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REVIEW OF LITERATURE

2.0. Introduction

The present study is related to evaluation of the performance of women co-operative societies in Karnataka. Before proceeding further, it is pertinent to review the available literature on the related aspects of the study. There are some research studies published in the form of books, and reports. Besides this, a few research papers and articles are published in journals. Moreover, all these studies more or less emphasized on the performance of general co-operative societies and not specific women co-operative societies. However, the existing literature related to the Co-operative performance is reviewed briefly under five different heads. These are viz;

1) Studies relating to Co-operative Societies
2) Studies relating to service Co-operative Societies
3) Studies relating to dairy Co-operatives.
4) Studies relating to Co-operative marketing
5) Studies relating to women Co-operative Societies.

2.1 STUDIES RELATING TO CO-OPERATIVE SOCIETIES

Chinchankar, P.Y. and M.V. Namjoshi, (1977). "Co-operation and Dynamics of Change", In their study, they point out that how the co-operative character has affected the social change in countries with different social and political systems. Further, they observed that, if the balance between economic efficiency and Co-
operative soundness is not achieved at every level, it would threaten some of the essential values of the Co-operatives.

Lambert, Paul, (1963)\(^2\) provides a historical and comparative perspective of the co-operative thought before and after the Rochdalianera. He discusses the relationship between state and co-operation, and the essential nature, strength, and weaknesses of the Co-operation. "Studies in the Social Philosophy of Co-operation".

Saxens, K. K, (1974)\(^3\) differentiating co-operatives from other organisations, focuses on how the principle of working together is used in various situations. He highlights the need for reformulating these principles, and great emphasis on the role of organisation and management of Co-operatives, ignoring Socio-cultural elements, compared to economics, Political science, etc in his study "Evoluation of Co-operative Thought".

Baviskar, B.S. (1980)\(^4\) highlights how the sugar co-operatives in Maharastra could become effective in local and regional politics, thus bringing socio-economic development and political change in the Ahmednagar region. Further he pointed out that the early Co-operatives initiated a process of development. The dynamics between politics and development is highlighted.

Karve, D.G. (1968)\(^5\) has sought to alter formulation and practices to meet changing economic and social condition as essential for the progress of co-operatives. He observed that, if the balance between economic efficiency and co-operative soundness is not achieved at every level, it will threaten some of the essential values of co-operatives in "Co-operation: Principle and Substance".
Nadkarani, R.V, (1993)\(^6\) argues that in the new economic environment, co-operatives will be increasingly exposed to the competition from private enterprises and the co-operative sector will receive less preferential treatment in “Role of Co-operatives in the Wake of the New economic policy of the Government of India”.

Shivamggi, H.D, (1996)\(^7\) feels the need to redefine the co-operative sector in the global market in his study “Future Strategies for Development of Co-operatives”.

Attwood, D.W. and B.S. Baviskar, (1987)\(^8\) in their comparative study of sugar co-operatives in India also emphasise sociological analysis to pinpoint organisational factors crucial for success. They have found that the success of sugar co-operatives in Maharashtra has depend on stable alliance among the small, medium and large scale cane growers in their study “Why do some Co-operatives work better but not others?”

Chakraborty, S.K, (1996)\(^9\) in his paper, discuss the dilemma of co-operation from an ethical viewpoint. For him, co-operation is a spontaneous and not a rational aspect of nature, perpetually in conflict with the otherwise essential human ego. He advocates a series of efforts in building ethics in Co-operatives in selection of employees, election of office bearers, organisational design, interpersonal aspect in education.

Shankar, Datta, (1996)\(^10\), places the co-operatives in the third sector, along with Non-Government Organisations (NGOs). These organisations provide services, which the private sectors (market) as well as the state have failed to provide, but still necessary for society, especially the poor. However, he fails to substantiate why they should
be satisfied with such a residual note only, and why not as a pro-competitive intervener on behalf of the weak?

