CHAPTER - III
RESEARCH METHOD AND CONCEPTS

3.1 Introduction

The empowerment of women in India is a multi-faceted, multi-dimensional and multi-directional process which assumes great significance in a developing country like India. The policy makers, authorities, educationists, scientists, technocrats and activists are required to put forth coordinated efforts toward achieving the goal of empowerment of women. Co-operative sector provides lot of opportunities for the overall empowerment of women in Karnataka State and other parts of the country. The developmental needs of women and weaker sections should be fulfilled by the co-operatives as a matter of social responsibility. In this context, the accessibility of co-operatives, association of women with co-operative societies, cultivation of co-operative contacts, utilization of loan and allied facilities and role of co-operatives in the empowerment of women working in Mysore district, Karnataka State were primarily investigated in the present study. The forms of communication and modes of operation were also investigated by the researcher. This chapter enumerates hypotheses of the study, variables of the study, study areas, study sample, research design, statistical analysis, limitations of the study and the definitions of the terms used in the study.

3.2 Hypotheses of the Study

The objectives of the present study and the analysis of the findings of the studies reviewed in the earlier chapter have led to generating the following hypotheses of the study.

\textit{H1} Respondents are closely associated with various sources of credit services
\textit{H2} Respondents have cultivated a positive attitude towards cooperative societies
\textit{H3} Cooperatives have brought about educational empowerment of respondents
\textit{H4} Cooperatives have brought about social empowerment of respondents
\textit{H5} Cooperatives have brought about economic empowerment of respondents
\textit{H6} Cooperatives have brought about political empowerment of respondents
3.3 Variables of the Study

Keeping the above hypotheses of the study in view, the following variables were selected for the present study on the basis of review of literature and discussion with subject experts.

3.3.1 Independent Variables
a) Age
b) Education
c) Occupation
d) Income
e) Caste

3.3.2 Dependent Variables
a) Awareness about co-operatives
b) Accessibility of co-operatives
c) Association with co-operatives
d) Availability of loan, subsidy and other financial services
e) Availability of information, training, counseling and guidance from Co-operatives
f) Role of co-operatives in the educational, social, economic and political empowerment of women
g) Drawbacks of co-operatives from the point of view of empowerment of women.
h) Opportunities of co-operatives from the point of view of empowerment of women.

3.4 Study Areas

Karnataka State has a good number of co-operatives which are functioning in the post-independence era. Mysore district has several co-operative societies which are playing a pivotal role in the process of development. These societies have recruited personnel who represent various socio-economic groups. Resources are also mobilized with a view to extend financial assistance to various beneficiaries to undertake developmental activities in the fields of agriculture, cottage industry, business and so on. These co-operatives have also developed their own organizational networks and operations. The women members who are directly involved with the co-operatives have the benefits of exposure and empowerment. The co-operatives have the responsibility of
providing need-based, area-specific and project-specific financial assistance to women and weaker sections and facilitate their empowerment.

According to the 2011 census of India, the total population of Karnataka is 61,095,297. Of this, 30,966,657 are male and 30,128,640 are female. There is a decadal increase in population of 17.25% from 2001 to 2011. Population density is 275.6 per km², the sex ratio is 964 females to 1000 males and 33.98% of the people in Karnataka live in urban areas. The literacy rate is 66.6% with 76% of males and 57% of females being literate. As per the 2001 census, the eight largest cities of Karnataka in order of their population are Bangalore, Hubli-Dharwad, Mysore, Gulbarga, Belgaum, Mangalore, Davanagere and Shimoga.

Mysore is the second-largest city in the state of Karnataka, India. It is the headquarters of the Mysore district and the Mysore division and lies about 146 km (91 mi) southwest of Bangalore, the capital of Karnataka. The name Mysore is an anglicized version of Mahishūru, which means the abode of Mahisha. The city is spread across an area of 128.42 km² (50 sq mi) and is situated at the base of the Chamundi Hills.

