CHAPTER – 6

DISCUSSION
6. Hypothesis

6.1 Hypothesis - 1

**Hypothesis -1 “There is significant difference between the total empowerment score of women employed in cooperatives sector and those employed in unorganized sector”**

In the analysis of data for testing hypothesis 1, the researcher has used the statistical tool of t-test using SPSS 15.

The total empowerment was assessed along income, education, health, decision making, media contact, and social contact parameters. The t-value computed was found to be 22.686 with a degree of confidence of 99% or .01 significance level.

Thus hypothesis 1 stating that “There is significant difference between the total empowerment score of women employed in cooperatives sector and those employed in unorganized sector” is accepted.

Self Employed Women’ Association, 2009 has also expressed that unorganized sector is marked by low income, unstable & irregular employment, and lack of protection from legislations. Workers are not organized and hence have no bargaining power.

Women workers in informal sectors face a number of difficulties. Often they are considered as workers which are traditional and low skilled according to the requirements of the market. The women who are engaged in domestic work and street vending face difficulties such as sexual harassment and abusive language. Domestic workers have
to work in three to five houses per day without any offs or bonus or overtime wages to earn a meager income. The women street vendors often suffer from various diseases. It’s very true that they don’t have a legally allotted space to do their business in the first case (Mathew, 2010).135

Further the researcher’s are of the opinion that cooperatives can and do work for working women in terms of economic, social and political empowerment. It leads to expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them. It extends beyond the mere freedom to act according to one’s own discretion and also includes the sense of agency, which captures “the meaning, motivation and purpose which individuals bring to their activity, or ‘the power within’. (Kabeer, 1999).136

Mainstreaming and women’s empowerment is central to human development. Empowerment of women could only be achieved if their economic and social status is improved. (Nair, 2007).137

Both in the Southern and in the Northern hemispheres, cooperatives provide a tool of women’s empowerment, allowing them to be significant in society and economy.

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135 Mathew, T.K. (2010). Role of Social Movements in Organising the Unorganised Sector Workers: A Case Study of Labour Education And Research Network (LEARN)Dharavi, Dissertations submitted to TATA Institute of Social Sciences, p.68
They provide women with employment opportunities all over the world, and this means decent work opportunities, not just jobs. Moreover they promote women’s capabilities and capacity building through training and leadership programs, and thereby contribute to foster women’s advancement and access to tangible and intangible assets. (Marcone, 2010)\textsuperscript{138}

\textsuperscript{138} Marcone, S. (2010). How cooperatives work for women workers - Voices from the movement, COOPAfrica, ILO, p.1
6.1.1 specific hypothesis

Specific Hypothesis -1.1 “There is significant difference between the economic empowerment of women employed in cooperatives sector and those employed in unorganized sector”

The economic empowerment was assessed along responses to question on whether her income is sufficient to take care of her household, her ability to save & invest and ability to spend on children’s tuition classes, access to micro credit and loans for buying property and financing business enterprises.

In the analysis of data for testing specific hypothesis 1.1 the researcher has used statistical tool of t-test using SPSS 15. t-value computed was found to be 16.95 with a degree of confidence of 99% or .01 significance level.

Thus specific hypothesis 1.1 “There is significant difference between the mean Income of women employed in cooperatives sector and those employed in unorganized sector” is accepted.

Cooperatives have played an important role in economic empowerment of women. It helps them to procure stable income all year round, serving them to sustain their families and improve their standard of living.

Researchers have agreed that Women co-operatives have initiated steps for mobilization of poor women and convergence of
services, by offering them a range of economic and social options, along with necessary support measures to enhance their capabilities.

More importantly, the economic activity has not only given her a sense of financial security but also induced in her newer aspirations for self-reliance; participation in women cooperatives has raised the status of its members from being mere unorganized laborers to micro entrepreneurs (Kulkarni V, 2006)\(^{139}\).

As against this, it has been observed that Women in unorganized sector do not have steady income, therefore they lag behind in savings and investments and expenditure.

As per NCEUS, 2007, informal sector pays less for wages. Self employed often face harsh environmental conditions, hawkers, vendors work with constant threat of confiscation of their goods.

Women employed in unorganized sector earn income in an environment of discrimination, no job security and lack of any medical benefits. They require credit to maintain the subsistence levels and also for production purposes which lands them in perpetual cycle of debt with unscrupulous money lenders. In absence of direction and support they are not able to channelize their earnings in creating a better future for themselves.

