

CHAPTER - V

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CONCLUSIONS & SUGGESTIONS

INTRODUCTION

Co-operative has been mostly identified as means for the development of weak, especially the economically weaker section of society. In spite of the existence of several types of organizations the Co-operatives gain predominance when it come to organizing people for a joint economic efforts.

Co-operation is a spontaneous and an autonomous association of persons united together voluntary to meet their common needs. Co-operation as primarily a sociological concept. In the initial period of co-operation movement it was based on principles of theoretical co-operation but now a day it is welcomed in all ways of life and in all walks of common existence in glossing, business. Commerce and even in many a ways in politics.

Over a period of time principles of co-operative become more comprehensive, voluntary organization democratic control these are central principles of this movement were as social responsibility education, integration of society these are new principle add to co-operation, it stressed on how this movement became self reliance and self sustain.

With the introduction of the new economic policy, the winds of liberalization have started playing on economic scene of the country. This New Economic policy has created new challenges before Co-operative movement, and it is testing period for Co-operative movement.

Role of women is also equal in the development of nation. If women potential is fully recognized and utilized, women can contribute to co-operative growth and effectiveness. The report of the National

commission of self employed women and women in information sector express that "co-operative is an important instrument through which women can get access to credit, production, marketing facilities and other forms of support. Co-operatives provide a forum for women to come together and there by acquire better bargaining power. Women are active in many forms of co-operatives such as Banks, dairies, consumers, fishing and ailed activities, thrift and credit producer's societies and Industrial co-operatives.

The co-operative movement in western Maharashtra is mother land of some co-operative principles. Warana co-operative model in Kolhapur district is ideal for entire co-operative movement in India. Warana a successful name in the co-operative movement in Maharashtra a successful name in the operation flood, agricultural field, sugar lobby, education field, banking field and consumer services industries. All these incredible things have been achieved by an incredible man. The man sacrificed his Joy, happiness and stood bold to do the best. He is an innovator who motivate co-operative movement in Warana region. The Architect of all this is Vishwanath V. Kore alias Tatysasheb Kore.

Warana co-operative model achieved significant success in following field.

The successful establishment of a co-operative sugar factory in 1959 completely revolutionized the life of Warana, Shri Warana Vibhag Shikshan Mandal, Warana Dairy project, Warana co-operative Bank, Warana Bazar etc.

The founder of Warana co-operative model found that half of women workforce in Warana region is un-utilized. This part was totally neglected therefore, unless we participate this workforce into Warana co-operative model our Co-operative model will not success in true sense. to make this model multidimensional the participation of women in co-operative model is essential. Beside, to percolate benefits of Warana co-operative model for all classes in society and make them

economic independence, Tatyasaheb Kore was urged for establishment of Warana Mahila Udog Samuha at Warananagar.

Considering this line of thinking, Warana Mahila Udog Samuha was established in 1974, it is totally organized by women. Under Warana Mahila Udog Samuha three institutions are working these are: Shri Warana Graha Udog Liggat Papad Kendra (centre) Warananagar was established in 1975. Shri Warana Bhagini Mandal established in 1974, and Warana Sahakari Path Sanstha was established in 1990. The main objective of Warana Mahila Udog Samuha is to utilized women workfore & make them economic independent.

Present study of Warana Mahila Co-operative Udyog Samuha is analyzed into five chapters the brief of all these chapter is as below.

Chapter I – deals with Co-operation in changing scenario; Definition of co-operative movement, development of co-operative movement in world & in India, NEP & co-operative movement, Review of Vaidhanathan committee.

Chapter II – entitled: Growth and development of Warana Udyog Samuha. It deals with general introduction of Warana Co-operative Model, Development of Warana Mahila Udog Samuha. Present position of Warana Mahila Graha Udyog Liggat Papad Kendra, Warananagar, Warana Bhagini Mandal.

Chapter III entitled: Social condition of women in Warana Mahila Udog Samuha. It deals with; research methodology, Data analysis to study socio-economic condition of women working in Warana Mahila Udog samuha. Different matters are analyzed, their such as cast-wise distribution. Age wise. Education level, family assets, loan position, etc.

Chapter IV entitled: Economical condition of women in Warana mahila udyog samuha it consists analysis regarding job status, participating in decision making, property right, share in gross family income, fulfillment of need, investment pattern, income classification, saving pattern.

Chapter V: Conclusions & suggestions

Following are major conclusions of study.

