

-:-: CHAPTER - V :-:-

SUMMARY, CONCLUSIONS AND SUGGESTATIONS

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## CHAPTER-V

### SUMMARY, CONCLUSIONS AND SUGGESTIONS

In this chapter an attempt has been made to make a statement of conclusions and to make a detailed list of suggestions on the basis of findings of this sample survey.

#### I. SUMMARY AND CONCLUSIONS :

##### INTRODUCTION :

Co-operation is a way which leads from poverty to plenty. So it is a very important tool for economic, social, cultural and educational development. In India, especially after independence co-operatives have been playing vital role. In the post-independence period, there has been speedy growth of consumer co-operatives at both the state and national level. But the progress is not satisfactory as per expectations. 'Consumer is a king-pin of democracy'. Indian Government has been giving more attention to safeguard the interest of consumers.

In case of consumers co-operatives, it is being observed that women's participation is not as to the expectation. However, Warana Bazar, a first co-operative consumer store in rural part of India, which is situated in the Kolhapur district, has been paying more and more attention on females participation since its inception. Our main focus of the study is to evaluate women's participation

in the activities of Warana bazar .So we have put forth some of the main objectives of our study- to ascertain the participation of women in the formation, to measure contribution in the share-capital, management, employment and customer etc.In our study we have adopted random sampling method and prepared a questionnaire and filled it with the help of women respondents. Similarly, we have collected the required secondary data from the respective office.

#### **CHAPTER-I :**

Chapter I deals with research framework, i.e. genesis of the problem, objectives of the study, research methodology and limitations etc.

#### **CHAPTER-II :**

In this chapter, on the basis of secondary data an attempt has been made to study 'Warana Co-operative Complex' while studying the different co-operatives in Warananagar it is observed that women's participation in various co-operatives in recent years has been increasing.

#### **CHAPTER-III :**

In the third chapter we have given a brief account of history of Warana Bazar, its objectives, area of operation and its growth profile.

Warana Bazar, is the best example of consumers co-operative movement, which consists of 18 sections. This store, which is based on fundamental principles of co-operation has been working effectively to fulfill its objectives. Recently the store has expanded its activities by opening new branches in its jurisdiction, in order to meet the requirements of customers. So far as different facets are concerned, it seems that Warana Bazar has been taking the best shape as a consumer co-operatives, which is supposed to be the best hope of the people residing in the jurisdiction of Warana Bazar.

#### **GROWTH PROFILE OF WARANA BAZAR :**

With the help of some aspects of Warana Bazar, namely regarding membership, share-capital, Reserve and other funds, total purchases and sales, Total earnings and expenditure, gross and net profit, Branch expansion, Audit class etc. an attempt has been made to study the growth profile of Warana Bazar.

Thus, during the short period of 12 years the store has made a remarkable progress. It is mainly because of proper application of the principles of co-operation and scientific management of the store.

#### **CHAPTER-IV :**

In this chapter we have studied the position of women in our Indian culture and their involvement in the

activities women play an important role in the consumers stores because, major part of the stores deals with domestic goods which are handled by women.

In our survey, with the help of primary data, we tried to study regarding the women's participation in Warana Bazar and eventually we came into conclusion in the following format .

a) WOMEN'S PARTICIPATION AT THE FORMATIVE STAGE :

In our study we found that, though at present majority of the women are members of Warana Bazar, their participation in the formative stage is very low.

b) WOMEN'S PARTICIPATION IN THE SHARE-CAPITAL :

With the help of study, regarding the share-capital of Warana Bazar, we found that women's participation in the share capital is somewhat satisfactory.

c) WOMEN'S PARTICIPATION IN THE MANAGEMENT OF WARANA BAZAR :

With the help of our study, regarding management we came into conclusion that, majority of the women are unaware regarding the management of Warana Bazar.

d) WOMEN'S PARTICIPATION IN THE EMPLOYMENT OF WARANA BAZAR :

In our study, regarding employment opportunities we found that, though Warana Bazar has given preference to women

in employment since its inception, their actual participation in employment is very low. It is almost 38 per cent.

e) **WOMEN'S PARTICIPATION AS A CUSTOMER :**

With the help of study, regarding women customers we found that, women's participation as a customer is very low. It is nearly 29 per cent.

