acquire leadership qualities."

#### **3.4 : SOCIO - ECONOMIC INVOLVEMENT OF WOMEN :-**

The constitution of India not only provides for equal rights and privileges for women and men but also for making special provision for women. The five year plans have consistently placed special emphasis providing basis minimum health facilities integrated with family welfare and nutrition for women and children to accelerate women education, their increase in the labour force and welfare. Services for women in need. Various

welfare and development schemes have been introduced to improve the living conditions of women and to increase their access to and control over material, and social resources. The low status of women in large segments of Indian society cannot be raised without opening up of opportunities of independent employment and income for them. But the process of change to raise the status of women under various spheres of socio-economic activities, would required sustained efforts of female population over a period of time and there is a need for greater attention to the economic emancipation of women. (4)

Under the different five year plans, general as well as special programmes were taken up for the welfare of women and also to cater to their special requirements. Emphasis has been laid on increasing the enrollment of girls in schools by Remuneration Act aims to eliminate discrimination in remuneration against women. Social welfare programmes cater to the special needs of women who by reason of some handicap- social, economic, physical and mental are unable to avail, or are traditionally deprived of the amenities and services provided by the community.

### **3.5 :- WOMEN & EMPLOYMENT -**

Women form 1/2 of the total Indian population, give 2/3 of the total working hours. Produce 1/10th of the total production and yet own only 1/100th of property in the country. (5)

Female work force increased by 11 million from 1971 to 1978 to bring it to 86 million and by the end of 1983 it is expected to increase by 9 million bringing the total to 95 mil-

lion. Current Female chronic unemployment is expected to be 1 million. 49% of the total unemployed are women. Their share in unemployment, thus, is higher than their share in the labour force. Female work force in a number of urban areas increased six to ten times in 1961 to 1971 particularly in manufacturing medical, banking and trade industries, where as it declined tremendously in sector such as horticulture, dairy, jute, food processing.

Women have lost traditional occupation as a result of changes which have transferred the productive activity. From homes and cottages to factories and machines. The power structure in the traditional families or communities prevents them from seeking and obtaining adequate education and training and outside employment thereby securing an independent income and states.

### 3.6 :- ROLE OF WOMEN IN CO-OPERATIVE DEVELOPMENT -

In several countries of the world, women have played a significant and inspiring role to make co-operative movement successful and beneficial to the society at large. Literature on co-operative movement is replated with examples of contributions made by women-as-leaders, as managers, as members, as educators, as trainers and as policy-makers.

In India, sincere and systematic efforts are made to associate women in the national development of the country including co-operative development. "Women's studies have received stimulation and encouragement particularly when the sixth plan devoted one chapter on "Women & Development." Several non-offi-

cial organizations international organization such as International co-operative Alliance and national organization such as National Co-operative Union of India; give accent to the programmes meant for women. Ninth Indian co-operative Congress of April 1982 had prepared a background paper on " Role of Women & Youth in Co-operative Development" for the consideration of the participants. (6)

Women in India are looked upon as ' Weaker Section ' of the society and so keeping them in mind, there are schemes of co-operative development for women. District Co-operative unions have women co-operative education instructors and there are assistant registrars for women co-operative societies, the aim is to spread co-operative of women, inform them about how co-operative can help and enthuse educated and elite women to take leadership in the leadership in the co-operative movement.

Women Role - Women are active in most type of co-operatives such as consumers, agriculture, housing credit, and producers societies etc. but they have not been represented in the elected bodies and management strata of the movement in numbers proportionate to their contribution. As a result, co-operative movements have lost the benefit of additional human resources, which women would provide in the successful promotion of co-operative economic and social aims. Further more, co-operatives enable women to supplement their family income, thereby enabling them to raise this standard of living. (7)

Despite the co-operative principles which reject discrimination between sexes, traditional attitudes have tended to ignore the part . Women play or can play in co-operative development without denying that women themselves have not always taken advantage of right to which they are entitled. The greatest obstacle to women participation, is their lack of education in co-operative principles and practices and this had consistently put women at a disadvantage. It was accepted that co-operative education and training in general, is open to both sexes.

The co-operative principles of equality between the sexes should be observed in every facet of co-operative activity and adequate representation to women should be accorded, from the gross roots to the highest levels of the movement. As a matter of policy, women representatives should be included in all national delegations international events and committees inside and outside.