Pandey.V.N (1996)\(^{11}\) in his study pointed out that how the historical development in the case of primary agricultural co-operative societies (PACS), reflect and have in turn influenced the social and political developments in India. He argues that PACs have played a significant role in the rise of the middle peasantry in the country and have in turn gained strength from it.

Singh,R.K.P,’s empirical study (1996)\(^{12}\), shows that the rise in the importance of the intermediate castes are reflected in the composition of membership and the composition of elected office bearers, management committees, and employees of village dairy societies.

Shankarn.P.N, (1996)\(^{13}\) sees a great opportunity for co-operatives to translate decentralised planning into a reality, in coordination with the Panchayat Raj institutions under the new dispensation.

Lele, and Rao, I (1996)\(^{14}\), point out in the case of LAMPS in Karnataka, a hasty marriage may give birth to a monstrous bureaucracy leaving no escape route for bottom-up co-operatives. On other hand, have argued for a fundamental rethinking on Lamps, especially on M.F.P. collection marketing, and possible processing. Regorously diagnosing the fundamental design flank contributing to the utter failure of Lamps in Karnataka.

The papers by Kulandaiswamy, and Shivaprakshan (1996)\(^{15}\) on the ‘integration’ achieved by the co-operatives in Tamil
Nadu under the Government orders issued by an overbearing bureaucracy is “no co-operation between co-operatives at all”. They also point out that their organisational structures shows that the success achieved might arise from the symbiosis with the environment, spatial dispersion, service departmental diversification of activities, effective use of committee form of organisation, and a well-kint integration pattern.

Krusch. P.A, (1996) documents the inter-co-operative co-operation in the Cannanore district of Kerala, essentially as a fallout of political rivalry. The purpose of the study was to look into the pros and cons of co-operative alliances in cannanore district, Kerala, through a networking centre for co-operative activities. He concludes that the apex societies, which are established at the state level with bureaucratic controls, should give way to regional level association.

Kapoor Rajesh, (1996). He points out that organising single purpose co-operatives is relatively smoother because of established property rights in the productive resource sector. Further he pointed out that it is essential that the marginal sections (Women, landless, other disadvantages groups) also get access and control over resources.

Mitra, and Lahiri (1996), reveals the rationale and dilemma of co-operatives through a simple micro-economic model of a labour surplus rural economy. They point out that intervention by co-operatives may be frustrated in attempting to improve member’s income from subsistence, even if they are sufficient.

In an interesting paper, Sen, Atendra, (1996), reviews several theories justifying co-operation and explaining its success,
particularly game theory, and illustrates their relevance for designing co-operative institutions, for managing common property resources, often, social and other forces as well as repeated transactions among the players,

K.Sain’s paper, (1996)20 “Role of Industrial co-operatives in the context of new Industrial policy and for Rural and Urban Development” portrays the role of industrial co-operatives in the planned economic development of our economy. The valuable role played by industrial co-operatives in the rural upliftment has been briefly highlighted in this unique paper.

S.P.Gupta’s paper (1996)21 deals with “Credit and its use in Technological Development of Agriculture” The study covers the data collected from the Raipur district of Madhya Pradesh. The socio-economic profile of the sample farmers has been presented in this paper.

S.Lakshman’s paper, (1996)22 “Farm Credit and non Farm Credit Recovery Performance of Kartallipulayam Primary Agricultural Co-operative Bank in Erode district” examines trends of growth of membership share capital, investment details, deposit position, capital, investment details, recovery of loan etc.

In the joint paper of Patra, S.R.Das and Miss.P.Nayak (1996)23 have presented plan wise performance of co-operative credit institutions in Orissa in the developmental frame work of the economy, and statistical tools like multiple regression model etc. have been adopted along with future strategies of the co-operative sector.

primary agricultural credit societies” presents with the help of statistical tools, the trend of growth of co-operatives, membership, working capital etc.