The Mysore district, where the present study has been carried out is an important district in Karnataka State educationally, economically, politically and culturally. This district is well known throughout the world for the pomp and gaiety of its traditional Dasara festival. Mysore district lies on the undulating table land of the southern Deccan plateau, within the watershed of the Kaveri River, which flows through the northwestern and eastern parts of the district. It is bounded by Mandya district to the northeast, Chamarajanagar district to the southeast, Kerala State to the south and Kodagu district to the west and Hassan district to the north. It has an area of 6,268 sq km, and a population of 2,624,911 according to 2001 Census.

Mysore district has 7 taluks namely, H.D.Kote, Hunsur, K.R.Nagar, Mysore Taluk, Nanjangud, Periyapatna and T.Narasipur. Mysore city is one of the best developed cities in Karnataka State. It is also a well known trading and commercial centre, with a number of co-operative societies. In particular, Hunsur and H.D.Kote taluks were considered for the purpose of primary data collection in view of the existence of large number of co-operative societies, volume of financial transactions and involvement of large number of women beneficiaries.

Mysore district was selected by the researcher for the study of the role of women cooperatives in the empowerment of the women since it has achieved commendable
progress in the management of cooperatives in general and women cooperatives in particular.

**Table 3.1: Distribution of Study Areas and Sample**

<table>
<thead>
<tr>
<th>No.</th>
<th>Area</th>
<th>Co-operative Societies</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Hunsur Taluk</td>
<td>30 Societies</td>
<td>240</td>
</tr>
<tr>
<td>2</td>
<td>H.D. Kote Taluk</td>
<td>30 Societies</td>
<td>240</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>60 Societies</strong></td>
<td><strong>480</strong></td>
</tr>
</tbody>
</table>

**Figure 3.1: Distribution of Study Areas and Sample**

3.5 Study Sample

The sample for the present study consists of 480 women in the age range of 18-60 years. These women respondents were selected from Hunsur and H.D.Kote taluks. An exhaustive and intensive study was not possible because of large numbers, lack of time and resource constraints. Incidental sampling technique was followed in selecting the women respondents due to above cited constraints. This method of selection also gives significantly correct results with much less time, resources and materials. Therefore 480 respondents were selected for the present study. The sample has been as representative as possible and invariably includes urban and rural co-operatives being run in Mysore district and with a conspicuous focus on women respondents aged 18-60 years.
3.6 Research Design

This study is based on both secondary as well as on primary data. The secondary data is collected to present origin, growth and development of cooperatives in Karnataka state. To collect primary data present study approaches the problem through a systematic survey method which is very popular in the field of Social Science research including Economics and Co-operation. The major aim of the present study was to understand the role of co-operatives in the empowerment of women. With this purpose, the present study was planned and conducted in three stages. In the first stage, a pilot study was conducted with a view to ensure preliminary evaluation of the tools and procedures to be finally employed. In the second stage, primary data were collected from the urban and rural co-operatives. In the third stage, the validity and reliability of the tools, procedures, primary data and statistical tests were examined systematically in consultation with experts in the subjects of Economics, Co-operation and Statistics.

Primary data were collected for the year 2013 from 480 respondents through structured, standardized and pre-tested interview schedules. The interview and questionnaire methods were adopted to collect primary data from the women respondents who were associated with both urban and rural co-operatives as members and beneficiaries. Before administering the questionnaire to the final respondents of the study, a pre-test was conducted in Mysore city. The contents of the questionnaire were subjected to suitable changes, modification and simplification to avoid ambiguity.

Besides survey methods, secondary source of literature (census reports, departmental annual reports, special publications, books, theses, journal articles and other publications related to the research topic) were also used as other methods to collect the precise information about the demographic features and study related aspects. The entire study was exploratory in nature. Therefore, research methods were designed on the basis of flexibility, adaptability and ground realities.