- 1) Most of women working in Warana Udyog Samuha are living at Warananagar and remaining are coming from nearest area of Warananagar.
- 2) In Warana Mahila Udyog Samhu the most of workers belong to Hindu religion as compare to other religions.
- 3) Warana Mahila Udyog Samuha is successful for providing employment to the younger generation of age group of 20 years to 35 years.
- 4) Most of women workers who are working at Warana Udyog Samuha are married.
- 5) Most of women workers are belong to nuclear family
- 6) In case of educational status of workers it is found that most of workers have completed secondary education & few respondents have completed upto secondary & graduation level.
- 7) Most of respondents i.e. 36.8% respondents are in the asset group of Rs.50,000 to 1,00,000, followed by 24.2% women are in asset group of Rs.10,000 to Rs.25,000 and 19.5% respondents are in the asset group of Rs. upto 10,000 & Rs.25,000 to 30,000 respectively.
- 8) It is clear that most of women are debtless. Out of total respondents 28.8% women are debtless. 21.8% are fell into debt

range of Rs.20,000 to Rs.50,0000, 17.2% women respondents have loan of above Rs.100000/- and 16.1% are fell into debt range of upto Rs.20,000 and Rs.50,000 to 100000 respectively.

- 9) In Warana Mahila Udog Samuha most of women workers are daily wage earner their proportion out of 100 is 83.9% and only 16.1% women worker are permanent job holder.
- 10) In case of service period most of respondents i.e. 27.6% are fell into service period range of 1 years to 5 year followed by 18.4% respondents are fell into service period range of 11 years to 15 years. And same number of respondents i.e. 14.9% are fell into service period range of upto 1 year and 16 years to 25 years respectively.
- 11) Due to financial independence of women it is found that most of women worker have participation in decision making.
- 12) About property it is found that even though women worker are contributing to their family income they have not property right. Only few women respondents have property right.
- 13) In case of respondent share in gross family income it is found that most of respondent have share in gross family income of upto 50%
- 14) About fulfillment of needs, 39.1% respondents are fulfilling their needs upto some extent. 38% are fulfilling at negligible extent and 22.9% respondents shows fulfillment of their needs.
- 15) Investment in provident fund scheme is only of permanent worker, their percentage to total respondent is 16.1%
- 16) Most of respondent that is 57.5% have not protection of life insurance scheme where as 42.5% respondents have protection of life insurance scheme.
- 17) In case of income of respondents it is clear that most of respondent i.e. 44.8% fell into income range of Rs.1500 to Rs. 4500/-. Their daily wage is of Rs. 50 to Rs.150. Followed by

39.1% respondents are fell into income range of Rs.1000/- to Rs.5000/- basically they are monthly salary owner. 12.6% women respondents are of group of upto Rs.1500/- They are daily earning of Rs.50 as wages. And only 3.5% are fell into income group of above Rs.5000/-

- 18) About saving; most of women respondent i.e. 30% are in the saving group of Rs.100 to Rs.300 in per month.
- 19) Most of respondents are saving on recurring deposit.
- 20) Most of women worker save their money deposit their money into Path Sanstha, now a day respondent investment in Self Help Group (SHG) is increased significantly.
- 21) In case of respondents investment, it is found that most of women i.e. 48.3% have investment upto Rs.25000 annually. Followed by 21.8% respondents are fell into investment range of Rs.25000 to Rs.50000. 14.9% respondents have investment of above Rs.100000. 8.1% respondents are sell into investment range of Rs.75000 to Rs.100000 and 6.9% respondents are sell into investment range of Rs.50000 to Rs.75000.
- 22) Due to job social status of women in society & in family has improved significantly
- 23) Different cultural activities organized by Bhagini Mandal are showing positive effect on the standard of living of women in Warana Mahila Udyog Samuha.

SUGGESTIONS:

1. Enlarge functioning area of Warana Mahila Udyog Samuha in other Villages also. It will helpful to generate employment opportunities to women in rural area. Beside Warana Mahila Pathsanstha should open their branches in other villages also it would helpful to meet economic needs of women in other village.
2. For Creating Social harmony participation of all religions should be increased into Warana Mahala Udyog Samuha. As a result every class of society can participate in Warana Udyog samuha it will helpful to bring economic equality and social harmony.
3. It is suggested that wages of women workers should increase. It becoming relation with current living cost or price level.
4. Leave facility should be granted to the wages earner women and to the papad making women also.
5. Provide substitute scheme like Provident Fund to the wages earner women workers. Pathsanstha should start one deposit in which daliy wage will contribute to such deposit and after their retirement of women workers amount will receive to women worker as provident fund.
6. It is also recommended that special efforts should be made for increasing saving of women. Pathsanstha should open its branches in other villages in rural area. It will be helpful to mobilize small saving of women workers. For this, attractive rate of interst, some short term should deposit schemes should be started.
7. Home loan, educational loan should provide at cheaper rate to these women workers working at Warana Mahila Udyog Samuha.
8. Co-operative education and training should be provided to the women workers. Workshop, study tour should organized yearly. Beside women worker should be send for training at government training institution.

9. It is recommended that medical facility should be provided to the women workers.
10. Frequency of women cultural programme should be increased for the development of women.
11. Warana Mahila Udyog Samuha should provide information and benefits of different Government Schemes for development of women in rural area.
12. Representation should be given to the women workers in director body. Therefore women workers represent active will present their practical problem before director body and participate in decision making.