2.2 STUDIES RELATING TO SERVICE CO-OPERATIVE SOCIETIES

M. Kutumba. Rao, (1983)\textsuperscript{25} has applied principles of financial management to the co-operative business in his work, “Management of central co-operative banks-A case study of a Kurnool district in Andhra Pradesh”.

Hugar. S. S, in his thesis (1986)\textsuperscript{26} “Financial analysis of district central co-operative banks in Karnataka” has applied the technique of ratio analysis in the evaluation of the financial operations of the district central co-operative banks.

Shrinivas. M, (1990)\textsuperscript{27} has made break-even analysis along with ratio analysis in, “Organisation and Management of Co-operative Banks in Karnataka”.

Monilal (1965)\textsuperscript{28} in the case study has analysed the performance of a service co-operative society, “Service Co-operatives-A case study in Kodinar Taluk of Cannanore district in Kerala state”.

Shridharan. K (1975)\textsuperscript{29}, has analysed both credit and non-credit operations of a service co-operative society with the help of financial ratios in his dissertation, “An Analysis of business performance and growth of a service co-operative-A case study of Tudiyalur co-operative agriculture service Ltd., Tudiyalur, Coimbatore Taluk, Tamil Nadu”.\textsuperscript{26}

Singh.S.B, and J.B.Salunke (1982)\textsuperscript{31} have analysed financial state of affairs and profitability of service co-operative societies in their study, “Service Co-operatives in Anand Taluka of Gujarat”.

Basarigidad.V.C, (1983)\textsuperscript{32} has made an economic appraisal of two co-operative societies in his comparative study, “An Economic Appraisal of two Agricultural Co-operative Societies in Gadag Taluka of Dharwad District, in Karnataka State”.


Sharma. L.T. (1965)\textsuperscript{34} has analysed the problems of co-operatives in the North Kanara district in his “Report of the study team on Agricultural Credit and Marketing Co-operatives in North Kanara District”. He has made wide-range suggestions for streamlining the activities and improving the performance of credit and marketing co-operatives.

Naik.Balachandra.K (1990)\textsuperscript{35} has evaluated the marketing network and has highlighted the marketing problems related to arecanut trade in his dissertation, “An Economic Analysis of production and Marketing of Arecanut in Sirsi Area of Uttara Kannada District of Karnataka State”.
Kallappa.M.Awaradi (1991)\textsuperscript{36} has applied the technique of ratio analysis to test solvency, liquidity, turn over and profitability and has focused on the performance of the primary service co-operative societies in his dissertation, "Performance of Primary Service Co-operative Societies in Uttara Kannada District, Karnataka State An Economic Analysis".

Joshi.G.V, of Mangalore University (1991)\textsuperscript{37} has made a detailed study of the impact of "Agricultural and Rural Debt Relief Scheme 1990" on recovery and overdues in co-operative credit sector in his pilot project "The Problems of Overdues in Co-operative Credit Sector for Financing Agriculture-A case study of Uttara Kannada District".

\textbf{2.3 STUDIES RELATING TO DAIRY CO-OPERATIVES}

George, Shanti (1985)\textsuperscript{38} stresses sociological aspects and analyses their implications for a dairy co-operative society. She points out that most of the dairy co-operatives rely on pre-existing social structures. in "Operation Flood: an Apprasial of current Indian dairy policy".

Nightingale, R. W. (1963)\textsuperscript{39}, Studied "The modernisation Decision in Indian urban Fluid milk market" This study compares the cost of marketing of milk under traditional marketing system and under capital intensive marketing system of operational flood programme. His analysis reveals that cost of marketing milk under the traditional marketing methods is much less than the cost under the marketing system of operation flood programmes and suggests for gradual modernisation with small capital inputs instead of quick change with huge investment.
Bhat, P. H. (1975) in his study entitled "Problems Facing, Dairy product manufacturers effective utilisation of surplus milk production". Evaluates the problems faced by the manufactures of dairy products to effective utilisation of surplus milk. It suggests make proper use of surplus milk available during Flush season. It also stresses upon the maximum conversion of milk into milk products to active higher economy and effective use of the milk available.