Certain scientifically tested and tried tools such as socio-economic status scale and interview schedule on role of cooperatives in the empowerment of the women were used for the purpose of primary data generation. The socio-economic status scale developed by Bharadwaj (2001) is adopted in the present study in order to assess the socio-economic status of sample’s family. This scale has been constructed with a view to seek clarity of distinct aspects of social and economic statuses of an individual separately and integrally. This scale envisages determining various types of ‘ascribed’ status and ‘achieved’ status.
under social-economic criteria. The data were scored with the help of a scoring key which provides the weightage score for each items. Another interview schedule was developed in consultation with the experts in cooperation on the specific strengths, weaknesses, opportunities and threats of cooperatives from the point of view of empowerment of women.

The pre-test was conducted during the month of December 2008 but the actual primary data collection from the selected respondents in the study areas was done during 2009.

3.7 Statistical Analysis

Following statistical methods were employed in the present study.

3.7.a. Frequencies / Descriptive

The frequencies processors provide statistics and graphical displays that are useful for describing many types of study variables. For a frequency report and bar chart, one can arrange the distinct values in ascending or descending order or order the categories by their frequencies. The frequencies report can be suppressed when a variable has many distinct values. Descriptive analysis provides summary information about the distribution, variability and central tendency of a variable.

3.7.b. Contingency Coefficient (Cross Tabs)

The cross tabs procedure forms two-way and multi-way tables and provides a variety of tests and measures of association for two-way tables. The structure of the table and categories are ordered with a view to determine what test or measure is suitable for data analysis. Cross tabs statistics and measures of association are computed for two-way table only.

3.7.c. Chi-Square Test

The Chi-Square test provides summary information about the over all position with respect to a given variable. It facilitates meaningful conclusion and drawing of inferences pertaining to a particular aspect of investigation.
3.7.d. Simple Percentages

The percentages were worked out to represent the proportion of respondents to the total sample considered in the study. The data were reduced to respective percentages in the case of data analysis of role of cooperatives in the empowerment of the women.

3.7.e. Graphical Representation

Graphical representation in the form of bar diagram is made available to provide clarity to the data pertaining to the role of cooperatives in the empowerment of women.

3.8 Definitions of the terms used in the study

3.8.a. Empowerment

The concept of empowerment has been widely discussed and debated all over the world. Several researchers have tried to define the empowerment of women in their own ways on the basis of theoretical and empirical evidences and experiences. Empowerment is commonly 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. 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.

3.8.b. Cooperatives

The macro entrepreneurial activities are organized under the umbrella of ‘cooperatives’ which meet the credit needs of the poor and needy sections of the society in the rural and urban areas. Small and marginal farmers, artisans, workers and other poverty-stricken people are given 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. 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. 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.

3.8.c. Grassroots Development

Cooperatives are very effective fora which facilitate grassroots development both in urban and rural areas. In a country like India where resource-man equation is adverse and inequalities in urban and rural areas exists by centralized and material development must be compensated by meeting the socio-economic needs of the people living at grassroots development. The active and willing participation of the local people at grassroots level in development projects will result only from their being treated as full and equal partners in the endeavor. Thus, grassroots development necessarily means the over all transformation of the economy and polity, development of the infrastructural facilities at the community level, improvement of the living standards of the marginalized sections of the society and the empowerment of peasants, workers, women and weaker sections living at block, village and community levels.

3.8.d. Social Responsibility of Cooperatives

If any organization ignores social responsibility, it does so at its peril. This principle of public service is the foundation of urban and rural cooperatives. The administrators, functionaries and activists of cooperatives must become advocates of socially responsible behavior and evaluate their actions against the higher standards of fairness, ethics and public interest. Thus, social responsibility of cooperatives necessary means providing people-centered, value-ladden, justice-friendly and development-oriented services to the women and weaker section of the society who have become victims of circumstances.

3.8.e. Integrated Development

India is a developing nation. The importance of integrated development forming the core of national development strategies is being increasingly recognized. Policy makers, implementers, educationists, scientists, technocrats, opinion leaders and activists are required to work together and facilitate the development of all spheres of human life. Area-specific and target group-specific programmes have to be implemented through out
the country in order to achieve integrated development. Cooperatives are also called upon to facilitate integrated development of the country.

