CHAPTER -I

INTRODUCTION

1.1 Prologue

India is the second most populous country in the world after China. According to 2011 census from India has about 1210569573 population and the women constitute about 587447730. There are about 72% of women who reside in rural areas and most of them live below the poverty line. The sex ratio is 943 females per 1000 males this skewed sex ratio between men and women has resulted in steep imbalances in the society due to the preference for the male child, patriarchal social order, lower level of education, lower level of health care among rural women, female mortality during pre and post pregnancies and other factors. There is a sharp division and discrimination based on sex and caste in society in respect of securing justice of equality, liberty, dignity and other basic rights and needs to lead a decent life in Indian society.

Women empowerment includes empowerment within the family and empowerment in the society. Involvement of women in decision making, earning, sharing of basic needs and commanding respect for self is a pre-requisite to the empowerment of women in Indian society. Women are also required to participate actively in the process of development namely policy making, planning, implementing and evaluation along with their male counterpart. The raising social status of women, increasing educational opportunities, obtaining employment opportunities, sharing economic resources, raising of standard of living, active participation of women in governance and so on constitute the process of ‘empowerment of women’ in letter and spirit.

Cooperation is a social movement designed for bringing about changes of a fundamental nature in the economy. Cooperation is associated with human beings in all walks of life since times immemorial. The co-operative moment in India has come a long way. The primary objectives of the co-operatives include – financing small scale economic activities at lower rate of interest, rendering the benefits of loan and subsidy, facilitating the decentralization of economic benefits and opportunities; and enhancing the standard of living of the marginalized sections of the society including the women. The decade of 1990s witnessed considerable improvement in the empowerment of women through co-operative movement and other initiatives in Indian society. The active involvement of women in co-operative activities empowers them educationally, socially,
economically and politically. The participation of women in co-operative activities widens the scope for their empowerment in several aspects.

Incorporation of women’s lives, problems and perspectives as a legitimate area of concern, scientific enquiry and understanding within various disciplines is indeed a healthy development in a sub-continent like India. Acceptance of integrating women’s issues in the educational and developmental agendas is undoubtedly a vital step in the direction of empowerment of women. The present study evaluated the role of co-operatives in the empowerment of women with special reference to Karnataka State which is in the forefront of development in Indian Republic. The constitutional safeguards for the women in India, reservation benefits for the women in India, policies and programmes for the empowerment of women in India, role of co-operatives in the empowerment of women, social significance of the study, statement of the problem and objectives of the study are presented in this chapter.

The builders of Indian Republic and founding fathers of Constitution of India had considered it necessary to provide specific safeguards and promotional opportunities in the constitution for the empowerment of women who are weak, vulnerable and oppressed section of Indian society mainly due to existing caste system, social order, economic order, political order and a combination of various circumstances. The Constitutional safeguards and provisions relate to the removal of the disabilities as well as positive measures to enable women to acquire a dignified position in the mainstream of national life. It is distressing to note that the gains of development have not yet reached the under privileged women in the urban, rural and tribal areas. Despite various measures to improve the social, educational, economic and political conditions of women, they remain weak and vulnerable in all spheres of human life in India.

Forbes Geraldine (1998) states: “NFIW struggled for egalitarian and socialist structural changes in the socio-economic sphere, conceptualized women’s roles as multi-dimensional and demanded a network of support services for working women in urban and rural areas. Women peasants, agricultural laborers and workers in factories, the service sector, schools and offices joined in large numbers. The women who led the struggle were highly educated, progressive minded and often termed as belonging to the elite. They were however, closely connected with the masses of women and vocalized their marginalization, poverty and oppression through the legislative bodies and protest movements.”
1.2 Role of Co-operatives in the Empowerment of Women

The concept of empowerment has been widely discussed and debated all over the world. In the decade of 1960s, the ‘political essence of progress’ was widely discussed. The process of development got new dimension with the upsurge of the women’s and other social movements. It is in this process that term ‘empowerment’ came to be used as the means of giving power to certain underprivileged sections of the society. In the 1990s, however, the milieu was one of ‘economics in command’ since the growth of production and modernization of technology and management became the central goals of development.

World Summit on Social Development (1995) held at Copenhagen provided a new dimension to the empowerment of people. The declaration reads: “Recognizing that empowering people, particularly women, to strengthen their capacities is a main objective of development and its principal resource. Empowerment requires the full participation of people in the formulation, implementation and evaluation of decisions determining the functioning and the well-being of our societies”. The definitions of ‘empowerment implied in this declaration – ‘strengthening their capacities’ can be achieved through ‘full participation of people’.

United Nations Organization (2001) has provided a meaningful conceptual framework of empowerment of women. It reads: “Empowerment is defined as the processes by which women take control and ownership of their lives through expansion of their choices. It is the process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied”.

Empowerment of people has become a cherished goal and that institutional functioning has been stressed as an important part of democratic policies. In this process, the alliance between the government and NGOs plays strategic role. Thus, the concept of empowerment implies formal rather than substantive power and it involves an external upper level agency to grant power rather than the people below seizing it in the course of struggle.

Several researchers have tried to define the empowerment of women in their own ways on the basis of theoretical and empirical evidences and experiences. The definition most quoted by the scholars is one provided by Batilwala Srilatha (1994). It reads: “Empowerment is the process by which the powerless gain greater control over the
circumstances of their lives. It includes both control over resources and over ideology. Ultimately it includes a growing intrinsic capability – greater self confidence and an inner transformation of one’s consciousness that enables one to overcome external barriers”.

Inherent in this definition are two important ideas, the first of which is that empowerment is not about power over others (a feature of domination), but power to achieve goals and ends. By conceptualizing empowerment in terms of ‘power to the definition explicitly recognizes that the process of empowerment involves not only changes in access to resources, but also an understanding of one’s rights and entitlements and the conscientisation that ‘gender roles can be changed and gender equality is possible’. The second important idea is that the concept of empowerment is more generally applicable to those who are powerless, whether this be male or female individuals or a group, class are cast. Hence, there is nothing about the concept of empowerment per se which applies to women alone. Nonetheless, women’s empowerment or lack of it, is unique in that it cuts across all types of class and cast powerlessness and unlike class or caste powerlessness, is played out also within families and households, according to Malhotra et al (2002).

While empowerment literally means ‘to invest with power’, in the context of women’s empowerment the term has come to denote women’s increased the control over their own lives, bodies and environment. Germaine and Kyte (1995) have placed emphasis on women’s decision making roles, their economic self-reliance and their legal rights to equal treatment, inheritance and protection against all forms of discrimination in addition to the elimination of barriers to their access of resources such as education, finance, political power and developmental initiatives.