Thus in our study, regarding 'women's participation in Warana Bazar, we found that, though it is the policy of the management of the store to give more preference to women in the activities, their actual participation is very low. It is because of illiteracy and dominance of male upon female.

Hence, on the basis of our research study we give some suggestions for the involvement of women's participation in co-operatives in general and Warana Bazar in particular :

**II) SUGGESTIONS TO INCREASE WOMEN'S PARTICIPATION :**

In our study we found that, there is nominal women's participation in all the activities of Warana Bazar. The main reasons behind all these are such as high rate of illiteracy, poverty, dominance of male and especially social conventions. Therefore, here an attempt has been made to suggest some remedies to increase women's participation in Cooperatives in general and Warana Bazar in particular.

1. Women members and purchasers should be readily and properly attended to when they came to make purchases.
2. Women membership may be encouraged by organizing campaigns by Government co-operative Departments, co-operative Unions and institutions like VMNICM.
3. Some statutory provisions be made in the bye-laws of the Co-operative societies for minimum women membership.
4. Women members should be coopted to work on purchase committees and board of management.
5. Special sub committees of women should be formed to approach families and housewives to persuade them to make purchases from stores.

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6. Women's organisations, all over the country and at all levels should be approached to render a helping hand in the propagation of the utility of consumers' co-operation amongst the women folk.
7. In case of cottage industries, such as household, Milk-production, poultry, Fisheries, Tailoring, Washing-powders etc. women can do better service than men. Therefore, the Government should adopt a policy to encourage women's participation in these co-operatives.

8. Government should give encouragement to consumers co-operatives for their growth, with the help of in raising share capital, the grants, subsidies and a protection for the prices of produced goods and other such financial aspects.

To increase the efficiency of consumers co-operatives training programmes should be organized for women.

9. Women should be given work throughout the year by reserving some percentage of employment.
10. Unions of women, to solve the problems regarding the employment, wages should be encouraged.
11. A separate list of women candidate should be prepared by employment exchange offices.
12. Better infrastructural facilities need to be provided for encouraging self-employment among the



educated unemployed women. Special entrepreneurship courses should be run for women unemployed.

13. Special educational facilities have to be provided for women. Women's education and status have been viewed as the key input to National Development in India in the present perspective. Therefore, school-uniforms midday-meals, scholarships such promotional services should be provided, so as to expand their education.
14. The illiterate women, who have been <sup>working</sup> in cooperatives should be made literate by the cooperatives <sup>cooperatives</sup> during their working period.
15. Technical guidance wherever, needed should be given to women.
16. Social security scheme should be applied for women.
17. Political consciousness should be created among women.

Thus, if these suggestions are considered and applied carefully, the ultimate objective, to increase women's participation of not only Warana Bazar but also of co-operatives, will be fulfilled. However, the success of consumer stores depends upon educated and trained members of the entire society.

Only discussions, seminars and meetings will not help, <sup>to</sup> solve the problems of the women in the society, a concrete plan and its implementation is the only way. This will certainly help to increase women's participation in the co-operatives. By the experience, it is found that, where women are working, there is less <sup>tendency</sup> tending of shifting from the duties and less dishonesty. Women have <sup>borned</sup> qualities of tolerance, neatness, honesty. These qualities will help the co-operative societies to flourish.

Now-a-days everybody says that, there should not be monopoly in any field. But nobody says, there should not be monopoly of men in all fields. In a male-dominant society of India, even today there is a great set-back of women in almost all the fields. They are neglected, that should not happen in future. The Government should implement some regulations and help women to grant the opportunities. Then only, women's participation in co-operative movement would increase. "Equal Opportunities to all" this is only a slogan, if it should be brought into practice, then only women can create impression of their work in the co-operative movement.