3.8.f. Social Empowerment of Women

The Constitution of India has guaranteed equal rights and status for both men and women but the patriarchal society with its customs, traditions and religions believes has taken away the rights of women and looked down upon the girl child and women as liabilities. Social empowerment of women indicates commanding respect and dignity in the family in particular on society in general equal to their male counterparts. The democratic principles of liberty, equality and fraternity should be strictly practices in Indian society irrespective of sex, race, religion, caste and other differences in order to facilitate meaningful social empowerment of women.

3.8.g. Educational Empowerment of Women

Education is the instrument of development. Equal distribution of educational resources, facilities and opportunities should be ensured in order to wipe out gender based discrimination and facilitate active participation of women in the national mainstream. Equal distribution of educational facilities namely, education, training, guidance and counseling is a must to ensure gender parity and educational empowerment of women in Indian society.

3.8.h. Economic Empowerment of Women

In Indian society, women suffer from lack of educational opportunities, property rights, employment and leadership developmental activities. Majority of Indian women are working in unorganized sector as daily wage earners. Active participation of women in economic activities namely, production, consumption, distribution, controlling and commanding on par with men facilitates the economic empowerment of women. The women are not given adequate employment opportunities in the organized sector. The ownership, control, supervision and direction of economic resources and activities are insignificant as far as the economic empowerment of women is concerned.
3.8.i. Political Empowerment of Women

The Indian women have entered the Panchayati Raj Institutions actively after the 73rd and 74th amendments to the Constitution of India. The participation of women in the state legislatures and national parliament is insignificant since the political parties have not worked sincerely toward facilitating 33% of reservation to women in these bodies. Women’s entry into active politics is marred by several negative factors such as gender bias, political corruption, expensive elections, unethical practices and so on.

3.8.j. Women Empowerment through Cooperatives

Women’s active participation in cooperative activities indicates their social empowerment as it exposes them to creative and constructive social activities. The involvement of women in various economic activities launched by cooperatives also facilitates their economic empowerment. The involvement of women in cooperative activities brings about the transformation of women educationally, socially, politically and economically. The cooperatives and Self Help Groups (SHGs) are playing a significant role in the process of empowerment of women in India and other countries.

3.8.k. Constitutional Safeguards and Protective Measures

India became an independent nation on August 15, 1947. The Constitution of India came into effect on January 26, 1950. Dr.B.R.Ambedkar was the chief architect of Indian Constitution. The Constitution envisages all round development of the women and weaker sections who are most deprived, weak and vulnerable amongst the various sections of Indian societies due to several factors, forces and a combination of circumstances. The nation builders and founding fathers of our Constitution have guaranteed several safeguards and protective measures in order to empower the people in India in general and women and weaker sections in particular.

3.8.L. Functionaries

Without efficient and trusted functionaries and a delivery system, resources are likely to go a waste, leakages are created, corruption encouraged and in the process the objectives of development projects and cooperatives societies are defeated. It is here that the mediating role of elected representatives, functionaries of development departments, officials of cooperatives society and activists of non-government organizations becomes a
matter of profound significance. A re-oriented cooperative system at the grassroots level is obviously now the mediating force in a developing country like India.

3.8.M. Beneficiaries

People’s participation in the process of development will be effective if the implementers of various development programmes and the target group of development programmes are able to understand each others’ languages, needs, roles and responsibilities. It has been realized that the ‘consultative system’ is better than the ‘authoritative system’ for successful implementation of development programmes at grassroots level. The women and weaker sections that are below the poverty line are entitled to get the benefits of various development projects which are implemented at the grassroots level. Cooperatives are required to identify the right beneficiaries and improve the socio-economic status of women and weaker sections.

3.9 Salient Features of Cooperatives Conceptual Framework

Cooperation is universally defined as living, thinking and working together on the basis of the principle of fraternity. In its technical sense, it denotes a special method of doing business together and achieving the goal of collective welfare. Cooperation is indeed a well established way of life which fosters fraternity and equality among the members of a cooperative society or system. Cooperation is much older than man himself. Practice of the principle of cooperation has contributed to the development of human race more than any other social or biological factor.

