

# WOMEN MEMBER'S PARTICIPATION IN COOPERATIVES – A STUDY WITH SPECIAL REFERENCE TO PRIMARY AGRICULTURAL CREDIT COOPERATIVE SOCIETIES IN CUDDALORE DISTRICT - AN ANALYTICAL STUDY

**Dr. K. Padhmanaban<sup>1</sup>, S. Arthi<sup>2</sup>**

<sup>1</sup>*Professor of Commerce, Annamalai University, Annamalai Nagar – 608002,  
Chidambaram, Cuddalore District, Tamil Nadu, India*

*Email: drkpnaban66@gmail.com*

<sup>2</sup>*Ph.D Research Scholar, Department of Commerce, Annamalai University,  
Annamalai Nagar - 608002, Chidambaram, Cuddalore District, Tamil Nadu, India*

*Email: arthisrias01@gmail.com*

## **Abstract**

The aim of this research is to investigate women's participation in cooperatives. The weakest segments of society initiated by cooperative movement in order to protect its members from money lenders and driven by profit businessmen. Anyone who is willing to take on membership responsibilities and is eligible to use their resources can choose to become a cooperative member. Membership is completely voluntary. It stems from a set of beliefs, allegations, and actions referred to be gender inequality barriers. The status and conditions of women must be analyzed from a gender perspective in order to understand the problems that need to be solved. The effective participation of women in cooperatives has a significant impact on their lack of resources and skills. The perspective of cooperatives on women's roles in cooperatives, issues, and suggestions to improve women's participation in cooperatives are covered by the author in this article.

**Key words:** Cooperative Membership, Gender equality, Women Member's Participation, Women's rights, Cooperative leadership, Primary Agricultural Cooperative Society.

## **1.01. Introduction**

Cooperatives are unique institutions in the sense that their functioning is inherently driven by a set of values viz. equality, open and voluntary association, democracy, mutual support, self-reliance, non-exploitative operations. Cooperatives have strengthened agricultural and agricultural allied activities for the betterment areas. Cooperatives are ideal institutions to formalize more women participation in economic activities. Women's opportunity to participate in cooperatives is most importance features. In cooperatives, like other forms of enterprise, reflects the broader society in which they operate, it is not surprising that gender imbalances do exist, despite the cooperatives principles and values that proclaim equality and equity. Among the most important gender issues in cooperatives today are women's low level of active participation and their under representation in decision making and leadership. The Government of India, immediately after independence, realizing the significance role cooperative can play in the development of national economy, recognized them as a third economic sector. They were charged with the responsibility for taking care the need and aspirations of rural India with special emphasis on uplifting the small and marginal farmers as well as weaker – sections of the society.

For over the years now, in India cooperatives have been an effective way for people to exercise control over their economic livelihoods. Now the Indian cooperative movement, the world's largest movement covers almost 98% of rural India, having more than 8.50 lakhs societies with the membership of about 290 millions. It's providing unique tool for achieving one or more economic goals in an increasingly competitive global economy. Cooperative play a noteworthy role in the while revolution which makes country self-reliant in milk produce in India.

Women, especially in developing countries, are confronted by formidable constraints that block their active participation in cooperatives. First and foremost among these constraints is the traditional role of women in cooperative society and the prevalent misconception that women's reproductive and domestic responsibilities constitute their main role.

### **1.02. Cooperative Movement**

The philosophy of cooperation evolved around the 18<sup>th</sup> century in Europe with the notion of protecting economically poor peasants from the exploitation of the economically powerful. Cooperatives are democratically owned and governed enterprises guided by the values of self-help, self-responsibility, democracy, equality, equity and solidarity. The first such cooperative evolved in Germany i.e. initiated by the pioneer co-operator, Wilhelm Raiffeisen in 1890. They place people at the heart of their activities and allow members to participate in decision-making (Kimberly & Robert, 2004). Cooperatives generate considerable socio-economic benefits to their members. From the economic stand point, cooperatives improve income and bargaining power of their members. While the social purposes of cooperation are more diverse than economic purposes, they provide a unique opportunity to members to education and training; encourage active participation in meetings, committee membership and leadership positions.

A Cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise (ICA, 1995). Cooperatives can be used as platforms to empower women by enhancing their specific knowledge and capacities. Governments to recognise and support multi-purpose cooperatives to actively participate in the development process towards employment and women's empowerment. Cooperatives have been regarded as one of the main institutional machineries for empowering the economically vulnerable members of the society, especially women; they are able to promote economic and social development because they are commercial organizations that follow a broader set of values than those associated purely with the profit motive.