Mangesh, S. "Economics of milk production in Bangalore Milk Union Area of the KDDC, (1979) analyses the problems faced by the dairy farmers of Bangalore union area and the steps taken by the Central Government and National Dairy Development Board (NDDB) under Operation Flood programmes.

Kulaindaiswamy, V. (1980) in his study "Development of Dairy Co-operative in Tamil Nadu" has attempted to appraise the working of dairy Co-operative Societies in Eroda Milk Shed Area (EMSA) of Tamil Nadu, in the light Anand pattern of Gujarat state. The study conducts that all the basic ingredient that success of Anand pattern hinges are observed in the milk shed area.

Thomas, P. Benjamen. (1983) the researcher has attempted to find out the optimum combination of variables required by the farmers to increase milk production and their relationship with milk Co-operatives. He concludes that the health care facilities provided by the dairy societies, feed supply facilities etc are the important factors required by farmers to increase milk production.

On Ratham, C, (1986) Studied "Dairy Development Demand and Supply Aspects". In his study an attempt has been made to analyse the demand and supply aspect of milk in district of
Vishakhapatnam in Andra Pradesh. The study highlights that demand always surpasses supply of milk in the districts. In order to bridge the gap between these two, the researcher points out that the effective measures like improved breeding and feeding, higher procurement price of milk etc, have to be taken.

Bhaviskar, B. S., "Dairy Development in a tribal area of Gujarat" (1986)\textsuperscript{45}, The study analyse the position of dairy development in the tribal area of Gujarat. It highlights upon the problems faced by Dairy sector their. It concludes that, through the tribal area faces different problems in dairy Development. It has become a subsidiary occupation of the people there and has helped in increasing their livelihood.

Shankar Murthy. H. G, (1986)\textsuperscript{46}. Conducted study on the “Performance of the Karnataka State Co-operative marketing Ltd. He evaluated the working of the Karnataka state Co-operative marketing and its impact on dairying.”

Harold Aldorman, (1987)\textsuperscript{47}, analyses the Co-operative Dairy development in Karnataka by using regression techniques and it is concluded that the milk production and procurement prices were higher in villages with Co-operatives than in control villages.

Mascarenhas, R. C, (1988)\textsuperscript{48}, has worked on “A strategy for Rural Development in India”. His Study reveals that social and economic impact of the dairy development project in Karnataka, and use of modern technology, commercial approach to Dairying, acceptance of animal husbandry practices, a change in the values and attitudes of rural milk producers.
Sujata Patel, (1990)⁴⁹ "Studied the Anand Pattern, A Socio-Historical Analysis of its origin and growth" under the study, a Socio-Historical Analysis of the origin and growth of Anand pattern in Kaira District of Gujarat state is made along with the operation Flood. The study concludes that there were other factors also accountable for the growth and success of Anand pattern, such as, the significant donation of foreign which Amul Dairy plant was receiving before operation flood period and Co-incidence of the dairy movement with the Nationalistic movement etc.

Agrawal, V. K, (1990)⁵⁰ "examined the economics of Milk Industry in India" and Need for modernisation analyses in the dairy industry with special reference to milk production and per capita income availability in western Uttar Pradesh. It focuses on the processing and preparation of milk and milk products and marketing them. It stresses upon the need for modernisation of the dairy industry.

Basavgouda, L. Patil, (1991)⁵¹, has made an attempt to evaluate the Performance of the KMF and its impact on Dairy Development in Karnataka. The study evaluates the appraisal of the performance of the KMF and its impact on dairy development in Karnataka. It stresses upon the economic benefits assumed by the dairy Farmers through the apex body of dairy Co-operative Societies.