Kabeer Naila (2001) identifies the core elements of the empowerment of women namely-agency, awareness, self-esteem and self-confidence. Women’s empowerment is indeed a multi-dimensional revolution. There are several agencies and activities which are associated with the process of empowerment of women. The Constitution of India not only grants equality to women, but authorizes the State to adopt progressive measures of positive discrimination in favour of women. Within the framework of a democratic polity, our laws, development policies, plans and programs have aimed at women’s empowerment in different spheres of human life.

Scholars have identified the core elements of empowerment namely-agency (The ability to define one’s goals and act upon them), awareness of gendered power structures,
self-esteem and self-confidence. Empowerment of women takes place at a hierarchy of different levels of individual, household, community and societal and is facilitated by providing encouraging factors.

United Nations Development Programme (2001) identified two processes related to the empowerment of women. The first is social mobilization and collective agency, as poor women often lack the basic capabilities and self confidence to counter and challenge existing disparities and barriers against them. Often, change agents are needed to catalyze social mobilization consciously. Second, the process of social mobilization needs to be accompanied and complimented by economic security. As long as the disadvantaged suffer from economic deprivation and livelihood insecurity, they will not be in a position to mobilize.

The year 2001 was celebrated as ‘Women Empowerment Year’ and the Government of India realized the need for improving the access of women to national resources and for ensuring their rightful place in the mainstream of economic development. The objective of the Government was to create large scale awareness with the active participation of women themselves in the process of their empowerment. The major components of empowerment of women include-access to economic resources and influence over their uses, participation in economic decision making, opportunities for self-development, participation in socio-political decision, scope for skill development and impact on general welfare of the family and community.

The origins of cooperation as a movement for transforming the socio-economic conditions of the underprivileged sections of the society can be traced to the first half of the 19 century. The first cooperative was started in England in 1844 on the basis of the philosophy of Robert Owen. The Rochdale Pioneers saw cooperatives as a step towards larger goal, namely, a socialist society characterized by economic democracy. The basic principles governing the function of this cooperative were adopted by the cooperative movement all over the world subsequently. The principles included: one vote for each member, sale at market prices, division of profits among the shareholders on the basis of the shares each held and limited interest on the share capital. The cooperative movement virtually grew out of a need to change the existing society through an ideology based on egalitarianism.

Bhowmik Sharit K (2001) observes: “The founders of cooperatives were motivated by service factors rather then profit factors. Cooperation for them was a vehicle through
which capitalist exploitation could be replaced by an egalitarian and just society. They envisaged cooperatives not as bodies that were functional to their respective societies but as instrument for transforming their societies. In this way, the objectives of cooperatives differ not only from those of private enterprise but also from traditional forms of exchange and reciprocal relations. Cooperatives are thus not expected to function merely as mutual benefit societies. They have, in addition, certain social obligations which are spelt out in the principles of cooperation.

National Cooperative Union of India (1969) enumerates the principles of the cooperation as follows: “Cooperation at its best aims at something beyond promotion of interests of individual members. Its object is rather to promote the progress and welfare of the humanity. It is this aim that makes a cooperative society something different from an ordinary economic enterprise and justifies it being tested not simply from the standpoint of its moral and social values which elevate human life above the merely material”.

The International Cooperatives Alliance formulated six basic principles of cooperation that have been accepted by the cooperative movement all over the world. These are: voluntary membership, equitable division of surplus, cooperative education and mutual cooperation among cooperatives. The principle of voluntary membership stipulated that any person who fulfills the basic requirements of the cooperative and who is willing to abide its objectives should be allowed membership. A cooperative cannot discriminate in its membership as it is expected to include all those who are eligible for members. In cases of cooperatives of the underprivileged and marginalized sections of society, it is necessary for the members to understand the objectives and functioning of the institutions.

The cooperatives have come into existence in India and other developing countries with a view to provide credit support to marginalized sections and facilitate the empowerment of women and weaker sections. Such cooperatives are fairly recent in India as compared to their long history in the more developed countries, especially Britain and other parts of Europe. The scholars have identified the attributes of cooperatives as follows.

a. Cooperatives are formed by the individuals who are committed to the attainment of the people who are weak and vulnerable.

b. They are autonomous organizations which are not subsidiaries of other business and industrial enterprises.
c. People are able to become members of the cooperative society, usually by nominal holdings of their share capital.
d. Formal provision exists for election of officer bearers and members of the governing council in the cooperatives.
e. There is scope for direct and indirect participation in decision making by the members of the cooperatives at all levels.
f. The members, by virtue of their functional role as members share in the income remaining after the payment of all other costs of production, personnel management, office management and so on.
g. The cooperative principles of ‘one member – one vote, one vote and one value and limited return on capital apply.

The cooperatives are subjected to the control of the electoral college and government. The members of the cooperatives are not only co-owners but are also actively involved in the management of the cooperatives. Ownership does not necessarily imply control of the cooperatives. It is possible that though ownership is with the members, the officials of the cooperative department exert greater control over decision making than the members. These cooperatives thus function not as independent decision making bodies but as appendages of the government. There are instances of cooperatives meant for the underprivileged sections being usurped by unscrupulous politicians and businessmen. The cooperatives can facilitate the empowerment of people if they are autonomous and run on democratic lines. The principle of democratic administration tries to ensure that all members have an effective say in the functioning of cooperatives. The cooperative movement is expected to inculcate a sense of participation by building democratic institutions of equal partners.

The Committee on Cooperative Principles (1969) observed that: “Since it is the members who bring a cooperative into existence and whose constant adhesion and support keeps it alive, those who administer its affairs and in particular, conduct its day-to-day business must be chosen directly and indirectly by the members and enjoy their confidence. It follows further that the administrators and managers who are accountable to the members for their stewardship, report regularly in a business-like manner on their activities and submit the results to the members’ judgment. If members are not satisfied, they have the authority and power to criticize, to object and in extreme cases, to dismiss and replace their officers and officials”.

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The National Policy on Cooperatives lays emphasis on the following principles and practices of cooperative management in India.

a. Ensuring functioning of the cooperatives based on basic cooperative rules and principles.

b. Revitalisation of the cooperative structure particularly, in the case of agricultural credit.

c. Reduction of regional imbalances through support from Central Government / State Government particularly in the under-developed and cooperatively under-developed states / regions.


e. Greater participation of members in the management of cooperatives and promoting the concept of user members.

f. Amendment / removal of provision in cooperatives laws providing for the restrictive regulatory regime.

g. Verify the system of integrated cooperative structure by entrusting the Federation predominantly the role of promotion, guidance, information systems, etc. to their affiliated members and potential members.

h. Verifying the system of in-built mechanism in cooperative legislature to ensure timely conduct of general body meetings, election and audit of cooperative societies.

i. Ensuring that the benefits of the cooperatives endeavor to reach the poorer sections of the society and encouraging the participations of such sections and women in management of cooperatives.

