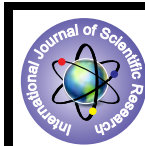


Growth and Development of Women Multipurpose Co-Operative Societies in India



Cooperation

KEYWORDS : Growth, Development, Working Capital and Cooperatives

Dr. B.S. Chandrashekar

Assistant Professor of Cooperation Maharaja's College, University of Mysore, Mysore – 570 005 Karnataka.

ABSTRACT

Co-operative in India is playing an important role in socioeconomic transformation and development of the country. The co-operative principle of open and voluntary membership empowers women to become members of any type of societies in accordance with their need and interest. In this background, the present study is tries to analyze the growth and development of women cooperatives in India and Karnataka in particular. Co-operative has a vast opportunity but until recently largely neglected, in connection with the women of India. The co-operative societies have always been open to women, but difficulties in connecting with the security, which women can offer the custody of funds etc., have been so long held the center stage. The study shows that there is a clear evidence that the WMPCS performing well. Therefore, both the Central and State Governments have to give more thrust to form and support these categories of societies.

Introduction

The need and importance of women's involvement in the co-operative movement has realized since long. The co-operative planning committee under the chairmanship of Saraiya in 1945, while reviewing the progress of cooperative movement had observed that one important reason of the low progress of this movement in the country was virtually the absence of women participation. Therefore, the committee strongly felt the need of women's participation in the cooperative movement especially in the field of consumer co-operatives, credit co-operatives, small and cottage industries, co-operative dairies and voluntary health co-operatives. The women workers proved to be the best for furthering our objectives and programme of reconstruction and betterment through co-operative venture.

Co-operative in India is playing an important role in socioeconomic transformation and development of the country. These are efficacious units for ameliorating the conditions of weaker sections especially of women. Being people's voluntary organization a co-operative society aims at providing services and resources to its members for organizing economic activities individually or jointly under the society. The co-operative principle of open and voluntary membership empowers women to become members of any type of societies in accordance with their need and interest. Women participation in co-operative movement gets an impetus during post independence period especially in sixties. With the diversification of co-operative activities and growing awareness about their conditions a large number of women have volunteered to become the members of co-operative institution so as to improve their socioeconomic conditions.

Women's Co-operative and Economic Development:

The services of the co-operative institutions improve the socioeconomic condition of the member and strengthen the economy of the country. The co-operative movement plays a vital role in all walks of life of the society in general and women in particular institution like co-operative credit societies, housing, consumer, weaver, fishermen, marketing, dairy, industrial, and the like to fulfill the need of the people and have integrated with their day to day life. Many evolution studies have found that women can lead a co-operative institution more successfully compared to men, which in turn helps improve the socio economic conditions of the women members.

The co-operatives provide varied opportunities for women members. No doubt, their standard of living is improved by the income they earn and their quality of life is enhanced due to social awareness, entrepreneurship, development of skill, increased participation in the affairs of the society, leading to better understanding the skill, effective participation in management and reducing unemployment. Despite these, there exists the discrimination against women in the Indian

society.

To day, women co-operative guild has established in many leading countries of the world and an international women's co-operatives guild has been formed in. While addressing the international co-operative congress, held at Prague in 1948 the president stated that it was the women with the basket, who would decide the necessary time to attain the distinct objective of a new economic order of justice and peace. It is not an exaggeration to note that Great Briton paved way for establishing women cooperative in other countries.

Review of literature

Kulkarni (1960), highlights the nature and magnitude of growth of women co-operative movement and role of women in co-operative enterprise. Rukmayi (1981) says that the government could issue circular to various departments listing out the products, fabricated through the women's industrial co-operative societies and request others to buy their requirements if available through these societies only. Perhaps this will enable the societies to improve their economic strength. Singh (1987) explores the potentialities of women's participation in co-operative sector and observes that women's co-operative movement is becoming popular in India. The study by Sekar (1995) emphasised the need for setting up of women co-operative banks in India. Most of the women do not own either capital or tools or equipment for taking up their own enterprises. The reviewed studies clearly demonstrate various complicated issues particularly the growth of the women co-operatives. Some studies found that the women co-operatives grew due to motivation of women members, support from NGOs and government agencies.