6.1.2 Specific Hypothesis H 1.2

H 1.2: There is significant difference between the score on Education awareness of women employed in cooperatives sector and those employed in unorganized sector

The education empowerment was assessed along responses to question on having undergone training for skill development, being aware about various aspects of life to her contribution to children’s education & homework.

In the analysis of data for testing hypothesis 1.2 the researcher has used statistical tool of t-test using SPSS 15.

T-value computed was found to be 10.7 with a degree of confidence of 99% or .01 significance level.

Thus the specific hypothesis stating “There is significant difference between the score on Education awareness of women employed in cooperatives sector and those employed in unorganized sector” is accepted.

Education is one of the most important means of empowering women with the knowledge, skills and self-confidence. This is true not only because education is an entry point to other opportunities, but also because the educational achievements of women can have ripple effects within the family and across generations. Investing in girls’
education is one of the most effective ways to reduce poverty. (UNFPA, 2009)\textsuperscript{140}

Women in cooperatives receive training to expand their capabilities. Whether it is learning new crop patterns, or new fashion designs or new technology for milk storage, they get tremendous support from cooperatives.

The framework of women cooperatives focus not on poverty but its opposite – livelihood security – encompasses aspects of life not normally correlated with need or want. Thus, in addition to food, water, health, shelter it also focuses on education. (Care, 2010)\textsuperscript{141}

As against this women employed in unorganized sector due to lack of training, education and exposure tend to work in the least paid, least skilled jobs, which often offer little legal protection, such as domestic work (the biggest employer of women), as hawkers, vendors, home based petty trade, laborers in agriculture. The involvement of large numbers of women in the so-called 'informal sector' is a result of their low status in society and denial of opportunities in the formal sphere of employment (UNESCO, 1995)\textsuperscript{142}


6.1:3 Specific Hypothesis H1.3

H1.3: There is significant difference between the score on Health awareness of women employed in cooperatives sector and those employed in unorganized sector

The Health empowerment was assessed along responses to question on visiting qualified doctor when not well, knowing importance of family planning, delivery in maternity home, immunization of children to cooking nutritional food and taking care of hygiene and cleanliness at home.

In the analysis of data for testing hypothesis 1.3 the researcher has used statistical tool of t-test using SPSS 15.

t-value computed was found to be 9.5 with a degree of confidence of 99% or .01 significance level.

Thus specific Hypothesis 1.3: “There is significant difference between the score on Health awareness of women employed in cooperatives sector and those employed in unorganized sector” is accepted.

A woman’s health affects the household economic well-being. As a result of poor health, women will be less productive in the labor force. It needs a change in the mindset of the women, who give the lowest priority to their own health.

Recognizing that discrimination on the basis of gender starts at the earliest stages in life, it has been asserted that greater equality for girls
in regard to health, nutrition and education is the first step in ensuring that women realize their full potential. (UNFPA, 1994)\(^{143}\)

Cooperatives as democratic and people based organizations provide women a platform to share their experiences, problems and daily life challenges. In this environment they form great bonding, friendship and trust. They encourage each other to exercise birth control, spacing between births, look after their own and families health, immunization of children etc.

As against this women in unorganized sector neglect their health, sacrifice their own well being for family. Due to lack of awareness they are at higher risk to diseases and malnutrition.

International Labour Organization, 2004 has further stated that Health campaign in the Indian Context have been spearheaded by women cooperatives who closely examined the political economy of health and demanded changes in the distribution of health goods and services, health policies and so forth. Focus should not be merely on reproductive health of women but also on basic health needs of women. Community-based initiatives of women cooperatives are providing a gateway to health care for the women, poor and excluded.

6.1:4 Specific Hypothesis 1.4

H 1.4 There is significant difference between the score on Decision making ability of women employed in cooperatives sector and those employed in unorganized sector

The Decision Making empowerment was assessed along responses to question on being consulted in major household purchase decisions and children’s education, on being confident enough to make personal purchases, traveling alone to mother’s place, having bank accounts and on their ability to operate their bank accounts.

In the analysis of data for testing hypothesis 1.4 the researcher has used statistical tool of t-test using SPSS 15. t-value computed was found to be 18 with a degree of confidence of 99% or .01 significance level.