Cooperatives play an important role in job creation by directly providing self-employment to members and service provision for non-members. Enterprise development and particularly, the promotion of small and medium enterprises, has been adopted as a pre-requisite and a strategy for job creation and economic growth in a large number of countries.

In some cultures, women are restricted from conducting business independently or without their husband's consent. This poses a serious challenge to participation in cooperative activities. Even though in some cases women's legal rights may be stipulated in a cooperative, they may not necessarily be enforced or they may be superseded by customary law. It is in line with this view that Ashanti (1993) observed that lack of social, economic and legal rights explains women's low participation in cooperative decision-making and leadership positions. Besides cultural issues, women, especially in developing countries, are confronted by formidable constraints that block their active participation in cooperatives more especially, the traditional role of women in society and the prevalent misconception that women's reproductive and domestic responsibilities constitute their main role.

### **1.03. Promoting Social Empowerment of Women through Cooperatives**

Although cooperation is viewed as an organization for the promotion of economic interests of its members, it does not confine itself only to the economic aspects. It also permeates into the social aspects of life and aims at establishing a new democratic social order based on freedom and equality, where people live in harmony, caring and sharing like a family, 34 where there is a unity of spirit and common economic bond. Cooperatives also have a critical role to play in alleviating different shocks, and paving the way for recovery that is socially, economically sound and sustainable.

Ultimately, cooperatives can create a safe environment where women increase their self-confidence, identify their own challenges, make decisions and manage risks (Azad 2015). As a result, women are empowered and become active agents of change, entrepreneurs and promoters of social transformation who can improve their own lives and those of the community. Majurin (2012) Azad (2016) revealed that cooperatives are also effective points of entry for addressing a broad range of gender equality issues such as unpaid work, shared responsibilities and gender-based violence. A study by Gita (1993) depicted that 57.7% of women in cooperatives take initiatives to organize cultural programs in their community as against only 10.7% of women in the unorganized sector.

Cooperatives have been successful in not only increasing social participation of women but also in developing drives, initiatives and leadership qualities. However, to date, women's active involvement and leadership in agricultural cooperatives continue to be rather low (USAID, 2005).

#### **1.04. Women in India in Cooperatives at National level**

Women in India provide up to 90 per cent of labour for rice cultivation, dairy and other farm related work but less than 10 per cent women farmer own land. There is quota system for participation of women at board of cooperatives in several India states. Provision for "women only coops" and "women coop banks" are unique features. The 97<sup>th</sup> amendment of constitution on cooperative also ensures at least 2 women directors at the management of all PACS in the country. This will prove to be a milestone in progress of women at cooperatives decision making level.

Cooperatives are the most suitable institutions for empowerment of less privileged and under privileged. The universal principals of cooperation gives sufficient space and opportunity for socio, economic and political empowerment of women. Cooperative credit scheme that benefit women are yielding dividends around the world.

However, the overall socio, economic and cultural law, policies, practices and trends in a country or society determines women's progress at any walk of life, be it private, public or cooperatives. The following data has been collected to understand overall state of women around the world, in India that will provide an insights into way there are few women in cooperatives.

1. No specific data available
2. Less than below 30% in PACS
3. Absence at National Leadership
4. Negligible at State level leadership
5. No women CEO and president at national level federations

#### **1.05. Importance of Education for women's**

Education is one of the prime indicators of social as well as cultural development. Education can be act as an instrument in bringing empowerment. It is through education that one realizes what is good and what is bad, what is proper and what is not. Education is important for everyone. But it is especially significant for girls and women. The educational achievement of women can have deep and prolonged effect within the family and across generation. Empowerment is a very broad and dynamic term encompassing all types of empowerment such as economic, social, political, legal, psychological and cultural empowerment of women. Education is the key factor in the process of woman empowerment as it helps in building self-reliance, self-confidence, raising awareness and to achieve equality with men or at least, to reduce gender gap considerably. Education would enable for every woman to perform certain social rules which they cannot perform without it.

1. To educate woman and eliminate illiteracy.
2. To develop self- reliance and self- confidence.
3. To increase awareness about their bodies and sexuality.
4. To capable women to make their own decision and negotiate.
5. To raise the women's awareness of their constitutional rights.
6. To provide skills and proper training for income generation; and
7. To prepare them to be good woman leaders and more and more participation in social activities.