Hyderabad, R. L, (1991)⁵² Evaluates the pattern and productivity of financial resources of Karnataka Milk Federation (KMF) as the apex body of dairy Co-operative structure in Karnataka. Its focus was on appraisal of ratio and analysis of causative factors responsible for poor return on investments.
2.4 STUDIES RELATING TO CO-OPERATIVE MARKETING SOCIETIES AND CONSUMER BEHAVIOUR.

Dantwala, M.L (1937)\textsuperscript{53} "Marketing of raw cotton in India" in his study, (was probably one of the first systematic efforts), he concluded that competition in upcountry markets like Dhulia was fierce and traders hardly made any undue profit. The marketing margins barely equalled the cost of various services.

Pavaskar, M. G. and Radhakrishnan (1970)\textsuperscript{54}. In “Cost of Marketing Cotton”, they conducted a study on marketing of cotton in the Khandesh region from 1962-63 to 1967-68. They argued that the existence of a large number of underemployed traders tended to raise the price in the primary markets as their only chance of getting something depended upon a favourable turn in price.

Nawadkar, D.S, (1991)\textsuperscript{55} studies title the cost of marketing of selected vegetables in Western Maharastra. The important cost items were packing, transport and commission charges. The per quintal cost of marketing of all items was more at Bombay as compared to the Pune market. The relationship between the arrivals and prices was negative, of all the six vegetables. Trader’s profit margin accounted for quite a large proportion of the price paid by the consumers.

Prasad A (1993)\textsuperscript{56} A study on marketing pattern, marketing channel and price spread in two vegetable growing areas of Bihar, indicates that there has been a very high level of village sales, particularly in Jamshedpur market. However, in Ranchi, co-operative marketing institutions transact a substantial proportion of vegetables. The price spreads of four important vegetables indicated higher marketing costs and high margin by intermediaries. The study
recommends integrating the co-operative institutions with regulatory measures.

Tewari, D.D. (1996)\textsuperscript{57}, reviews micro-economic, theory of the “Farm as a black box competitive market, the organisational from makes no difference. However, in an imperfect market, either monopoly or oligopoly, welfare outcomes will be better under a co-operative.

George, and Chandy, (1996)\textsuperscript{58} Observe that though the co-operatives are yet to become a dominating force, they have already exhibited their capacity to pro-competitively influence price levels and to minimise cross-sectional variations in prices.

Indian Council of Social Science Research Survey Report, (ICSSR) (1977)\textsuperscript{59}, ‘A survey of Management’ reveals that the study of consumer behaviour is an unemployed area for research in the field of marketing. However, there are several studies in India that have attempted to understand patterns of consumer behaviour among different sections of the society. The studies have been conducted by academic institutions, individual researchers and by the committees appointed by the government of India on the aspects of buying behaviour of the consumers.

A Study Made by Textile committee, Government of India-Ministry of Commerce (1967)\textsuperscript{60} Research Report No.7, on consumer survey for textiles in Rourkela has studied the relationship between socio-economic levels and possession of different garments by men, women and children and patterns of purchase at different socio-economic levels.
There are some studies that look at inter regional differences in consumer behaviour, Saini D.R. (1986) \(^{61}\) 'Marketing-A Behavioural Approach' investigates the difference between behavioral pattern of rural and urban consumers towards the textiles and suggests that uniform marketing strategies cannot be applied for marketing of textiles of rural and urban consumers.

P.V.Ramana Roa, (1993) \(^{62}\) 'assessed Rural Market'. He states that in several consumer products and farming products, the rural consumers are showing a positive change with every passing year. The urban approach of corporate marketing has to undergo change for exploiting the full potential in rural markets. Corporate sector should not stay into rural markets as a compulsion, instead they should adopt them on a permanent basis.

Some studies touch various aspects of consumer behaviour in rural areas. Ramana Rao and others Venkateshwarulu and Shekar (1988) \(^{63}\) 'Assessing the Rural Market' studied the awareness and use of different well advertised brands of different products in the rural markets and analyses the implication for marketers. The study concludes that there is need for developing brands that suit the rural consumers most.

