CHAPTER - 7

CONCLUSION &
RECOMMENDATIONS
7 Conclusions

“Women hold up half the sky”, from a values and social justice perspective, empowering Indian women and providing them with equal rights and opportunities for fulfilling their potential is long overdue. There have been concerted efforts by government and other international agencies to ensure gender equality. **Cooperatives have emerged as viable option of fulfilling these goals.** The co-operative form of enterprise assures any group of individuals an effective means to combine their resources, however small, and allow them to meet their common economic and social needs.

The study reiterates that all women work, they take up productive work outside their home to support their families and their domestic work (child-care, cooking, cleaning, washing, education, family health), remains unaccounted and invisible. In rural areas income from agricultural activity has been as erratic as the monsoon. Since these women are less literate and possess limited skills, the hunt for alternate source of income is constrained to a few occupations. A majority of them choose rearing of milk cattle and selling the milk as a source of secondary income. Cooperatives introduce them to new technology and offer fair price for their labor.

In capacity building initiatives cooperatives have trained women in food processing, expanding their skills and providing better sources of revenue.
Cooperatives in urban areas have trained and upgraded the skills of women in sewing, stitching, embroidery, block printing, patchwork etc. They are also training them to market these products thus eliminating intermediaries, and generating more gains from trade.

Through the process of organizing women in co-operatives, the women themselves have increased their own self-sufficiency, asserted their right to make choices and to control resources, which will assist in eliminating their own subordination. Today, these cooperatives throughout the world are going through a period of serious evolution.

In comparison, women employed in the unorganized sector face serious problems and constraints related to work such as lack of continuity, insecurity, wage discrimination, unhealthy job relationship, absence of medical and maternity care etc.

The study suggests that the developmental agencies should identify and form more number of women SHGs and cooperatives as they help in the economic upliftment of not just women but the family as a whole. The most important determinant of a country’s competitiveness and development is its human talent—the skills, education and productivity of its workforce—and women account for one-half of the potential talent base throughout the nation. The data illustrates that cooperation and cohesion increases as the level of women’s participation and social capital increases.
Research shows that it is time to address the issues and enact gender responsive legislations (for example, laws penalizing domestic violence and harassment at workplace) and affirmative action to improve women’s employment conditions, income opportunities and access to Micro credit.

Women’s voicelessness and inability to exercise rights deprive them of assets and obstruct their entitlement to property. Policy reforms requiring the consent of both spouses (for ancestral properties) in land-related transactions will go a long way in making agrarian reforms more gender-responsive.

Primarily the study highlighted 6 reliable parameters of women empowerment. These are income, education, health, decision making, media contact and social contact.

Research brought to light the fact that mainstreaming and woman empowerment is central to human development. Further, the level of empowerment among members of cooperatives on all the aforementioned parameters was significantly higher than the level of empowerment among women employed in unorganized sector.

Women co-operatives have demonstrated concern for their members and communities, they represent a model of economic enterprise that places high regard for democratic and human values and respect for the environment.
Thus, these Cooperatives, as economic endeavor and as self-help ventures, play a meaningful role in uplifting and improving the socio-economic conditions of their members and society at large. It is indeed compelling to consider the model of economic enterprise offered by women co-operative.
7.1 Practical Implication of Research
The immediate practical implications of research results are:

- Encouraging formation of cooperatives to organize poor and marginalized women.

- Scope of cooperatives have to be extended and diversified. Emphasis is given on multi purpose societies because they are perceived as powerful strategy of economic growth.

- Government of India is should formulate National Policy on Cooperatives which is likely to uphold the values and principles of co-operation recognizing its autonomous characters and attaching priority to professionalism, human resource development and to act as preferred instrument for execution of public policy in rural areas and poorer urban areas.

- Women employed in informal sector are at great disadvantage, their contributions remain invisible, so policy and legislation should be enacted to protect them and give proper representation.

- Focus on equality issues such as enabling women to have equal access to job opportunities and training, equal pay for work of equal value, rights to land and other capital assets,
prevention of sexual harassment at work and domestic violence, freedom of choice over child bearing, and equal representation in decision making bodies and processes. Addressing them entails a slow transformation of the traditional customs and conventions of society.

- The research outcomes provide realistic parameters for planners and policy makers for accomplishing women empowerment.
7.2 Recommendations

The research has revealed the importance of cooperatives in empowering women compared to women working in unorganized sector. By acting collectively within cooperatives, women increase their bargaining power and income while reducing their transaction costs. However, some of the problems faced by women cooperatives and our recommendations are as follows:

Problem 1: The benefit of Institutional credit facility has not reached the poor women who need it the most. There are negligible number of working women who have taken loans for business.

Recommendation: Expansion of Micro credit programmed will facilitate credit to poor women who do not have any collateral, and strengthen their entrepreneurial spirit. Credit is needed for agricultural inputs, for cattle rearing, for sewing machines, for small looms etc.