Democratization of cooperatives is very crucial for successful management of cooperatives. Democratic control is a continuous process which is expected to encourage all members of the cooperative to actively participate in its functioning. The social implications of these could be far reaching in a developing country like India since cooperatives provide scope for increasing the self confidence of the socially and economically marginalized section of the society. Cooperatives are built as participatory organization and the ultimate authority rests with the general body of its members. The entire administration of a cooperative is responsible to its general body. Authority is
vested in the members who elect or appoint their representatives or officials to run the cooperative.

In the age of globalization, Indian economy is increasingly becoming a market driven economy. The macro entrepreneurial activities have not benefited the poor and marginalized sections of the society in India and other developing nations. The urban and rural poor cannot break the grinding cycle of poverty. Small and marginal farmers, artisans, workers and other poverty stricken people badly need micro entrepreneurial activities which are facilitated by the co-operatives since financial institutions have failed to meet the requirements of the poor and needy people for obvious reasons like policy and practical constraints.

People-friendly credit programme is ideal for meeting the credit needs of the poor. This is the basic premise of group formations called co-operatives which facilitate access to credit. The co-operatives have also come to the rescue of the marginalized sections of the society by ensuring strong saving programme which reduce the dependence the poor sections of the society on financial institutions and develop self-reliance. It is strongly felt that the availability of alternative financial service could do much to improve the welfare of the poor and needy. This would also improve the outreach of the banking system and provide depth of credit process in the urban and rural areas. The co-operatives are yet to develop strategic alliance with the banking system so as to access large funds for lending purpose.

Economists have observed that co-operatives enhance the quality of status of women and weaker sections as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The co-operatives have also inculcated a great confidence in the minds of urban and rural women to succeed in their day to day life. Co-operatives are indeed a homogenizes group of women and weaker sections duly formed to lend financial assistance for increasing production and productivity in agriculture, cottage industry, small business and allied income generating sectors. Co-operatives are also formal groups where members have an impulse towards collective action for a common cause. The common need is meeting the emergent economic needs of the poor and marginalized sections of society without being depended on outside help.

The need for co-operatives is seldom questioned by anybody in a developing economy like India. Co-operatives are necessary to overcome poverty, unemployment,
exploitation and other disabilities which have come in the way of empowerment of women and weaker sections. Co-operatives are also capable of creating confidence for the economic self reliance of the poor, particularly among women who are mostly invisible in the socio-economic structure of Indian society. Co-operatives also enable the women to come together for a common objective and gain strength from each other to deal with exploitation which they are experiencing in several forms.

The success of Indian co-operative movement has not only helped in realizing the fact that the poor and needy are able to save and repay, but also open up potential markets for formal financial institution. It is in this context that the empowering needs of the women towards new innovative products of micro finance through co-operatives should be dealt with serious attention. Co-operatives have provided the women with the basic components of women empowerment in their lives to uplift their living conditions and attain equitable levels of living compared to others.

The winds of change should and must reach out to the remotest part of the country where the potential client of micro-finance lies. The activities undertaken by the co-operatives form almost the whole gamut of socio-economic development of the women. The co-operative movement has definitely improve the conditions of poor especially women and is a part of sustainable empowerment of women in Indian society. Co-operatives have played a valuable role in reducing the vulnerability of women why giving them control over assets and increased self-esteem. In some countries, women showed a good deal of empowerment in their capacity to articulate their needs and in their receptivity to new ideas. Co-operatives and Self Help Groups have heralded a new era of women’s empowerment where in the emergence of women’s groups as a dynamic and articulate constituency was felt and seen.

The Cooperator reports: “The International Women’s Day (March 8, 2009) has called upon the 800 million women and men cooperators around the world to mobilize and play a stronger role to end violence against women and girls. The ideologues and activists have motivated the cooperators to promote gender equality in their own co-operative structures and provide adequate leadership opportunities in the women in order to facilitate the empowerment of women”.

An interesting example is the Anand Milk Union Limited (AMUL), a dairy co-operative of village women in Gujarat who own cows and produced milk and milk based products on a profit sharing basis. Another is Grameen Telecoms which is seeking a
listing on the stock exchange and is planning to allocate shares to members such as the telephone ladies running the company in the villages. Co-operatives have been instrumental in empowerment by enabling women to work together and share the profit thereby. In the co-operative societies women are allocated quotas in various decision making bodies. Women have also acquired the influential role within and outside the family on account of their active involvement with the co-operatives. These agencies have also created an environment for the empowerment of women through positive economic policies and mainstreaming a gender perspective in the development process.

Cooperative movement has to be sustained in a developing country and pluralistic society like India as one of the transforming forces of the present society which is based upon gender antagonism. The main contribution of these cooperatives lay in their ability to demonstrate that women are capable of taking over and managing the means of production in India. Women’s cooperatives could be seen as a more effective means of the gender struggle and class struggle then the cooperative societies which provide goods and services to the mankind usually and casually. Women's cooperatives could arise out of diverse circumstances. They could be farmed as a result of the women’s struggle for gender justice, equity and empowerment. Scholars have strongly advocated that cooperatives should facilitate the empowerment of the women and they can function effectively if they are independent creations of the women, and not protégés either of the government or of the bureaucracy. Women should be encouraged to take up the challenge of running the cooperatives through their own initiatives in order to save their interest and, in the process, maintain absolute control over the cooperatives. However, women’s cooperatives require external financial assistance in the farm of loans and subsidies for their survival.

Deshmukh Durgabai (1969) justifies the need for striking a meaningful balance between social and economic empowerment. It reads: “Emphasis on economic development in a poverty-stricken country is understandable. However, this does not mean that unless economic development is fully realized, social development should be neglected. Economic growth means not only creation of wealth but also creating people’s capacity to create wealth, and this resides in their health, education, knowledge and skills. It is very difficult to separate the two and this is probably the reason why some experts hold the view that the arbitrary labeling of a group of activities as social development is a
conceptual error”. In her view, the lack of a precise and comprehensive definition of social policy has handicapped both planner and administrators in India.