In another study by Gopal K.S. and Sarin A.N. (1980) \(^{64}\) Examined the characteristics of rural markets and the role that marketer can play in making rural marketing a business.

In addition there are some studies that examine consumer behaviour with respect to specific product categories like footwear Ghosh S.R. (1985) \(^{65}\), 'Footwear Usage: Rural Urban Manifestation',
M.Nama Sivayam (1994)\textsuperscript{66} analyses the socio-economic factors that influence the consumers while making the choice of advertisement media.

Consumer decision making process and influences of marketing practices on consumer choice have also been examined. Jha, Mitheleswar (1985)\textsuperscript{67}, 'An attributed Theoretical Analysis of Consumer Satisfaction and Dissatisfaction with Products' examines consumer satisfaction and dissatisfaction with products by analysing it through an attribution theory.

Sakarama- in the research study on "Pattern of Values of Rural Co-operative Leaders in India", (1996)\textsuperscript{68} points out that the problem of rural leadership is different from that of urban leadership and play significant role in shaping the social, cultural, political and economic aspects and the leaders act as a change agents. The rural leaders act as change agents. They help their followers in getting things done. In many cases the followers approach leaders for all government and non-government work.

Biradar, R.D. (1996)\textsuperscript{69} has attempted to gauge the readiness of three well-known co-operatives in Kolhapur District of Maharashtra for re-engineering. He finds that even though the leaders are aware of the need and management systems are capable, their organisations are yet to develop an enabling style and professional culture.
2.5 STUDIES RELATING TO WOMEN CO-OP SOCIETIES.

Rao, V.M., (1996) conducted a detailed study on “The working of Warana Milk Co-operatives and Women Producer, in Kolhapur (Maharashtra)”. The study revealed that participation of women in democratic organisation, supported by access to modern information and technology helps in transforming unequal relationship between women and men. To accelerate the pace of empowerment, women’s access to resources including credit, education, health and training facilities etc, should be improved. Women may be encouraged to develop the habit of thrift, which will bring economic empowerment. They should be encouraged to participate more and more in political and decision making,

Krusch, P. A, (1996) conducted a detailed study of co-operatives and inter-firm co-operation in Cannonore District, Kerala examined the effects of a central Vanitha society established in 1983 to provide common service such as marketing and bulk buying of raw-materials. All women’s societies and individual women entrepreneurs were included as members. However, due to difference of interests and opinions, the society died a natural death.

Balawyder, Alloysius (1980), Co-operative Movement in Eastern Europe, Macmillan, London. In his work on the co-operative movement in eastern Europe, the writer traces the long tradition of fighting unscrupulous entrepreneurs and also the history of struggle for preserving the national culture through co-operatives.

ANDREOU, P., A (1979) Reviews the role particularly in rural development, and in the cooperative movement. Activities at which women are particularly skilled in the co-operative context include
consumer relations, health and safety, community activities, youth and education, and can greatly influence co-operation action and policy in these spheres. Some examples of successful women’s ventures in the co-operative movement are cited, from Sweden, Lebanon, Bangladesh and India.

Koli, P.P, (1990) 74, in her study point out that the urban banks are subject to departmental control and R.B.I. Its expansion is severely restricted by the constraints of law and administration. Yet the urban Co-operative bank in the country have strongly established themselves as an integrated fabric of banking structure. The establishment of women’s banks in India, especially in Maharashtra has laid the cornerstone of economic development of women. However, they are tackled in time. Further she also pointed that, there is no much difference between the problems of women co-operative banks and problems of general urban banks. However, the timely and sympathetic solutions on the problems of women banks will take these banks of the map of the whole nation.