Problem 2: Most of the leadership positions in women cooperatives are still managed by men. Barring SEWA, all other cooperatives under study had more men heading administrative roles than women. The common reason given was that women are already burdened with work in fields and household.

Recommendation: Women have to be trained to take up administrative responsibilities. It also requires support from family and government by providing anganwadi’s for childcare, access to drinking
water and sanitation within complex. It will encourage them to participate and improve their self confidence.

**Problem 3:** Cooperatives in Hilly region HARC face tough climatic conditions and poor infrastructure. Many villages become inaccessible due to poor roads. Though Power has reached villages centres, many households still cannot afford the cost of Poles to bring it to their homes.

**Recommendation:** Government will have to make village Panchayats partners in maintaining roads. Alternative sources of power like solar lanterns will have to be tapped to light up every house.

**Problem 4:** Cooperatives produce a variety of products like food grains, millets, pulses, fresh fruits and vegetables and processed items – jam, pickles, squash, candy etc, Dairy products like milk, curd and cheese etc Garments like block printed sarees, embroidery and patchwork on dress materials, but they lack market access.

**Recommendation:** Separate marketing federations and cooperatives should be constituted to build market linkages. Internet should be integrated in selling process, which will give access to large markets beyond geographic boundaries. It will also require building logistics and supply chain networks.
As retail is getting organized in India, it is recommended that cooperatives form partnership with large retailers for marketing their produce.

**Problem 5:** There have been instances where a Godown of garments caught fire; cooperatives could not recover losses for few years. In another instance Truckloads of Malta (fruit) got stuck for a week due to roads breakdown and perished, and farmers had to bear the loss.

**Recommendation:** Insurance is an upcoming sector in India. Introducing fire insurance (that provides coverage for loss due to fire) and transit insurance (covers good in temporary storage or transit) can go a long way in securing cooperatives against unforeseen losses.

**Problem 6:** Cooperatives requires capital to invest in equipment (like Bulk Milk Coolers, food processing equipment, Sewing Machines) and technology. Usually they invest from their savings generated over the years.

**Recommendation:** Banks can create products that offer easy finance to cooperatives, thereby providing timely finance and reducing the gestation period.

**Problem 7:** Women in Cooperatives face tremendous resistance from society in initial stages. There are instances where Saras was not
allowed to set up Milk collection centre in villages, Women were discouraged from attending group meetings of HARC, going to Marketplace workshop was seen with contempt. Especially in villages men strongly resist cooperatives intervention and view it as threat to their supremacy and control.

**Recommendation:** Cooperatives should first engage in dialogue with men. Create awareness about benefits of women cooperatives that has far reaching impact on well being and prosperity of family. They can organize gender sensitivity training with the help of Gram Panchayat.

**Problem 8:** Due to low literacy levels, women in cooperatives face challenge in bidding for contracts, writing Project Reports, Creating marketing and Promotion material etc.

**Recommendation:** Cooperatives should establish channels of communication with Colleges, B-Schools and Universities and invite volunteers to assist in these areas. They can design internship programs for students, giving them exposure about grass root organization and in turn getting fresh and innovative ideas for their development.
Problem 9: Researcher observed that women in cooperatives were working with traditional design and motifs which have lost their appeal with customers.

Recommendation: They should tie up with textile designing and fashion schools for introducing new patterns and products that are popular with new age consumers.

Problem 10: Many cooperatives have to fight with local governing authorities over various issues, like long drawn battle with municipality for getting otla (a marketplace to sell) for fisherwomen cooperatives. Vegetable vendor’s cooperatives fought against corruption.

WARE;SHARE of MarketPlace fought for clean water and against adulteration in Ration.

Recommendation: Some Media house should be sensitized about extending support to women cooperatives and giving them a platform to voice their concerns.

Problem 11: Researcher encountered widespread gender discrimination in Indian Society in the form of preference for boy child, low access to schools for girls and least priority given to their health.

Recommendation: Focus on achieving gender equality in the family – where gender discrimination often has its roots, so that efforts spill over to society at large. To give access to education, establish schools
closer to villages and provide safe transport for girls. The potential gains from educating women are huge, because women invest more in children’s health and education, it will lower child mortality and under-nutrition and increase education for the next generation.

In keeping with these recommendations, it has been found that training, education and information have an important role to play in increasing women’s involvement in cooperatives. But they would be more effective if:

- policy and legal frameworks for cooperatives were more gender sensitive and supportive of women’s concerns;
- programs were focused not only on cooperative principles and operation but on women’s broader concerns (health, education, community development)
- The role of women in workforce, their contributions, participation in decision-making, access to and control of resources could be made available by selected local gender-sensitive data gathering.
- To improve the media contact of women workforce in both organized and unorganized sector, more television and radio programs in local languages will be of useful in creating awareness among poor illiterate women.