The United Nations Organisation (UNO, 2005) has designated the year as the ‘International Year of Micro-Credit’. It has called upon the Governments, Non-Governmental Institutions and the private sector to help capacity building in micro finance and enhance awareness on the subject in India Rs.63.9 million was utilized during the year towards up-scaling of SHG-Bank Linkage programme from Micro-Finance Development Fund. The Government of India has decided to redesignate the existing MFDF as Micro Finance Development and Equity Fund (MFDEF) and enhance the corpus to Rs.200 crore.

NABARD has been supporting capacity building, exposure and awareness creation initiatives among the cooperatives to mainstream SHG-Bank Linkage in the cooperative banking sector. Almost all commercial banks (47), RRBs (196) and cooperatives (330) participated in the SHG-Bank Linkage. The regions which suffer from inadequate development due to inherent lack of institutional framework, non-availability of good infrastructure and poor presence of non-governments of development agencies continued to receive special attention from NABARD (2005). This organization has been impressing upon the state governments the need to ensure the democratic character of cooperatives as it is an essential principle on which cooperatives have been evolved in India.

The credit –deposit ratio in most of the cooperatives indicates a poor credit absorption capacity in its area of operation. This ratio primarily depends on growth in mobilization of deposits, deployment of credit, infrastructural facilities, manpower development, adoption of innovative strategies and systematic evaluation of cooperative activities. The cooperative banks are not fully equipped with specialized personnel, latest technologies and technologically driven product lines. Computerization of cooperative banks is the need of the hour since it will result in introduction of technology oriented and demand driven products, speedier operations, volume growth and better customer service. The cooperative banks lack behind in respect of application of ICTs in the management of cooperatives in India. The pace and completion of audit is also a slow process in cooperative banks.

NABARD conducts periodical inspection of state level cooperative institutions in order to assess the financial and managerial strengths of the cooperatives to protect the interest of depositors as well as maintain sound cooperative systems and operations. The Primary Agricultural Credit Societies (PACS) are ranked as viable (63%), potentially
viable (28%), dormant (4%) and defunct (2%). The major problems of PACS include – poor resource mobilization, declining percentage of borrowing membership, low volume of business, high cost of management, low skilled staff, lack of professionalism, lack of diversification in business portfolio, low interest margins, involvement in non-profitable business, inadequate computerization and poor application of ICTs and so on.

“The cooperative banking system has been playing an effective role in making available banking access to be farmers in rural India. Over the years, they have been playing a substantial role in developing backward regions and sections of Indian society including women. However, a number of cooperative banks are not financially viable on a sustainable basis despite their long years of existence. Several initiatives are being taken to bring about necessary reforms in the cooperative credit structure in tune with the hopes and aspirations of women and weaker sections of Indian society”, states Tawte (2007).

Women continue to struggle both at micro and macro levels in order to access finance and other economic resources which are required to achieve the goal of empowerment of women. At the macro level prevailing business practices continued to marginalize women’s enterprises and small businesses from sources of capital and information. The access to capital, credit and technology remains inadequate despite the claimed success of micro credit programs through co-operatives. Globalization has presented new challenges for the realization of goal of women’s empowerment.

Several investigations have revealed the importance of re-examining the impact of micro credit and income generating programs on the empowerment of women in the age of globalization of economy. Women friendly policies, plans, initiatives and allied progressive measures are required to enhance the capacity of micro credit programs and actively engage the women in institution building and creation of enabling environment activities. It is high time women’s groups, NGOs, co-operatives and Self Help Groups (SHGs) become self-reliant and generate their own funds rather than basing economic empowerment work on grants and subsidies given by governments and banks. Women’s perspectives have to be included in designing and implementing micro and macro economic policies and programs. Their contribution socio-economic development as producers and workers need to be recognized in the formal and informal sectors including co-operatives.
1.3 Constitutional Safeguards for the Women in India

The constitution of India has provided many provisions for the empowerment of women in India (GOI, 2001). Article 14 of constitution guarantees to all citizens equal protection of laws and equality before law. Both these expressions have also been used in ‘universal declaration of human right’. The equality before law is guaranteed to all, without regard to sex, race, color or nationality.

Article 15(3) has been formulated to make special provisions for women who require special treatment due to their very nature. Nothing in this article shall prevent the State from making any special provision for women and children. It also ensure equality of opportunity in matters of public employment. The constitutional mandate of equality of sexes and special protection under 15(3) has been enforced by the Supreme Court in cases of Air India Vs. Nargish Mirza, CB Muthamma Vs. Union of India and Maya Deve Vs the State where unequal provisions were quashed against women and in some cases favoured for giving special protection to women.

Article 16(2) lay down the rule that no citizen can be to be discriminated for any employment under the State on ground only on religion, race, caste, or sex.

Article 21 has laid down some special provisions for women by way of compensation to rape victims and prevention of sexual harassment. Compensation for rape victims has been awarded in “Delhi Domestic working women’s forum vs. Union of India” and rules for prevention of sexual harassment of working women has been laid down in “Vishakha vs. State of Rajasthan”.

Article 24 lay down the rule that state parties undertake to adopt all necessary measures at the national level aimed at achieving the full realization of the rights recognized in the constitution. The state has to take suitable measures the protect women from sexual harassment and other forms of violence of coercion in the work place.

Article 32 provides certain remedies for the enforcement of the fundamental rights of the women. A Writ of Mandamus can be filed for the prevention of the violation of fundamental rights of women for ensuring safe and dignified working environment.

Article 39 (a) states that the citizens, men and women equally, have the right to an adequate means of livelihood.

Article 42 provides provision for just and human conditions of work and maternity relief. It is the duty of the State to make provisions for securing just and humane conditions of work and for maternity relief.
Article 51A states that it shall be the duty of every citizen of India to promote harmony and the spirit of common brotherhood amongst all the people of India transcending religious, linguistic and regional or sexual diversity in order to renounce practices derogatory to the dignity of the women.

Article 326 enables every person who is a citizen of India and who is not less than 18 years of age is entitled to be registered as a voter in elections to the house of the people and legislative assemblies of the State provided he/she is not held guilty of non-residents, unsoundness of mind, crime or corrupt or illegal practice.

Constitution 73rd Amendment Act, 1992 Article 243D provides that in every Panchayat, State shall be reserved for SC & ST and not less than 1/3 seats shall be reserved for women, and office of the chairperson in the Panchayat at village shall be reserved in such manner as the legislature of the State may by law provide. The 73rd constitution amendment provided a new constitutional platform which ensures the representation of one-third women in the Panchayati Raj Institution.

Constitutional 74th Amendment, Act, 1992 Article 243 T provides that 1/3 seats in Municipal Corporations shall be reserved for women. Such seats may be allotted by rotation to different constituencies in the Municipality.