Thus specific hypothesis “There is significant difference between the score on Decision Making ability of women employed in cooperatives sector and those employed in unorganized sector” is accepted.

Women in the unorganized sector continue to face enormous obstacles. The growing recognition of their contributions has not translated into significantly improved access to resources or increased decision-making powers. Neither has the dynamism that women display in the economic, cultural and social lives through their
associations and informal networks been channeled into creating new models of participation and leadership.

Lack of decision making ability implies that women have no say in allocation of resources. In our current social structure, the parents of the husband, in a joint family, tend to hold decision-making authority that often overrides the authority of any of the married sons or their wives. Women are very often barely visible in the decision-making processes.

In this context, co-operatives support the members in their collective organization. Participation in cooperatives provides women equal access to decision making levels. They gain awareness, education and lobby for their rights. As their self esteem improves, they assert themselves in household decision making whether it is purchasing property or children’s education. (ICA, 2001)

Women often have less means than men to organize their production & enterprise. Cooperatives logistically support members in gathering and/or processing raw materials collectively. They add value to the production and afford a stronger market share for them in the value chain.

Initiatives taken by women in cooperatives have accelerated the progress and change of their socio-economic situation.

6.1.5 Specific Hypothesis H1.5

**H1.5** There is significant difference between the score on Exposure to Media for women employed in cooperatives sector and those employed in unorganized sector

The Media Contact empowerment was assessed along responses to questions on watching TV serials and news, reading newspapers and magazines, going to cinema, traveling alone to mother’s place to being aware of important bus/train timings from their village or city.

In the analysis of data for testing hypothesis 1.5 the researcher has used statistical tool of t-test using SPSS 15. t-value computed was found to be **15.8 with a degree of confidence of 99% or .01 significance level.**

Thus specific hypothesis “There is significant difference between the score on Exposure to Media for women employed in cooperatives sector and those employed in unorganized sector” is accepted.

It is a prime need to disseminate information through influential media with a view to create gender awareness amongst women as well as men. Media has an important role to play – to create awakening in women to achieve their potential as the prime movers of change in society.

Television has emerged as very powerful medium of influence over both groups of women. However, environmental awareness is
more among women in cooperatives. As women in unorganized sector are less assertive their exposure to media is also restricted.

Another reason is the low literacy level among rural dwellers (especially the women) which constitutes a barrier to exposure to the print media.

Social pressures make it difficult for women to play an active and visible public role. In our cultures women cannot travel without the company or permission of the husband or of a male relative. Cooperatives mandate women to attend meetings and thus give them opportunity to travel to nearby villages and cities, breaking social dogmas and stereotypes.

In Beijing Declaration and Platform for Action, It was reiterated that “the information revolution appeared to be by-passing women; that information society literature was silent on gender issues, and that neither research nor practical projects in the information technology field had addressed the specific circumstances of women”. It called for the empowerment of women through enhancing their skills, knowledge, access to and use of information technologies. It also included a strategic objective: “Increase the participation and access of women to expression and decision-making in and through the media and new technologies of communication”. (UNDAW, 2005)\textsuperscript{145}

Co-operatives have also contributed to the community by financing libraries for children and community centers, organizing recreational activities such as excursions for women thereby facilitating media contact and exposure.

6.1:6 Specific Hypothesis H1.6

H1.6 “There is significant difference between the score on Social Contact of women employed in cooperatives sector and those employed in unorganized sector”

The Social Contact empowerment was assessed along responses to question on participating and taking initiatives in social programs, socializing, visiting relatives and voting in election.

In the analysis of data for testing hypothesis 1.6 the researcher has used statistical tool of t-test using SPSS 15.

\[ t\text{-value computed} \text{ was found to be } 15.4 \text{ with a degree of confidence of } 99\% \text{ or } .01 \text{ significance level.} \]

Thus specific hypothesis 1.6 “There is significant difference between the score on Social Contact of women employed in cooperatives sector and those employed in unorganized sector” is accepted.

All-female cooperatives, and other SHG groups, strengthen methods of group decision-making, and develop trust and self-assurance and serve as training grounds in formal participatory development. (FAO, 1996)

\[1^{46}\] FAO.(1996). Training and Education: the Road to Member Empowerment. FAO corporate documentary repository,1996 retrieved June 20th 2008 from
Cooperatives encourage women to actively participate in community festivals and other social functions. Women in cooperatives together celebrate many festivals, thus sharing joy and strengthening their bond.