In this background, the present study is tries to analyze the growth and development of women cooperatives in India and Karnataka in particular.

Analysis and Discussion

The co-operative movement in India had both success and failures. However, the validity of cooperatives for poor to improve their economic status and working conditions in the self employment and handicraft sector cannot be questioned. The cooperative is an important instrument through which the poor can get access to credit, production, inputs, marketing facilities and the like. Cooperatives also provide a forum for the poor to get together and thereby acquire a better bargaining power.

In any economy if some institutions' growth and development is positive it is an indication that the system is working well otherwise it is vice-versa. Therefore an effort has been made to study the status of the Women Multipurpose Cooperative Societies (WMPCS) in India and Karnataka.

Table - 1: Number of Cooperative Societies – 1999-2000 (All India and Karnataka)

	India	Karnataka	Percentage to total
All Societies	525310	28462	5.42
Women Societies	8393	864	10.29
Percentage to total	1.60	3.04	--

Source: Various NCUI Reports, New Delhi

Table 1 presents the number of cooperative societies and percentage of WMPCS to the general societies. It is clear from the table that of the total societies in India, Karnataka's share is 5.42 percent of the total societies. When we come to WMPCS we find that Karnataka's share is 10.29 percent of the total societies. Of the total WMPCS at the all India we find 1.60 percent is WMPCS, whereas in Karnataka the percentage constitutes 3.04 percent. In conclusion we can say that total number of societies in Karnataka is much lower than the percentage of WMPCS in the state. It is clear that Karnataka State is giving greater importance to WMPCS.

There is a great history behind the cooperative movement. It will be interesting to study growth of the movement over a period of time. The growth of the movement is nothing but the growth of societies and its operations. We could get the data from 1980-81 to 1999-2000 (Table 2 and 3). The growth rates worked out from 1980-81 to 1989-90, 1990-91 to 1999-2000 and the overall growth rate for the entire period.

Table - 2: Growth Rate of Women Cooperative Societies in India

Year	Number	Membership in '00s	Share capital in '000s	Government share in '000s	Total working capital in '000s
1980-81	1568	736	4829	3026	11234
1981-82	1171	622	4609	3079	10024
1982-83	1236	678	5072	3288	11614
1983-84	1350	794	5922	3749	14769
1984-85	1444	878	6935	4276	17803
1985-86	1353	887	7837	4020	22189
1986-87	1283	1090	7194	3667	21732
1987-88	1347	1158	9103	4181	27328
1988-89	1409	1270	10035	4399	37680
1989-90	4054	5059	67162	11249	884679
CGR	6.28	17.06	21.97	9.77	38.91
1990-91	4989	6008	80767	13691	1054529
1991-92	5217	6267	109728	24081	1372584
1992-93	3741	5702	105803	25415	1354923
1993-94	3926	5785	111886	21569	1631159
1994-95	5089	6804	134146	24365	1928844
1995-96	8171	6927	179300	NA	1408100
1996-97	8443	7953	191765	NA	1724745
1997-98	8714	8978	204230	NA	2041390
1998-99	8006	8286	163100	NA	1167900
1999-00	8393	8423	160419	NA	1160386
CGR	9.30	5.12	8.95	10.99	0.99
Overall CGR	13.27	18.41	27.97	19.41	41.04

Source: Various NCUI Reports, New Delhi

Table 2 shows that the all India level we found the number of societies growth at the rate of 6.28 per cent per annum. In the second period the growth rate is 9.30 percent per annum. For the entire period the growth rate is 13.27 percent. This clearly reveals that there is a positive and stable growth over a period 20 years. Though there is little variation in the growth rate of membership, it is also growing positively. This clearly indicates that the public are interested in these type of societies. The rate of growth was 17.06 between 1980-81 to 1989-90 and in the second period the growth rate has come down to 5.12 percent. However the overall growth rate is 18.41 percent.

Coming to the growth of share capital, it is growing at the rate of 21.97 percent and in the second period the growth rate is 8.95 per cent. The overall growth rate seems to be high which is 27.97 percent. This clearly reveals that the growth rate was 21.97 in the first period and it is low in the second period constituting 8.95 per cent. The government share capital is growth at the rate of 10 percent in the first period, i.e. 1980-81 to 1989-90 and in the second period it is 10.99 percent. The overall growth rate is 19.41 per cent per annum. Interestingly the total working capital has grown at the rate of 38.91 per cent per annum in the first period, which has come down in the second period. The growth rate in the second period is around just one per cent. However, the overall growth rate seems to be 41 per cent. The data clearly shows that the overall growth rate of the societies is very much high.