There are also other legislations which are enacted by the government to ensure equal rights to both sexes.

According to Hindu Marriage Act, 1955, provisions have been made to prohibit Bigamy and divorce can be given by the wife, subject to fulfillment of certain conditions. According to Hindu Marriage Act, 1956, women have been given right to enjoyment of property rights and other entitlements. The widow and daughter have absolute share in the property acquired personally by the husband and father respectively. The Law of Adoption and Maintenance Act, 1956 provides for maintenance for wife, widow, minor children and poor parents. Dowry Prohibition Act, 1961 and Amendment Act, 1986 prohibit the dowry system and considered the offences relating to the dowry as cognizable. Prevention of Atrocities Act, 1989 provides safeguard to the women of weaker sections. The National Commission for Women Act, 1990 facilitates redressal of grievances. All these legislations are in existence in India but they are not fully and properly implemented due to lack of political will, institutional mechanisms and punitive measures.

In India, the post independence period has seen many positive steps to improve the socio-economic status of women. Women have become aware of their rights and
privileges and spearheaded movements across the country against all sorts of impediments to their empowerment. It would be relevant to document the historical struggle launched by progressive political groups on issues linked to women’s empowerment in India. The Communist Party of India (1954) organized a national conference to address women’s issues. The National Federation of India Women (NFIW) was also founded after this conference.

The United Nations Assembly, Economic and Social Council and the Secretariat are the three main UN bodies which have been functioning effectively for the international level for the protection and advancement of human rights of women. Several conventions were held all over the world to protect human rights of women in general and facilitate the overall empowerment of women in particular. India is a party to all these conventions but is not a signatory to the various resolutions passed by the international fora.

1.4 Reservation Benefits for the Women in India

The Constitution of India empowers the state to adopt measures of positive discrimination in favor of women to assist them to overcome cumulative social, educational, economic and political oppression faced for centuries. The representation of women in the parliament or state legislative assemblies was never been more than 10% despite the fact that women in India constitute 50% of the total population. The provision of reservation for women basically owes its origin in two important factors – the worldwide stress on inclusion of women in political decision making and the organized independent movements of women in India since late 1970. Serious efforts were made to socially and economically empower women after 1975 as a follow up of the world plan of action adopted in Mexico city. In the 1980s and 90s women’s issues had a focus on empowerment as reflected in 9th plan document which envisaged the creation of an enabling environment where women can freely exercise their rights both within and outside home as equal partners along with men.

The percentage of women in Parliament of India is 7.1% as compare to USA where it is 6.4%. As compared to other nations, India’s record of women in politics is much better, according to Brass Paul. R (1990) The under-representation of women in the higher echelons of power has prevented the active participation of women in the decision making processes locally, regionally and nationally. Efforts are made to provide reservations for women since 1996 but the Women’s Reservation Bill is gathering dust in
the Indian Parliament for reasons best known to the leaders who are on the driver’s seat. Women’s under representation in all elected bodies undermines the democracy. Reservation of seats can enable a large majority of women overcome social resistance by asserting their political and legal rights and thereby open the way for social and economic equality. This reservation should be viewed as a much needed impetus towards achieving the goal of empowerment of women politically and otherwise.

The women who represent the creamy layer have had the benefit of political reservation in India in the post-independence era. Seth Parveen (1979) notes: “Several studies reveal that the majority of women who are actively engaged in political activity come from economically privileged families and often have a close relation – mostly the father, husband or mother, who were prominently involved in politics. In many cases, the facilitator of women politicians career has been a prominent leader, who holds an important position in his party and in the decision-making committees of the party. The linkage between higher social and economic status and higher rate of participation was clearly established by empirical evidences gathered by the past researchers”.

Biju M.R. (2006) observes: “The idea of reserving seats for women in Parliament and State legislatures is an extension of the reform carried out in the composition of the local self governing institutions under the 73rd and 74th Constitution Amendment Acts. However, the participation of women at the decision making process has been very low. They are not adequately represented in the Parliament and in the State legislatures. Political parties have failed to give adequate number of party tickets for election to women. Even in party organizations they are always have a lesser strength. All those provide that Indian women constituting half of the population have never been equal to men in terms of their representation. The present national level indications are also not encouraging for the future of political empowerment of women unless the pending constitution amendment bill providing one-third reservation of seats in Parliament and State legislatures is passed.

The 81st Amendment to the Constitution of India was introduced in 1996 with a view to provide the benefit of reservation of 33% of seats for women in the lower house of the union and state legislatures. No other amendment to the constitution has ever passed since then. The National Policy for the Empowerment of the Women (1988-2000) underscored empowering women through convergence of services, resources on infrastructure. The states also amended the Gram Panchayat acts in consonance with the
central act which paved the way for entry of about 75,000 women to represent to Panchayat.

This bill is strongly supported by majority of women, feminists and activists in India. A major argument against the present provision of reservation is non inclusion of reservation for OBC women grounded on the apprehension that the benefits of the provision will be appropriated by high cost which is principal reason for stalling the passage of the bill in the parliament. The passing of legislation relating to women might have other consideration like enhancement of political power, availability of financial support, check in population growth, active participation of women in mainstream development and so on. The leaders of OBC have also demanded for reservation within the reserved categories for women.

The Election Commission has called upon the various political parties to mutually agree to field women candidates in the election to union and state legislature failing which they will be derecognized by the Commission. The constitutionality of the bill is not questioned by anybody but the practicality of the bill is seldom upheld by the leaders of various political parties. It is also strongly argued that the absence of a democratic political culture in India would eternize the kin factor and increase proxy control rendering reservation for women meaningless and enhance the power of men without effecting change in the parliament or the state legislature which the present bill seeks to ensure. The political parties in India have utterly failed to provide 33% reservation for women from panchayat to parliament for the reasons best known to the forces which are wedded to statusquoism.

Panda Snehalatha (2006) justifies: “women’s participation in political processes is important for strengthening democracy and for their struggle against marginalization, trivialization and oppression. Emergence of women as a strong group would change the prevailing political practices, the nature and content of debates in the legislature and women’s issues can be taken care of from feminist perspective both in policy formulation and implementation. The opposition to the bill characterized the patriarchal attitude of the male parliamentarians and crystallization of the caste and communalization of Indian politics. The long term consequences of the bill lay bare a reversal of the existing socio-political order which is most disconcerting for the opponents of the bill but such fear is unwarranted as long as the provision is limited to 33%. Both the ideological perspective of
human rights and the necessity to widen the democratic space for practical reason demands inclusion of women”.