Patriarchal modes and practices motivated by cultures and/or interpretations of religious sanctions and illiteracy hinder women’s freedom to opt for various choices to assert greater mobility in social interactions. Cooperatives help women overcome these obstacles.

Researcher found that the majority of women are conscious of their voting right and actively participate in election by exercising their right to vote. However, very few women have contested in elections.

In India, so far women’s movement has not succeeded in inducting its activists into the positions of formal power at local level. Women’s movement is not in a position to influence the choice of candidates of political parties, nor does it field its own candidates. It did not intervene into the electoral process decisively. It did not generate any electoral discourse to reach out to the masses so as to influence their voting preference (Nanivadekar, 2005).  

More stress should also be laid on cooperatives’ social function by organizing services which would relieve women of some of their tasks: child care services or drudgery-reducing activities such as food

http://www.fao.org/DOCREP/007/W3708E/W3708E06.htm#ch5.2

processing, or assist with organizing marriages and other ceremonies.

(FAO, 1996)\(^{148}\)

6.2 Hypothesis – H2

H2: **Women as head of the family in cooperatives is significantly higher than women employed in unorganized sector.**

In the analysis of data for testing hypothesis 2 the researcher has used statistical tool of chi square using SPSS 15.

The analysis shows that among the women in cooperatives 27.3% are the head of their families whereas self employed women not working with cooperatives, only 4.5% are head of their families. The chi square value is 160.99, p<.001 significant.

Thus the hypothesis “**Women as head of the family in cooperatives is significantly higher than women employed in unorganized sector” is accepted**.

The concept of male as head of household, at the heart of the issue of joint titles, was reflected not only in social perceptions and in the thought process of government officials, but also in the national accounting systems (for e.g., census), government programs and schemes, birth and marriage certificates, voter’s list and so on. This disregarded the Department of Census and statistics’ own data showing thirty percent households being female headed.

The male head of household concept ignored the ground realities, the economic contribution of women to the household, the contribution of other members of the family in decision-making, the different types of families, even among those which are female headed, however, owing to intense lobbying by women’s organizations, academics and even policy makers, joint titles and other land-based entitlement found a place in the five-year plans since the 1980 (Velayudhan, 2009).  

Cooperatives as breeding grounds for democracy and participation could be used to empower women by enhancing and upgrading their specific technical knowledge and organizational self-help capacities. All-female cooperatives, and other SHG’s groups, can serve as training grounds in formal participatory development, strengthen methods of group decision-making, and develop trust and self-assurance.

Women were motivated to join dairy co-operatives and to assert their rights as member. They were encouraged to attend meeting with extension workers and when the payments for milk were made to collect the money that was paid by the society. Women were also encouraged to stand for membership of managing committees and in

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This reflects that cooperatives provide platform and exposure to women to think and act independently. It builds leadership quality and confidence in them to assert themselves as head of the family.

6.3 Hypothesis - H3:

**H3: There is positive correlation between women's awareness on health and her decision making ability**

In the analysis of data for testing hypothesis-3 we have used statistical tool of Correlation.

The result reflects that there is significant correlation between decision making and health at .558 significant at .01 level.

**Thus the hypothesis “There is positive correlation between women's awareness on health and her decision making ability” is accepted.**

As women are becoming conscious of health, they also take decisions on other areas. This implies that women, who are decider for having small size of family by adopting family planning methods, visit a qualified doctor when not well, take care of immunization of their children, and consciously plan nutritional food for family. They are also involved in major household purchase decisions (like buying TV,
scooter or furniture) and decision on children’s education. They independently operate their bank accounts and are able to travel alone.

A woman needs to be physically healthy so that she is able to take challenges of equality but it is sadly lacking in a majority of women especially in the unorganized sector. They have unequal access to basic health resources.