#### **1.06. Statement of the Problem**

According to the 2<sup>nd</sup> principles of cooperation, (Reformulated principles of cooperation by ICA) "Democratic member control" the members are the owners and also beneficiaries of the Cooperative Society, even though such significance are available the women member participation is very low in Cooperative. Due to lack of awareness in Cooperative education, training and information as per the 4<sup>th</sup> cooperative principles and due to family issues, heavy work load and lack of time, lack of financial, pressure from household head. The researcher wanted to study about the member's participation and awareness about the various functions of Primary Agricultural Cooperative Credit Society.

#### **1.07. Objectives of the study**

1. To assess the level of women members participation in the Primary Agricultural Cooperative Credit Society in Cuddalore District.

2. To evaluate the causes for low level of women participation in PACS in the study area.
3. To offer suitable suggestions for the study.

### 1.08. Research Methodology

The Primary Agricultural Credit Cooperative Society working under Cuddalore district is divided into 3 circle viz., Cuddalore, Chidambaram, and Viruthachalam. Cuddalore circle consisting 4 blocks, Chidambaram circle consisting 5 blocks and Viruthachalam circle consisting 4 blocks. Chidambaram circle under 57 PACS, Cuddalore circle under 56 PACS and Viruthachalam circle under 46 PACS. Totally, 159 PACS are working in Cuddalore District. The researcher chosen 56 PACS from each block 4 societies undertaken on the year of establishment. Proportionate Stratified Random Sampling method was chosen for the selection of proper sampling frame of the study for collecting in the PACS.

### 1.09. Total Number of Members in Cuddalore District

Table -1.01

S. No	Male	Female	Total
1	1,15,641	91,111	2,06,752

Source: Regional Joint Registrar of Cooperative Department in Cuddalore District, 2023

Table 1.02

### Gender wise Classification of Members in the PACS

Sl. No	Gender	No.of Members	Percentage
1	Male	62	62
2	Female	38	38
	Total	100	100

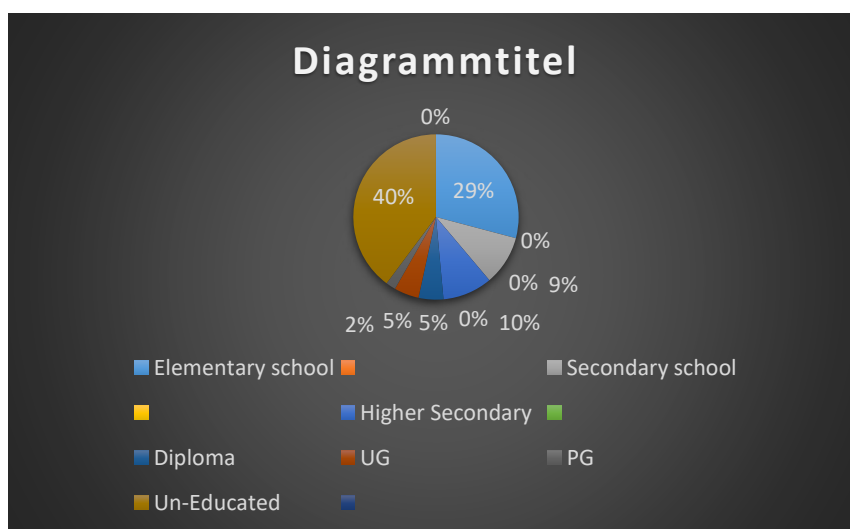
Source: Computed from Primary data, 2023

It is observed from the above table that out of 100 respondents, 62 per cent of the respondents belongs to male gender and 38 per cent of the respondents belongs to female gender.

It is inferred from the above table that majority (62 per cent) of the respondents belonged to male gender which shows that cooperative society is employing more male members than female gender.

Figure 1.01

### Educational Qualification of Members of PACS



Source: Computed from Primary Data, 2023

Figure 1.01 shows that the Educational Qualification of members of PACS in Cuddalore District according to the figure 29 per cent of the respondents where secured Elementary level, 9 per cent of the respondents were secured Secondary level, 10 per cent of the members from Higher education, 5 per cent of them belongs to the category of Diploma, 5 per cent are stated that Under graduate, 2 per cent of are Post graduate and the remaining 40 per cent of the members are from Uneducated.

It is inferred that majority (40 per cent) of the respondents are Uneducated which means that group of people have to educate more from the cooperative society to know more about cooperatives.