1.5 Policies and Programmes for the Empowerment of Women in India

The concept of women’s empowerment has been widely discussed and debated all over the world. Empowerment of women can take place at a hierarchy of different levels—individual, household, community and societal. The components of empowerment of women essentially include access to economic resources, participation in economic decision making, opportunities for self-development, participation in socio-political decision making, scope for skill development and impact on general welfare of the family. Women’s empowerment level gets increased in the community positively when any of these components is positively affected.

Half of the humanity – women have been suffering from the politics of oppression, discrimination, inability, injustice, inequality and exploitation all over the world for almost centuries. Several development experts have rightly defined development as an upward movement of the entire social system towards equality, justice, fraternity and empowerment. Nobel Laureate Dr. Amartya Sen sees development as freedom which in turn empowers the people regardless of sex, caste, colour, creed and so on. He rightly advocated that the empowerment of women is one of the central issues in the process of development for many countries in the world today. The question of empowerment of women is now on the international agenda.

Gandhiji was a great statesman who liberated India from the European colonial forces led by the British through democratic and non-violent means. He had almost an instinctive understanding of women and their problems. His concern for the empowerment of women was unquestionable. According to Gandhi, fundamentally man and women are one and their problems must be one in essence. He had dreamt of the empowerment of women in the post-independence era.

The Directive Principles of State Policy and Fundamental Rights provisions enabled the competent authorities to make special provisions for the empowerment of women in India. Emphasis is laid on the health, nutrition, family welfare, educational progress, employment opportunities, prevention of atrocities, political reservation and so on with a view to benefit the women and children on humanitarian grounds. Various welfare and development schemes have been introduced to improve the living conditions
of women and to increase their access to and control of material and social resources. Special programmes have been designed to remove social, economic and political constraints and enable the women to make use of their rights and new opportunities. A slew of progressive policies and empowerment oriented programmes have been formulated and implemented with a view to raise the status of women in Indian society. Scholars have expressed their serious reservations about the matters linked to the implementation of several welfare programmes.

The Government of India constituted Central Social Welfare Board in 1954 and State Government constituted regional welfare boards to facilitate the improvement of the status of women and weaker sections of India. These boards are responsible for coordinating the welfare and development activities undertaken by the various departments of the Central and State Governments which may be conducive to the fulfillment of the objectives of empowerment of women. The Government of India also has implemented Rural Women’s Development and Empowerment Project (World Bank Scheme), Norwegian Agency for International Development Scheme (NORAD), Support to Training and Employment Programme (STEP), Training the Rural Youth for Self-Employment (TRYSEM), Integrated Child Development Scheme (ICDS) and so on for the empowerment of women.

The Government of India also created Department for Women and Child Development in all States and Union Territories in order to facilitate specific programmes for the empowerment of women and children. From the mid 90s the focus of the programmes for women has shifted further from welfare to development. Once again the turn of the century marked a policy shift from development to empowerment of women. These departments primarily focus on the economic development and integration of women into the mainstream of economy. Government and non-governmental organizations working in the field of women and child development are also guided and assisted by these departments.

The prominent programmes implemented by these departments include construction of working women hostels, hostel for girls, job oriented courses and programmes, financial assistance to educated women/women’s associations, self-help activities, crèches for children of working mothers, rehabilitation of widows and victims of domestic violence, training the women for self employment, addressing practical gender needs, facilitating participating of women in grass root level activities, constitution
of self-help groups, special cell for the eradication of social evils, implementation of social defense programmes and so on. “Most of these programmes have not been implemented properly due to lack of awareness, network development, community engagement, monitoring and evaluation. These programmes have failed to facilitate the absorption of women into the mainstream of socio-economic life since women are treated as passive recipients of welfare rather than active participants in the process of their empowerment. Most of the rehabilitation programmes implemented by the government lack the human touch”, according to Narasimhan Shakuntala (1999).

The sorry state of affairs relating to the women-empowerment programmes are systematically documented and evaluated by several commissions and research agencies in India. The Joint Women’s Programme (1995) observes: “The basic vulnerability of women which was the cause of poverty was not addressed in the various schemes/projects. A majority of the projects have failed to deliver the expected results in the form of overall betterment of women’s status in the society. The reasons are many: lack of identification with the spirit of the projects among the officials entrusted with the implementation, procedural hassles that most illiterate applicants found intimidating (production of letters or certificates for instance, from relevant authorities) and most important, failure to involve the beneficiary population as participants and treating them instead, as subjects/targets, with decision-making retained in the hands of officials. Studies have pointed out all alleged misuse of funds. An overview document on issues pertaining to women in India published as a preparatory document for the 1995 Beijing Conference pointed that these programmes had been found to be seriously flawed on many counts—they are totally inadequate in terms of numbers reached, they do not reach the target groups and are being used as instruments for political patronage”.

1.6 Social Significance of the Study

Scholars have defined cooperation as a form of organization where in the persons voluntarily associate together for a common economic agenda and organize the activities which benefit the participants economically and otherwise. It is indeed a joint enterprise of those who are not financially sound and it is primarily intended to enable the beneficiaries to achieve the goals of economic progress and self-sufficiency.

Cooperative Planning Committee (1946) defined: “Cooperation is a form of organization in which persons voluntarily associate together on a basis of equality for the
promotion of their economic interests. Those who come together have a common economic aim which they cannot achieve by isolated individual action because of the weakness of the economic position of a large majority of them. Cooperation means the mutual assistance of a number of people for performing a particular task, each for all and all for each”.

Cooperative management is a process that involves application of the principles of cooperation in the day to day activities of cooperative organizations across the globe. It is also a complex decision making process within a three level management pyramid which aims at achieving a proper balance of success of cooperative enterprise as a business unit as well as a social institution. In a developing country like India women and weaker sections are the major beneficiaries of cooperative movement. Dhal (1989) observes: “Cooperative management basically involves group efforts because the aims and objectives of cooperative organization can be achieved successfully by team work rather than individual effort under normal circumstances”.

Nakkiran.S (1984) states: “Cooperatives are not only service minded corporate bodies but at the same time they are business organizations aiming at operational efficiency. This warrants them to move with the current developments that are taking place in the field of management. The cooperative managers need to be exposed to the management revolution to enhance the competitive power of their cooperatives. The cooperative leaders must also be educated regarding the managerial problems of their cooperatives. The management principles and techniques are followed by the cooperatives to improve their operational and business efficiency”. The cooperatives have a social obligation of empowering the women and weaker sections on a priority basis.