(A) Legislation :- All national i.e. applying to inheritance and property rights and also co-operative by-Laws should be examined to identify impediments which prevent women taking full membership in co-operatives.

(B) Education :- Women should be included in all on going co-operative education and training programmes. In addition to scheduled courses in co-operative education and training institutions additional courses should be organized for women participants only. Cooperative centres & training institutes should organize short term and specialized courses for women who are involved in part time or full time work in co-operative work

in co-operative societies. To assist in co-operative development, co-operative education should include social and economic subject affecting the family and the community such as consumer information and protection. Co-ordination should be established with international programmes for adult education, functional literacy, family planning etc. (B)

(C) Technical Assistance :- Women should share with men in all technical assistance received by member organizations of ICA. As an international non governmental organization with consultative status in UN and its specialized agencies, the ICA should emphasize matters directly relating to women co-operators, Expert teachers and field workers should be recruited to assist in project where economic activities are being promoted e.g. - consumers, Maharashtra is progressive state in India. Ex. chief Minister Maharashtra Mr. Sharad Pawar had announced women policy for their physical, mental and emotional development. The specialization of policy is that the government declare 30 percent reservation in government and semi government Institutions. Through this policy women can get equality in political, economic, social and cultural walk of life. This is the first policy in India about upliftment of women in India.

Producers and artisans maintained by women. Financial assistance should be made available for women seminars and conference at all levels of co-operative development.

(D) Employment - Equality for both sexes should be observed at all times in appointing personnel for employment in

co-operative service. Attention should be given to the recruitment of women in co-operative movements including appointment to professional managerial and administrative posts. (9)

In view of the important role of women in the development of co-operatives in India following should steps be taken by the government as well as by the co-operative movement to involve more and more women in the affairs of the co-operatives.

i) Nomination of women on management committees of co-operative societies.

ii) Automatic membership of wife.

iii) Special activities for women in adopted villages. 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.

The study leads to conclusion, that the co-operative movement should review its role as an employer of female labour and its responsibilities in this respect. Study emphasizes the need for technical assistance if women are to receive or for special reason, wish to promote co-operative project suitable to their particular skill or to satisfy their current needs.

### **3.7 : - ROLE OF WOMEN IN CO-OPERATIVES -**

The role that women have played or can play in the co-operatives is conditioned by the status and role of women in the particular social setting in which co-operatives are organized.

The status of women in most of the societies in the world, where patriachal system prevailed, has been traditionally subordinate to that of men. Even in certain pockets where matriarchal system prevailed in the olden days the system has become weak and the women no longer enjoy the dominant position that the matriarchal system had conferred on them. In some social groups woman is treated as a chattel. Even in the more enlightened social groups where woman, as a wife is referred to as " Sahad-harmacharini " as among the Hindus, it is only at the performance of religious rites but not in the economic affairs. Thus the head of the family is always the man, whether as the father, the husband or the son and the property particularly the immovable property is recorded in his name and the woman as the daughter, the wife or the mother is dependent on him. The Hindu law did recognize " Stree Dhan " obtained by a woman through gift or bequest. But even after the reforms in the Hindu law, though the widow and daughter are allowed shares in the joint family property, the woman is not recognized as the karta of the joint family property.

Apart from the property relationship in law, by social convention, man is considered to be the head of the family. Thus even in the family Ration Card, though there is no legal requirement to that effect, man is, in most families, designated as the head of the family. This is true even in the families where the woman is an earning member and is not economically dependent on the man. (10)

Often it is stated that the inferior status accorded to the woman is owing to her economic dependence as she does not have any independent earning of her own. This is not true. Women among what have been categorized as " Working Classes " whether as agricultural laborers or non-agricultural laborers or certain artisanal or handicraft industries have always been working and having independent earning and yet they have not enjoyed equality of status with men in their own social groups. Women among the " Middle classes " and " Upper classes " had not been usually working. But owing to economic difficulties increasing number of women even in these classes have to work for a living or to supplement the earnings of the male members of the family. Some work not because they must but because they like to yet in a large majority of these women having independent earning, the traditional subsidiary role and status continues to be accepted by them despite the " Women's Lib " movement. (11)

What could be the position of women in the co-operatives in such a social - legal situation ?

So far as the co-operative Law is concerned it does not make any distinction between men and women in its provisions regarding membership. It is not, therefore , discriminatory against women . Women are as much eligible to be members of co-operatives as the main are provided that the co-operatives are organized to provide the services which the women require. Similarly, women are eligible under the law to hold any office in the co-operative.