**Table 1.03**  
**Duration of Membership in PACS**

Sl. No	Years	No.of Members	Percentage
1	1-5	5	5
2	6-10	10	10
3	11-15	7	7
4	16-20	21	21
5	20 years above	57	57
	Total	100	100

Source: Computed from Primary Data, 2023

It is understood from the table 1.03 that out of a total 100 respondents, 5 per cent of the respondents being a member up to 1-5 years, 10 per cent of them are from 6-10 years, 7 per cent of the respondents are from 11-5 years, 21 per cent of the members are 16-20 years and remaining 57 per cent of the respondents are above 20 years.

Therefore, it is inferred that (57 per cent) of the members have total duration of 20 years which means these group of members have more information about the Mandatory of Cooperative society in the Cuddalore district.

**Table 1.04**  
**Members Awareness level about rights in PACS**

Sl. No	Awareness level	Aware	Not Aware	Total
1	Marketing Rights	39(39%)	61(61%)	100(100%)
2	Agricultural Produce Pledge Loan/ Jewel loan	79 (79%)	21(21%)	100(100%)
3	Right to vote in the executive Committee member election/selection	34(34%)	66(66%)	100(100%)
4	Rights to participate in the General Body Meeting	31(31%)	69(69%)	100(100%)
5	Rights to view and make copy of the documents	3(3%)	97(97%)	100(100%)

Source: Computed from Primary data, 2023

It was observed from the table 1.04 that out of 100 members, 39 members are aware and remaining 61 per cent members are not aware about the PACS.

As per the table awareness of the Agricultural Produce Pledge Loan at a rate of 60 to 80 per cent of the market value of the commodity in order to safeguard members from undertaking distress sales of their produce.

Section 19-A: Any person wishing to make a deposit in any unit of the cooperative credit structure and shall be entitled to full membership voting rights upon admission as such. Table 1.05 reveals that awareness about the rights to vote in the executive committee member election, out of 100 members, 34 members are aware, and remaining 66 members are not aware of the rights to vote as a member in the executive committee member election.

At each annual general body meeting of the cooperative society, the committee shall make a statement to the general body statement details of the loans, if any, given to any of the members of the committee during the preceding year.

The above table reveals that Awareness about the rights to participate in the General body Meeting, out of 100 members, 31 members are aware and remaining 69 members are not aware of the General body meeting.

Each cooperative society shall keep its registered address a copy of this Act, the rules and its by-laws, as well as a list of its members open to inspection free of charge at all appropriate times. Each cooperative society can provide access to the books, information and accounts of the cooperative society by charging fees, if any, as needed by the Registrar.

According to the table depicts the awareness of the rights to view and make copy of the documents of the society, out of 100 members, 3 members are aware, and remaining 97 members are not aware of the rights to view and make copy the documents.

It could be inferred that majority of the members stated that cooperative society is not practicing in all the cooperative functions fully which shows lack of awareness among the members about the cooperative society.

**Table 1.05**  
**Awareness about the Cooperative Training to Members of PACS**

Sl. No	Awareness	No.of Respondents	Percentage
1	Yes	2	2
2	No	98	98
	Total	100	100

Source: Computed from Primary data, 2023

From the table 1.05, it is understood that out of 100 respondents, 2 per cent of the respondents opined that society is making awareness through cooperative training, while remaining 98 per cent of the respondents opined that no awareness is made by the cooperative society with the help of cooperative training Programme to the members of PACS.

It could be inferred from the table that majority (98 per cent) of the respondents of the opinion that cooperative society is not making awareness through its cooperative training to members among the PACS.

#### **1.10. Factors affecting women's member participation**

The world over statistic show that the women's participation in cooperatives is low in rural cooperatives. This is more difficult to explain in the developed countries to gender determination has in principle been overcome. In the developing world, cultural and religious factors are often evolved women's "inside role", discretion, not speaking in front of men, traditions of men negotiating and handling money matters, illiteracy, supposed inferior abilities and social pressures make it difficult for women to play an active and visible public role. The type of business in cooperatives deal in, particularly in cash crop which lead to be male domains, is another factor and male resistance to women's participation also go a long way to keeping women out. Absolute lack of time up with other women seems to be a major factor everywhere.

There are varieties of factors that affect women's participation in cooperatives; these factors are listed by the International Cooperative Alliance (ICA, 2002), which hinder active participation of women in cooperative.