After national independence, women reformers and activists launched several campaigns for the emancipation of and development of women in India. These movements helped women to attain constitutional support for obtaining equality, dignity, justice, security and prosperity. In recent years, empowerment of women has been recognized as a centre issues in determining the status of women. Empowerment is a process, not an event, which challenges traditional power equations and relations. Empowerment also covers aspects such as women’s control over material and intellectual resources. In India, the principle of gender equity is enshrined in the Constitution. The Preamble, Fundamental Rights, Fundamental Duties, Directive Principles of State Policy and various
Constitutional Amendments have emphasized the need and importance of achieving the goal of empowerment of women in India.

All round development of women has been one of the focal points of planning process in India. The First Five Year Plan (1951-56) envisaged a number of welfare measures for women. Establishment of the Central Social Welfare Board (CSWB), organization of Mahila Mandals or Women’s Clubs and the Community Development Programmes highlight the concern of the Government of India towards women. In the Second Five-Year Plan (1956-61), the empowerment of women was closely linked with the overall approach of intensive agricultural development programmes.

The Third and Fourth Five-Year Plans (1961-66 and 1969-74) supported female education as a major welfare measure. Similarly, the Fourth Five-Year Plan (1969-74) continued the emphasis on women’s education and empowerment. The Fifth Five-Year Plan (1974-79) emphasized training of women, who were in need of income and protection from the point of view of empowerment. This plan coincided with International Women’s Decade and the submission of Report of the Committee on the Status of Women in India. In 1976, Women’s Welfare and Development Bureau was set up under the Ministry of Social Welfare.

The Sixth Five Year Plan (1980-85) reflected a positive shift from welfare to development and duly recognized the need and importance of women’s access to resources as a critical factor facilitating their empowerment. The Seventh Five Year Plan (1985-90) highlighted the need for gender equity and empowerment. There was considerable increase in the budgetary allocation and enhancement of training and leadership development qualities among the women in the country.

The Eighth Five Year Plan (1992-97) duly emphasized the need of empowerment of women especially at the grassroots level through PRIs. The Ninth Five Year Plan (1995-2000) focused on over all development of women and adopted a strategy of women’s component plan under which 30% of funds were earmarked for women-specific programmes. The Tenth Five Year Plan (2002-07) aims at achieving the goal of empowerment of women by adopting National Policy for Empowerment of Women (2001). The Eleventh Five Year Plan (2008-12) also included several progressive measures for the over all empowerment of women in Indian society.

All the Five Year Plans, from the First to the Eleventh, emphasized that for a developing country which cherishes its democratic values and gender justice, the
achievement of the goal of empowerment of women is of supreme importance. The need for creation and maintenance of political and economic fora has been stressed. The plans and programmes have also pointed out that women should be actively involved in various developmental programmes in order to minimize the loopholes in the process of implementation. The process of empowerment of women cannot be achieved without the active support and involvement of the political system at all levels.

In the post-independence several schemes were implemented with a view to achieve the goal of empowerment of women. These programmes primarily aimed at providing financial and technical assistance to underprivileged women to have gainful employment opportunities and financial support for self-employment programmes. Prominent among them include- Integrated Rural Development Programme (IRDP), National Rural Employment Programme (NREP), Socio-Economic Programmes (SEP), Training of Rural Youth for Self Employment (TRYSEM), Support to Training and Employment Programme (STEP), Development of Women and Children (DWC), National Programme for Rural Industrialization (NPRI), National Micro Finance Support Programme (NMFSP), Rural Employment Generation Programme (REGP), Prime Minister’s Rozgar Yojana (PMRY), Jawahar Rozgar Yojana (JRY), Rashtriya Sam Vikas Yojana (RSVY) and so on.

Several progressive legislative measures have been implemented in India before and after independence to ensure security and prosperity of working women. Prominent among them include- Workmen Compensation Act (1923), Payment of Wages Act (1936), Minimum Wages Act (1948), Mines Act (1952), Payment of Bonus Act (1965), Maternity Benefits Act (1969), Contract Labour (Regulation and Abolition) Act (1970), Equal Remuneration Act (1976), Inter-State Migrant Workmen Act (1979), 73rd Constitutional Amendment Act (1992), Women’s Reservation Bill (1996) and so on.

Shramashakti Report (1988) submitted by the National Commission duly highlights the role of cooperatives in the process of empowerment of women. It reads: “The National Commission recommends innovations in the credit mechanism to assist poor women who are unfamiliar with the complexities of institutional finance. The Commission strongly recommends the need for setting up an exclusive credit body for poor and self-employed women, in recognition of their socio-economic realities”.

Committee on Empowerment of Women (2003-04) also observed that there is a need for taking the help and expertise of non-governmental agencies in design,
identification and implementation of loan programmes pertaining to government sponsored self-employment schemes and poverty alleviation programmes so that the possibility of assets created with the help of the schemes becoming unviable could be reduced. Banks should see micro finance-micro enterprise linkage as entry point for SHGs. The observation also holds good for the cooperatives which function in the urban and rural areas with a view to empower women and weaker sections.

Cooperatives have gained national recognition as a powerful tool for the empowerment of women by providing the benefit of micro finance in a developing country like India. Cooperatives are required to play a pivotal role in the process of empowerment of women. Empowerment could be a planning goal in the sense that the governmental support is extended to the cooperative sector as well, both in the field of implementation as well as policy formulation. Empowering women could, thus, be through economic intervention as well as through integrated intervention. Cooperatives are required to provide the benefit access to credit, gainful income generating opportunities and avenues for self-reliance among the women in India. Efforts have been made to involve women in the cooperative societies at the grassroots level in the decision making process, planning process, implementation process and evaluation process. Women’s empowerment is a process which goes round in a circle and that no one magic formula can produce positive results from the point of view of empowerment of women.

There are certain drawbacks and limitations on the part of various cooperative societies with special reference to empowerment of women in Karnataka State. The cooperatives have a limited role to play in the empowerment of women since the government, commercial banks, market forces and political affiliations are pulling in difference directions in the age of LPG. The cooperatives are under the control of haves and women and weaker sections are not in a position to sit on the driver’s seat due to various economic constraints and political compulsions. There is need to define areas in respect of which these cooperatives would bring about the empowerment of women by upgrading their managerial competence and social commitment.

Providing women specific programmes and financial assistance assumes great significance in the present times in a developing state like Karnataka. Thus, women are required to play a pivotal role in the process of management of cooperatives in order to make them more women friendly, justice friendly, accountable, competitive and competent in this age of competitiveness. The role of cooperatives in the empowerment of
women with special reference to Karnataka State has not been adequately evaluated by the researchers. There are good number of anthropological, sociological, political and cultural investigations which are conducted with reference to the empowerment of women in India. The major deficiency observed in their works is lack of emphasis on the intervention of cooperatives for the empowerment of women or financial support for the development of women in Karnataka State as a whole. Not even a single investigation is conducted on the role of cooperatives in the empowerment of women with reference to Karnataka State. Hence, the problem “Women Empowerment Through Co-operatives” is chosen for the present study.