Qualifications for membership are spelt out in the bye-laws of the co-operatives. In a number of co-operatives the bye-laws merely specify residence within the area of operation of the co-operative as qualification besides the legal requirement of " Capacity to contract. " i.e. must not be a minor or a lunatic or an insolvent. But in many producers co-operatives the bye-laws prescribe that those engaged in the particular industry or occupation in which the co-operative is organized are eligible to be its members. The bye-laws too do not place any bar against women holding any office in the co-operative. While this is the position so far as the co-operative law and the bye-laws are concerned, the extent of female membership in different types of co-operative is not known as statistics distinguishing members as male and female in these different types of co-operatives are not maintained collected and published. Yet an attempt could be made to examine the scope for participation of women in different types of co-operatives. (12)

Since the qualification for membership of co-operative is the need for services. Provided by the co-operatives, while discussing the participation of women in co-operatives it is necessary to consider the nature of services provided by different types of co-operatives and the need of the women for those services.

Agricultural Credit Co-operatives constitute the major sector of co-operation in India. The membership of these co-operatives was initially confined to land owners whether big or

small. The land owners needed credit for the development of their lands or for cultivation on those lands. Since men were, by and large, the owners of the lands and the managers of their farming enterprise they alone became the members of these co-operatives. The same situation determined the membership of the agricultural marketing and processing co-operatives, irrigation co-operatives and such other agricultural service co-operatives. Women have been engaged in agriculture, but mostly as landless agricultural laborers. Agricultural laborers whether male or female had no place in the agricultural co-operatives for credit marketing or processing. They could have had a place in co-operative farming, particularly the collective farming societies where farm workers themselves collectively constitute the owners and are the members. But even in these, while male laborers might be enrolled as members and provided employment in the farming operations women are engaged as casual laborers and not enrolled as members. (13)

In the Industrial co-operatives of artisans and handicrafts workers, there is greater scope for women to be enrolled. In fishing men go out into the sea for the catch and women often attend to the sale of the fish brought by the men. Here too women play an active part and can be expected to be active members of fishery co-operatives and yet it is the fisherman and not the fish woman or fish wife who is enrolled as a member of a fishery co-operative.

Apart from these different types of the co-operative is some of which women have a legitimate place along with men, co-operatives were organized exclusively for women, mostly with the

lead taken by women's organization like Mahila Mandals, Vanita Samaj, etc. Such women's co-operatives were mostly organized for the women of lower middle classes who needed to work to earn a little to supplement the earnings of the male bread winners in the family or women in distress who needed some means to support themselves. These co-operatives organized production activities like tailoring, embroidery, knitting lace making etc. making chili powder, turmeric powder, masala powder, pickles, papads and various types of eatables or even undertaking catering service doll making, toy making etc. All these co-operatives were really industrial co-operatives providing employment full time or part time to the women either in their own homes or at some common production centres. These co-operatives were organizing activities which were considered to be more suitable to women as these were generally of the type which housewives did in their own homes for their own households as their domestic duty and not as an income earning activity. Co-operatives helped them by harnessing their spare time and labour for commercial purpose to secure some income for them. (14)

The participation of women in co-operatives cannot be limited to mere membership of the co-operatives but will have to extend to active participation in the General Body meetings, standing for election and getting elected to the committee of management and Board of Directors and further standing for election and getting elected as office - bearers in the co-operatives and representing the co-operative in the federal organizations at higher levels. Women have the intelligence and the capacity to

work in the co-operatives and to acquit themselves creditably in any office. They should seek and get positions on such merit competing on equal terms with men. They should not seek reservations and concessions which would amount to assumption of their inferiority to men.

In summing up the role of women in co-operatives 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.

### **3.8 :- SUMMARY -**

Chapter No. 3 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 rights and privileges 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 a 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.

To arouse active interest and participation of women in co-operatives special effort are needed. Women have little knowledge about the co-operative movement. Besides the percentage of literacy among women is also very low. Hence adult education programmes must be organized beside the special co-operative education programmes for women. They must also be made conversant with the management practices. Hence special management training programmes need to be organized for them. At the same time the attitude of men towards women also has to be changed so that women might be accepted as equals in the co-operatives. Hence programmes to bring about the attitudinal changes in men also have to be organized. This will enable the women to play an increasingly active role in the co-operative movement.

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