Table - 3: Growth Rate of Women Cooperative Societies in Karnataka

Year	Number	Membership in '00's	Share capital in '000s	Government share in '000s	Total working capital in '000s
1980-81	NA	NA	NA	NA	NA
1981-82	57	8827	337	158	1650
1982-83	62	10202	426	221	2001
1983-84	89	14201	833	521	3682
1984-85	94	15206	1123	578	4413
1985-86	97	17321	933	533	4909
1986-87	104	19506	1034	507	5561
1987-88	140	20191	1846	989	6271
1988-89	161	21940	2219	1070	12556
1989-90	402	83103	8008	2832	60806
CGR	21.50	22.59	37.56	33.70	42.46
1990-91	424	93054	9613	3362	71399
1991-92	482	100835	13085	4088	78657
1992-93	560	116210	12282	4576	84528
1993-94	660	132964	14177	4890	109469
1994-95	690	153549	18338	6356	139169
1995-96	690	159792	19908	7928	104937
1996-97	721	166034	21479	9500	70705
1997-98	775	163048	28857	10695	92951
1998-99	915	160062	36234	11891	115196
1999-00	995	198040	44625	16830	140425
CGR	8.89	7.83	17.45	18.80	4.74
Overall CGR	19.04	21.28	32.14	28.63	30.68

Source: Various NCUI Reports, New Delhi

In the case of Karnataka state the performance of the societies seems to be very good (Table 3). During both the periods, 1981-82 to 1989-90, 1990-91 to 1999-2000 and during the entire period 1981-82 to 1999-2000 the performance is positive. The growth rate of number of societies varies from 21.50 per cent per annum to 8.89 per cent which is lowest in the second period. However, the over all growth rate is 19.04 per cent. Like this we can observe the positive growth rates for membership, share capital, government share capital and also the total working capital with minor difference. However, in conclusion one can say that the performance of all these are far better than the growth rates of all India level.

Conclusion

Co-operative has a vast opportunity but until recently largely neglected, in connection with the women of India. The co-operative societies have always been open to women, but difficulties in connecting with the security, which women can offer the custody of funds etc., have been so long held the center stage. There have been exceptions, where women have served on managing committees of mixed societies and even as office bearers, but these have been comparatively rare, with the diversion of interest to a greater extent to non credit activities, the way is open to the intensification of the work among women in the regions. The study shows that there is a clear evidence that the WMPCS performing well. Therefore, both the Central and State Governments have to give more thrust to form and support these categories of societies. So that the women will be empowered, institutions are established and there will be positive impact on the rural women who are socially and economically deprived. Further educating the women, creating awareness and motivation to take part in the societies activities is most essential. These can be done only through exposure visits to the places where the societies of the women category performing better.

REFERENCE

- Government of Karnataka, Department of co-operation (1999), Co-operative movement at a Glance in Karnataka, Office of Registrar of co-operative societies, Bangalore-52. | Kulkarni (1960), Cooperation amongst women, Sangam Press, Poona. | NCUI (2001) Indian co-operative movement A profile, NCUI New Delhi. | Rukmayi T.S. (1981) Role of women in co-operative fields, The model press, Jhadewalam, New Delhi. | Sekra, R.P. (1995), A new dimension in women's co-operative banking, Kurukshetra, XLIV (2): 26-29. | Sharada,V. and A.P. Police Patil (2000), Co-operative Development in Karnataka: A Case study of Dharwad District, Co-operative Perspective Quarterly Issue, XXXV (1): 17-20. | Singh Rai (1987) Potential areas of women participation in co-operative movement. The Co-operator, XXIV (21): 627-631. | The Government of India (1980-95), Statistical statements Relating to the co-operative movement in India, National book for agriculture and rural development Mumbai. | Tripathy S.N. (1999), Co-operatives for Rural Development, Discovery Publishing House, New Delhi. |