Sl.no	Factors	Mean
1	<b>Attitudes</b>	In most countries that are formal prejudices about women can do and cannot do. These sometimes prevent women from full participation in cooperative activities. They may not be employed for certain tasks or allowed to attend and speak at meetings where men are. The prevalent misconceptions on women's reproductive and domestic responsibilities constitute and place them at the margin of cooperative business world.
2	<b>Heavy work load and lack of time</b>	Rural women in developing countries often work long hours. They may have a working day that starts at 9.00 in the morning and finished at 9.00 or 10.00 at night. They also have the main responsibility for the family. The gender division of labour was found to be one of the causes of women's disadvantaged position. For example, women were associated with reproductive domestic works and men to the productive activity.
3	<b>Lack of Financial</b>	The lack of means limits the opportunities women have becoming members of cooperatives where membership fees have to be paid. It will also reduce their opportunities for using cooperative services, buying seeds, fertilizers, pesticides, food and household items. Moreover, the migration of men to city and other countries often means children and their parents particularly women behind.
4	<b>Lack of Influence</b>	Due to not having representation in boards, management committee, where decisions are taken because of some obstacles, women have inadequate influence on cooperative activities. Women lack necessary powers and are forced to take on a passive role whereas men usually dominate the decision making activities within cooperatives. The lack of power of women has its roots in various factors such as the previous orientation of development assistance towards men, the strong promotion of cash crop production such as land, inputs and capital and a lack strong government support.
5	<b>Lack of Training</b>	Knowledge is necessary to enable people to take an active part in the management of cooperatives. Women in developing countries often lack of the basic education which is necessary for further training. Special training programmes should be devised for illiterate persons – both men and women. Women may, however, be prevented from participating in education and training activities for other reasons such as not being allowed to travel, lack of time due to domestic workload or Carrey additional tasks.

#### 1.11. Findings of Women's Member Participation in Cooperatives

1. It was found that membership position in overall Cuddalore PACS have 2, 06,752 members. Majority of 1, 15,641 members are Male and 91,111 members belongs to the Female gender.
2. The total members of respondents are 100, and a majority of 62 members (62 per cent) are Male and 38 members (36 per cent) belongs to the Female gender. The researcher found that majority belonged to the male gender and also the female member participation is very low compared to the male members.

#### 1.12. Suggestions for the betterment of Women's Member Participation in Cooperatives

1. The Government and Non-government organisation should create awareness about the needs and importance of cooperatives in this present situation.

2. The Government create awareness through cooperative education and to motivate the members for active participation with the help of distribute the bit notice, seminar, workshop, symposiums and field visit.
3. The Government should take necessary steps to promote the women education particularly relating to cooperative through include the special separate subject in cooperatives at primary level, secondary level and higher secondary level. Moreover, at college level and university level there must be a separate programme in cooperation and research also compulsory.
4. The society should take necessary steps to increase the women members' participation with the help of attractive schemes for promoting their economic status.
5. The PACS should give equal importance to both male and female without any parsality as per the features of cooperation like all are equal.
6. The society should exhibited the reformulated principles of cooperation and also the rights, duties and responsibilities are available for the members and non-members in the society.
7. The society should give assurance to the members to only functioning under concern for community.

### **1.13. Conclusion**

Member participation is essential for every organization to succeed and survive in the competitive business environment. In this regard there is no exemption in cooperative organization also. The cooperative organisation has also functioning under the prescribed reformulated principles of cooperation by ICA (International Cooperative Alliance) at world level. The issues of women's participation in development activities can no longer be considered merely as a matter of welfare. There is recognition among development experts that women are central participants in the socio-economic development process. There is a growing consensus that greater involvement of women in all aspects of development is extremely important for the rational utilization of development resources which has remained under estimated and neglected. Therefore remains to be done in order to involve women effectively into cooperative development, and the opportunities for improving women's position and the potential for cooperatives to contribute to such a process do exist.

### **Reference**

1. Guideline advancing gender equality the co-operative way: gender survey / International Labour Office, Enterprises Department. – Geneva: ILO, 2015 ISBN 978-92-2-130017-5
2. Tarun Saha. (2016). Impact of Education in Tribal Woman Empowerment: A Case Study Of Tribal Woman of Chaupahari Jangal Village in Illambazar Block of Birbhum District, West Bengal. ISSN: 2394-7969, Vol-II, Issue-IV, Page No.47-56.
3. Savitri Singh. (2016), Women in Co-operative Sector.
4. Dr. Chiyoge.B.Sifa. (2016), Cooperative Empowering Women and the Family, International Cooperative Alliance –Africa.