Varkey, V. O. (2000) 75, “Mahila Bank of Mysore”, conclude that, the working of this Bank exclusively organised by women and managed by women for women, gives the much needed clue that if the right type of leadership is available, any activity can become successful in India. With a little exposure of the board members and staff to the latest management trends and banking operational requirements this bank can become one of the leading women co-operative banks in the country.

Agadi, R. B. and Waghmare, S. (1998) 76, in their comparative study “The role of women in co-operative dairying - A
case study of women co-operative societies in Gulbarga Milk shed area”, reveals that, the women dairy co-operatives in Gulbarga Milk shed area were well organised and managed. Their performance was better with respect to the level of milk procurement level of sales, coverage of members and active participation of members. It is also found that members of women co-operatives are more cost conscious than the members of men co-operatives and non-politicising behaviour of women members helped women dairy co-operatives to be more successful than men co-operatives.

Gowaikar, Sumitra (2002) 77, “Women co-operatives”. found that, most of the women co-operatives are small and have narrow range of products and services, limited financial resources, small work force. At the same time they lack business skills. She pointed out: that the women co-operatives work for some years and they are closed down due to their own problems. It is not a very satisfactory situation. Further, she concludes that women co-operatives in Rural and Urban areas could work effectively, and it would be the key to the socio-economic upliftment of the women at large. Illiteracy of women may not come in their way. Women would become self-dependent and self-reliant economically, women would raise their confidence and would uphold their status in the society.

Upadhye, V.V. and Kodaq, V. R. (1998) 78, “Women’s role in urban co-operative banks with special reference to Laxmi Mahila Bank Ltd., Sangli” in their study observed that, regarding the financial position of the bank. The main function of bank is to collect maximum deposits and give to loan asper rules and regulations. As compared to other banks, women co-operative bank has low business that means less deposits and loans. The effect of the low business is low profit so bank
gives low scale salary to their employees. This is the main reason for women co-operative urban banks are not developing in a planned manner.

Pendarkar Sushma, (1984) 79, "Involvement of women in co-operatives in India" paper presented in national convention. She points out that, co-operative movement in India is the oldest and largest movement. It comprises of more than 3.5 lakhs co-operative societies, with 15.84-million membership. Government of India has officially recognised the co-operative sector in all plans. However, the share of women involvement in the co-operatives is negligible. Women form nearly half of the total Indian population and give \( \frac{2}{3} \) of the total working hours, but produced \( \frac{1}{10} \) of total production. It is obvious to assume that there is a lot of scope for women in creating entrepreneurial qualities through the co-operative societies, which can generate additional employment and income.

Devaraj, T.S., (2001) 80, He points out that, the sharada women bank had made good progress, particularly in respect of share capital. During the period of eighteen years of its functioning, much emphasis has been laid on the provision of loans when compare to deposit provision. Since deposit constitutes one of the important sources of the funds for its operations. Bank should keep its sincere efforts in mobillising as much as deposit as possible. The bank may initiate new deposite schemes like Retirement Deposit scheme, Housing Deposit Scheme etc, to increase deposit mobilisation. He pointed that the proposal of the Bank in regard to opening of branches in Mysore city and all over Karnataka state wherever mahila co-operative Banks have not been organised. At the same time it is advisable to the Bank to take immediate initiative in this regard so that the women group may be
brought with in the fold of “Co-operative movement” in all the pockets of Karnataka State.

Devendra Kiran, (19985) 81, “Status and position of women in India”, He conclude that, there is a need to have active participation of women in this field as member, director, employee as well as borrowers. There is need to identify a new class of borrowers mostly women entrepreneurs and to give them loans for development of themselves.

Sharma, Vani, (1998) 82, “Women in co-operative sector”, reveals that, women can efficiently participate in the co-operative movement, if they are given proper opportunity and resources. They can recognize the needs of society more efficiently and can provide for the satisfaction of that need on co-operative basis. Thus, the above cases represent the active participation made by women in co-operative sector.