1.7 Statement of the Problem

Scholars have also rightly argued that capturing the empowerment process with cross-sectional data needs not only indicators that evaluate the end-product of the process (indicators that measure evidence of empowerment) but also indicators of women’s access to different sources of empowerment and of women’s location within an appropriate setting for empowerment. Together the indicators of evidence, sources and setting provide a snapshot of both the success of the process of empowerment as well as the hurdles that exist. Evidence of empowerment of women must also the sought in terms of indicators that measure women’s control, both extrinsic and intrinsic, over various aspects of their lives and environment. Such measure would include women’s participation in household decision making, financial autonomy and freedom of movement.

There are several cogent and pressing reasons for monitoring and evaluating the level of women’s empowerment in India and other developing nations. Empowerment of women is also critical for the very development of India since it will enhance both the quality and quantity of human resources available for development. The success of development efforts depends on the fruits of development reaching women and weaker sections. The extent to which this happens, however, depends critically on gender relations within the society that set the worth of one sex relative to the other. One of the most fundamental reasons for promoting the empowerment of the women is that failing to empower women as well as weaker section to reach their full potential is a violation of their basic human rights.

Indicators of evidence of empowerment of women, indicators of access to potential sources for empowerment and indicators of the setting for empowerment are identified by
the experts in order to scientifically evaluate the status of empowerment of women in different countries. In particular, women’s participation in household decisions, women’s freedom of movement, women’s acceptance of unequal gender roles, gender preferences for children, educational preferences according to sex of child, women’s level of access to source of empowerment and women’s life situation are examined by this scholars all over the world. Experience reveals that a great amount of variation exists across countries in terms of women’s empowerment. There are a majority of states in India which are doing very poorly in regard to the large majority of indicators assessed from the point of view of women’s empowerment. There are quite a few states in India which are doing relatively well overall on women’s empowerment. These results underscore the need for all states to improve their performance regardless of the status of empowerment of women.

The Central, State Governments and Union Territories have made special provisions for the empowerment of women in India. Series of welfare measures have been launched in the post-independence era to promote social, educational, economic and political interest of women and weaker sections of Indian society. Karnataka State has achieved considerable progress in the fields of cooperative movement and women’s empowerment. There is a growing recognition in Karnataka State about the crucial role of cooperatives in the process of empowerment of women.

A synthesis of the available literature suggests that the role of cooperatives in the empowerment of women suffers from series of limitations from research and development points of view. Therefore, the primary tasks of the present study were concerned with identifying a reasonably representative sample of women beneficiaries of cooperative movement in Karnataka State so as to assess their views on the current status of cooperative organizational networks and resources, cultivation of healthy cooperative habits, utilization of financial resources and services and attainment of empowerment of women with special reference to urban and rural women associated with the cooperative societies of Karnataka State.

The role of cooperatives in the empowerment of women was primarily considered in the study because:

a. The efforts of central and state governments in providing constitutional safeguards, reservation benefits and other promotional measures for the empowerment of women has motivated considerable number of cooperative
societies in Karnataka State to provide loan, subsidy and promotional opportunities to the women.
b. Modern cooperatives have also evolved specific developmental strategies for the empowerment of women in Karnataka State.
c. Cooperation management occupies an enviable status in the process of empowerment of women.
d. In this age of globalization, command over developmental resources is an unmistakable index of power and development of women.
e. Access to financial resources among the women in cooperative societies becomes highly relevant since the world moves towards gender equity and collective development.
f. Modern cooperatives have a social responsibility of promoting the empowerment of women and protecting human rights of women in this age of competitiveness.
g. A constant and continued research on the role of cooperatives in the empowerment of women is imperative developing nation like India.

1.8 Objectives of the Study

With welfare and development of women in the cooperatives of the Karnataka State being the thrust area, the research proposes to:

1. To Study the growth and development of cooperatives in Karnataka State over a period of time.
2. To Analyse the socio-economic conditions of members of the cooperatives across various socio-economic categories.
3. To Find out awareness among the women about the availability of various services for their empowerment.
4. To Assess the effects of exposure to cooperative movement and access to financial resources in galvanizing women’s empowerment.
5. To Examine the problems encountered by the women in the process of empowerment; and
6. To Suggest appropriate programmes and strategies for the empowerment of women in cooperatives.
1.9 Presentation of the Study

The salient features of the study such as constitutional safeguards for the women in India, reservation benefits for the women in India, policies and programmes for the empowerment of women in India, role of co-operatives in the empowerment of women, social significance of the study, statement of the problem and objectives of the study are furnished in the first chapter which deals with the introduction.

The second chapter, namely, review of literature deals with the international, national and regional studies conducted by the past researchers which have a bearing on the present study.

The third chapter namely, research methodology deals with the hypotheses of the study, variables of the study, study areas, study sample, research design, statistical analysis, limitations of the study and definitions of the terms used in the study.

The fourth chapter provides necessary details about the origin, growth and development of cooperatives in Karnataka State based on secondary data.

The fifth chapter presents the results of the primary data in terms of demographic features of the sample relating to social empowerment of women, economic empowerment of women and political empowerment of women in Karnataka State.

The sixth chapter summarises the findings of the study with a brief resume and implications of the findings. The last part of the dissertation indicates the bibliography, questionnaire and appendices.

1.10 Summary

Incorporation of women’s lives, problems and perspectives as a legitimate area of concern, scientific enquiry and understanding within various disciplines is indeed a healthy development in a sub-continent like India. The present study evaluated the role of co-operatives in the empowerment of women with special reference to Karnataka State which is in the forefront of development in Indian Republic. There are series of legislations which are enacted by the government to ensure equal rights to both sexes. Several programmes are also implemented all over the country to facilitate the empowerment of women. Several investigations have revealed the importance of re-examining the impact of micro credit and income generating programs on the empowerment of women in the age of globalization of economy. There are several cogent and pressing reasons for monitoring and evaluating the level of women’s empowerment in
India and other developing nations. A synthesis of the available literature suggests that the role of cooperatives in the empowerment of women suffers from series of limitations from research and development points of view. The outcomes of the present study would help the policy makers in government organizations, cooperatives, research and development organizations to formulate suitable intervention strategies and use appropriate methods for the empowerment of women in Karnataka State.

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