

Chapter - 3

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DEVELOPMENT OF WOMEN CO-OPERATIVE MOVEMENT IN INDIA

3.1 Introduction

Historical development shows that, the whole world is experiencing particular family, which means female dominance still there is a question of male, female equality. In the process of economic due to present secondary importance is given to them due inequality between male and female. She must have to live under the control of male. The responsibility women is to look after household work and children. The birth freedom to the women movement was due male dominance and inequality. Inequality in the division of labour is not natural but social. Women are also equal to the men. Still women are fighting for the same.

3.2 Women Decade (1975-1985)

Ither Bosarap economist wrote regarding women backwardness, poverty, and malnutrition in 1970. The fact of women degradation was considered at national and international association. The Conference held at Mexico in 1975 under the auspicious of UNO the year 1975 to 1985 was declared as women year. Later on research in respect of women was

started to conduct in different countries. Even Legislation were passed for the upliftment of the women

3.3 Women's Situation in India

The book entitled "Women and Economic Development" written by Ither Bosarap in 1970 throw the light on the problems of women. After the publication of this book the problem became emerging issue on international level. In order to study the problems of women, Department of Central Social welfare of India appointed a commission under the chairmanship of Fulrenu Guha including other 9 women members, in 1971. The report was published entitling "Towards Equality" in December 1974. As the year 1975 was declared as 'Women Year', the various types of conferences were organised all over the world. The movement of women freedom have developed rapidly after this. Movement became strong against dowry system physical and mental touchment which women suffering more. Women study departments were started at universities to study the problems faced by women. Opportunities for research were made available in various departments of the universities. Well educated women get the opportunities to research and study by women's side and by their own viewer for deep investigations, surveys had been conducted conclusion had been drown, reports, had been Published "Women in Tamil Nadu – A Profile " was published in 1986, under the chairmanship to Ms. M. S. Ramesh. In the same year book by Gale Ombet published "Women's Participation

in social Movement in India and Thailand" and Draft National Perspective Plan for Women was published in 1988-2000.

3.4 Female in Organised Sector

From generation to generation women were engaged in household work only. From the last century women started to become literate and getting free of house only. They have also started to work in commercial and other various types of sectors. The credit goes to Social reformers. Life is Co-operation. Pandit Jawaharlal Nehru also emphasized that women has to be educated for the development of the economy. If women becomes educated and aware then the families also get award. The villages and furthermore the nation they will talk towards the path of development .

Co-operation can provide employment to poor and land-worker women. Now a days, most of the women engaged in the employment in co-operative sector. Some Small scale industries cottage industries are, now a days running by women banks, which gives the opportunity to women to live economically independent and with proud in the society.

3.5 Women Participation in Co-operative Movement

There are various types of 7000 women Co-operatives in India which are spread in Pubjab, Jammu & Kashmir, Andhra Pradesh, Manipur and Maharashtra. There were 5641 women Co-operatives in 1994-95, in India. Out of which there were 208 Co-operative Societies were existing in Maharashtra. During the Same Period there were 41 Women

Co-operative Banks in India and out of which 26 which shows highest no. Maharashtra. Thus Maharashtra is leading state in Co-operative movement, all over India.

Today women are leading in various sectors like Co-operative Banks, Co-operative Societies, Cottage Industries, Small Scale industries etc. At present highest no. of women Co-operative banks are working in Maharashtra. Women banks means 'Those banks which are run by women for the welfare of women'. Women will get importance because of self-reliance is possible through women banks.

While entering in the 21st Century. If the women actively working in all sectors develop awareness in our women about gender equality women power, women identity. then the dream to Mahatma Phule, Savitribai Phule, Mt. Gandhi will be fulfilled.

3.6 Industries can be run through Women Co-operatives

Women are to be organised for the self-development. Women is for Co-operation and Co-operation is for women Principle is to be followed. The prosperity of Co-operation dies in the above quotation. Hence it is urged that, minimum number of women is to be participated in Co-operation.

Women have a grater scope in co-operation women can participate in various activities like Sugar factories, consumer Societies, Housing Societies, printing press, Public distribution system etc. readymade garments etc. Women can also Co-operative business like, fabrication.

turmeric, Spices, Chilly processing, arcnut, Candals, match-boxes, detergent powder, garment, toys, foundry, making files, purses etc.

3.7 Scope and facilities in Co-operative Societies

Women's participation in co-operative, we observed that now days women have established and successfully run bank, credit societies, industrial societies, labour Co-operatives etc. Women become member in all types institutions freely. Legislation has been passed to elect women representative on the Board of directors of Various societies. Government is also giving various types concessions and facilities to the women entrepreneurs. Thus, to encourage women in various Co-operative moment Government is active role.