Junare, S. O. (2001), 83 Status of women co-operatives in Gujarat State has analysed that, Gujarat State is one of the most economically as well as socially developed state. It is ranked second in the country for the development in co-operative movement. Through, he considered the Gujarat State is well developed in co-operative movement. But when review is taken, women co-operatives, the picture is not very satisfactory. The state is having 50946 co-operative societies working for betterment of the masses. The state has 460 women co-operative societies working for the economic and social empowerment of women, which constitute less than one percent of the total co-operative Societies in the state. Further he reveals that there is a wide geographical disparity of women co-operative societies in this state.
Herlekar Gayatri. (1998) "A critical appraisal of the role of women in co-operative sector". Conclude that, the maximum participation of women is found in co-operative credit societies and consumer's co-op. Societies. And that too mainly promoted and sponsored by men. The other activities are also experimented but the number is exceptional. Much can be done in readymade garments, handicrafts, yearly food grain supply, daily needs supply. It has been successfully proved that women can work in small-scale industrial co-operative society Ltd. was established in Someshawarpurm Ulsur, Bangalore, as an ancillary unit to the Indian Telephone Industries in 1959. The very object was to provide employment to low income group in urban areas especially those who are socially and economically handicapped.

R. B. I Co-operative News Digest (1981) point out that, although the variety of business were performed by the women in the women's co-operative banks on their initiatives, yet there is a need for the deliberate development of entrepreneurship among women. Most of the jobs undertaken were of traditional nature, which were within their reach from the viewpoint of finance and manpower available with them. Although the constitution grants equal status and right to every one without any discrimination of sex. Women in most cases cannot avail themselves of the opportunities because of various factors such as poverty and social conventions.

Koli P.P. (1992) "Women urban co-operative Banks" in her study reveals the women's co-operative banks have done little in respect of entrepreneurship development among their members. Yet, one cannot neglect the work done so far. Could any body imagine twenty
years ago that the banks will be run by the women and for the women on their own risk?

Bhatt E. R. (1994) in his study "Empowerment of women: Are co-operatives appropriate instruments?" observed that, in the unorganised sector, the gap between the male and female workers status widens still further. Women are an essential production force in the economy of developing countries, but the "Statistical pardon" created by existing concepts and methods of defining and measuring and the labour force renders much of the women's work invisible. When women engaged in collecting fuel and fodder in dairy, poultry or vegetable production for home use are counted in India, the female participation rates rises from 39% to 51% as women and poverty (W.B.) Report states.

Further he recognised that the labour and co-operative movements are the main, suitable vehicles for their members to build up economic and political strength. He further, strongly recommended to ramping reform of these two movements and call on women to enter these movements in greater members for joint action of labour and co-operatives.

LYCETTE (1984) raised questions related to women, particularly for cooperative field workers involved with women's development programmes. This well researched and simply written document will prove most resourceful. It discusses the importance of financing women economic programmes, women limited access to credit, and suggests policies and projects to assist women's access to credit facilities.
SAVOYE, M. (1978) evaluated the performance of "Cooperatives against rural poverty, Success and Limitations", the participation of rural women in cooperatives in both developed and developing countries. It discusses the social role of women regarding cooperative movements to combat poverty.

Having reviewed the various studies under the five classes provides a great deal of insight into the complexities of the co-operative organisation. However, on the basis of these studies, the following factors need further examination:

1. Most of the studies on the working of the co-operative organisations are at micro-level covering one or two societies and with limited geographical area.

2. Most of the studies are confirmed with financial analysis and not covering the respondents analysis.

3. Similarly, some other studies relate to one or two functional activities of the co-operative societies.

4. Most of the studies on general co-operative society and lacking specifically women co-operative society.

5. The role of Women co-operative society and other institutions towards the development of co-operative movement and empowering women has not been adequately highlighted in the earlier studies.

Thus, the present study "A study of women co-operative societies in Karnataka State", attempt to cover the above mentioned
actors. The present study can reasonably claim to be the first of its kind in Karnataka.

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