Limitations to women’s physical, sexual, economic, social and political autonomy also affect women’s decision-making processes. Population and development programs are most effective when steps have simultaneously been taken to improve the status of women in the decision making process. In most parts of South Asia, women commonly have less power and autonomy than men in making decisions about their own health care. Gender equity gives women both increased decision-making authority and more modern reproductive outcomes such as to reduce the desire for more children. (Acharya, 2007)\textsuperscript{151}

For a country whose population of women alone is more than the total population of many other countries, we fare pretty low where their treatment is concerned. The health of Indian women is intrinsically linked to their status in society. Research on women’s status has found that the contributions Indian women make to families often are overlooked, and instead they are viewed as economic burdens. They

\textsuperscript{151} Acharya,D.R,(2007). Women's autonomy in household decision-making: a demographic study in Nepal 15 July 2010, BioMed Central Ltd.pp.1-12
typically have little autonomy, living under the control of first their fathers, then their husbands, and finally their sons. (Desai, 2010)\textsuperscript{152}

All of these factors exert a negative impact on the health status of Indian women. Poor health has repercussions not only for women but also their families. Women in poor health are more likely to give birth to low weight infants. They also are less likely to be able to provide food and adequate care for their children.

Finally, a woman’s health affects the household economic well-being, as a woman in poor health will be less productive in the labor force (Velkoff and Adlakha, 1998)\textsuperscript{153}

In recent years, there has been a growing realization that development goals cannot be realized unless gender inequalities are removed and women are empowered to choose and decide about their own welfare, the welfare of their families, and the communities in which they live. (Gupta and Yesudian, 2006)\textsuperscript{154}


6.4 General Observation during Survey

During the survey and data collection some useful insights were obtained, both from Women employed in cooperatives and women employed in unorganized sector. Some of the important findings are summarized below:

1. Quality of life and income of members of women cooperatives is far superior to their counterparts employed in unorganized sector.

2. Ownership of property is an important aspect of empowerment among women. Only 16.5% of women in cooperatives and only 2.4% of women in unorganized sector have property in their name. Thus, most women do not have any property in their name, even the widow by law inherits the property but immediately transfer in their sons name. This is a reflection of socio cultural dynamics in our country.

3. In comparison to women employed in unorganized sector, women in cooperatives receive some level of training and education to develop necessary skills for working. Researcher found that 89% of women in cooperatives have undergone training as against only 15% of women in unorganized sector.

4. Women in cooperatives are also more self assured and aware about their environment. They develop confidence to travel alone as they have to frequently attend meetings of cooperatives in nearby town and villages.
5. Women in cooperatives understand the importance of family planning. They support each other in taking decisions on birth control and spacing between children.

6. While pursuing the study, researcher noticed that all women in the sample took care for immunization of children. This shows the success of various health campaigns undertaken by national and international agencies at district and taluka levels.

7. Among both set of respondents, most deliveries are still at home inspite of access to hospitals and primary health care clinics, because in rural areas they resist being admitted for 2 days as they cannot leave their household chores, agriculture work, cattle rearing to anyone else.

8. Women in cooperatives make efforts and motivate each other in maintaining basic hygiene and cooking nutritional food at home, while women who are not part of cooperatives are ignorant about nutritional content of food.

9. Women members in cooperatives are consulted in major investment decisions in households. Research found that 84.6% of women were consulted in investment decisions at home as against only 42.6% of women employed in unorganized sector, in the sample surveyed. Continuing on the same note, women in cooperatives are more mobile and make basic purchase independently.
10. It is interesting to note that 83% of women in cooperatives have bank accounts as against only 63% of women employed in unorganized sector, which gives them more control over their finances.

11. With regard to reading habits of the respondents, it was observed that reading newspapers and magazines was virtually absent in this sample, due to their poor socio economic background.

12. Sustained & continuous assured income creates feeling of security among members of the women cooperatives; in comparison there is feeling of insecurity and exploitation among women employed in unorganized sector.

13. Research found 57.7% of women in cooperatives take initiatives to organize cultural programs in their community as against only 10.7% of women in unorganized sector. Cooperatives have been successful in not only increasing social participation of women but also in developing drives, initiatives and leadership qualities.

14. Community development initiatives (like fight for safe drinking water, anti-liquor activism), is another point that differentiates members of women cooperatives from self employed and wage earners in unorganized sector. Women in
marketplace have led ‘morcha’ for safe drinking water and against adulteration in ration. Women in HARC have led anti-liquor activism, which is a major bane in hilly regions, also the cause of domestic violence.

15. Women in cooperatives enjoy various incentives and bonus as against their counterparts in unorganized sector. Marketplace has organized excursions for its members, Sewa has taken their members to overseas excursions, and Saras gives various utility items (like milk containers, calendars, clocks etc) to their members as bonus.