3.8 Women Co-Operative Development in India

Though Co-operation has started during 1904 in Indian, the participation of women is very recent one. In the initial stages co-operatives were formed only for farmers and so only males were members of the society up to 1925 participation of women in these societies was negligible. They were given the membership due to inheritance. Although it is difficult to stress out the exact year, when women have started to participate in Co-operative Societies. But it is clear that from 1969 marginal farmers development agency and small farmers development agency grow, women's participation was increased. Presently it has speeded up because of IRDP. Though it is so, women's participation is better in co operation recently.

Table No. 3.1
Women Co operative Development in India

Year	Turnover	No. of members (000)	Working Capital (cr)	No. of society
1989 - 90	286.90	638.30	596.20	5478
1990 - 91	326.90	580.30	684.90	5799
1991 - 92	224.00	586.30	1053.30	5772
1992 - 93	342.80	685.40	1295.40	6175
1994 - 95	446.20	715.70	1406.10	6866
1995 - 96	592.60	591.70	1478.90	7195
1997 - 98	811.30	692.60	1408.10	8762
1998 - 99	964.50	780.30	1051.50	8951

Source : Co – operative movement at a glance in Maharashtra – 2000.

From the above table it is noticed that, women cooperative department has achieved remarkable progress. No. of societies, members have increased during 1989-90 to 1998-99. Working capital is showing increasing tendency till 1995-96 & afterwards it is declining trend. Though it is so women's participation is better in co-operation recently.

3.9 Women's Development through Women's Co-operation Credit Societies – An Example

Pimpari Chinchawad is an example well known as industrial city. To become economically self – reliant the women of Pimpari Chinchawad established Bhagini Nivedita Mahila Urban Co-op Society in 1992. Sou. Lalita Pavakar who is housewife took active part in establishing it. With the help & participation of women from various economic classes particularly with the participation of women labours. This co operative

society has been shifted to its own place. The outstanding dues of the banks Rs 1 crores 22 lakh was recovered. Now the bank has obtained 'A' class in auditing test. To attract the depositors, it has started various schemes, like recurring, Shubhamangal Deposit scheme, fixed deposits, saving deposits etc. It has also established "Sarva Seva Sanstha" for development of the women as a social commitment. This women urban co operative credit society has proved as an model for the co operative development.

3.10 Successful Women Co-operatives in India.

Women cooperatives have contributed on the great extent to the economic development. Poor woman were employed in cooperative and there by income of the poor has increased. Women cooperatives has committed to the social development was also. These are some women cooperatives which involves "Self Employment Women Association", Ahmedabad Rural Development Bank in Bangladesh, Annapurna Mumbai, Bhagini Nivedita Co-op Bank Pune, Mahila Bank, Surat contributed economic development of the women.

3.10.1 Self Employment Association –

The Self Employment Association was established in 1974 at ^{Ahmedbed} specially ^{for} poor & economically backward women.

The present position of association is as follows.

Total deposits Rs. 27923 crores

Share capital Rs. 1460000 crores

Current capital Rs. 344170000 crores

Members 20000

3.10.2 Bhagini Nivedita Co operative Bank –

Bhagini Nivedita co operative bank was established in 1974 at Pune. There are 10 branches of the bank.

Present position of the bank is as follows.

Loans & advances Rs. 150 crores

Share capital Rs. 289 crores

Priority landings Rs. 112 crores

The saving habits of the women was increased. The purpose of the bank is to give guidance regarding banking system.

3.11 Development women Co operatives In Maharashtra

Maharashtra has achieved remarkable progress in co-operative movement. State has become model for other states in India.

There are 1000 women cooperative societies with membership of more than two lakh females. Co – operative credit societies, banks, produces savings and marketing societies have achieved better progress.

Table No. 3.2
Progress of Women Co-operatives in Maharashtra State

Sr. No.	Items	1991	1994	1995	1996	2001
1	No. of Society	1148	1840	2818	1054	1056
2	No. of members (000)	217	285	349	92	130
3	Share Capital	497	581	710	216	169
4	Own fund	911	1253	1618	124	321
5	Deposits	4443	5264	6621	69	57
6	Loans	261	-	-	-	-
7	Working Capital	7120	8281	10219	4219	1522
8	Debts	3767	3991	4863	283	48
9.	Over dues	904	790	807	50	21

Source : Cooperative movement at a glance in Maharashtra 2001.

Conclusion

Thus the women cooperative movement has achieved success not only in Maharashtra but also in India. Co-operation is a means of development. Along with economic development, women cooperatives has also achieved socio – economic development, cooperative societies plays an eminent in the economic development of India. The academicians & social reformers like V. L. Mehta, D. G. Gadgil and D. G. Karve gave boost to cooperative movement, cooperative movement has reached to the common people. In shot co operative movement has developed both in quantitative and qualitative terms