According to Maxtaque Ashley (1950) “Without the operation of the principle of cooperation, also sociability and mutual aid, the progress of organic life, the improvement of the organism and the strengthening of the species becomes utterly incomprehensive”. The mankind has passed through various stages of evolution from the hunting age up to the age of social networking in the new millennium. In all spheres of human life, mankind can achieve progress mainly on the basis of cooperative thinking, working and living together.

According to ICA (2000) “A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise”. Cooperation is a people oriented movement for democratic participation and progress.
Cooperative movement is fundamentally based on the principle of democratic participation. The cooperative movement plays a vital role in all walks of the cooperative societies by fulfilling the developmental needs of the people.

3.9.1. Cooperative Leadership

Cooperative movement is primarily based on collective leadership of the members associated with a cooperative society concerned. Leadership consists in a capacity to shoulder the responsibility and to carry it out for the successful conduction of the activities of a cooperative society. The organization of various activities of a cooperative society and running them successfully primarily involves the vision, missionary zeal and leadership quality of the highest order. The president, office bearers and other members are required to possess leadership qualities in order to facilitate the sustainable development of cooperative movement.

In India, organized cooperative movement was introduced by the British Government as an institutional means to help the small cultivators to obtain financial support at reasonable terms and conditions. The British administrators provided certain policy directions and administrative structure for the efficient management of cooperatives in India. The local officials had to work with the non-official people who were recognized as honorary organizers. They were indeed the primary cooperative leaders who played a major role in the establishment of cooperative association to the farmers in India. This task had to be accomplished individually and collectively in the cooperative system. Thus, cooperative leadership was established in the field of education and organization of cooperatives in India.

3.9.2. Economics of Cooperatives

Finance is indeed the fuel of administration of cooperatives. Without adequate funding no business enterprise can reach its full potentials for growth and development. The finance is the dynamic power which keeps the enterprise going, keeps men and machines at work, encourages management to make production plans and creates wealth in the farm of goods and services, observe Lawrence et.al. (1977). Economic resources are highly essential for the successful conduction of the activities of modern cooperatives.

Thavaraj (1998) observed that finance is the blood of all magnetized socio-economic organizations. The cooperative institutions too like other type of business
organizations need economic resources to establish, operate, expand and maintain their financial needs. These needs cannot be met effectively without adequate capital resources mobilized through internal and external resources. The contributions made by the office bearers and members in the form of share capital constitute the basic source of resource mobilization. It is convenient and cheap sources finance as no payment of interest is involved in the process of resource mobilization.

In a developing country like India, most of the cooperatives are not successful managed due to non-availability of adequate economic resources. The government, nationalized banks, apex cooperative bodies and other external sources are the major funding agencies for effective management of cooperatives. The cooperatives can barrow money in the farm of short term loans which are usually invested in the creation of fixed assets of cooperatives.

3.9.3. Capitalization in Cooperation

The term capitalization refers to determining the amount of finance required as well as the type and proportion of securities to be issued in a given cooperative society. In its narrow sense, the term capitalization refers only to determining the amount of financial resources for the conduction of business successfully in cooperative society. Thus, capitalization is the sum total of all kinds of long term securities issued by a cooperative society or a company and the surpluses not meant for distribution. Usually, capitalization comprises of – a) value of share of different kind, b) value of surplus, whether earned surplus or capital surplus and c) value of debentures and loans not yet redeemed. The term capitalization is used primarily in relation to company finance but it is also equally applicable to the effective management of cooperatives financially.

3.9.4. Theories of Cooperatives

The theory is universally defined as a conceptual framework for the sound management of a system in all spheres of human life. The leaders and functionaries are required to understand the theoretical frame work of a particular profession in order to manage the activities on the basis of sound principles and approaches. The cooperative field is also considerably influenced by two prominent theories namely – a) cost theory and b) earning theory.
The cost theory was developed by Raman (1999). According to him, the capitalization is worked out by aggregating the cost of fixed assets like plant, machinery, resources, cost of establishing the business and cost of promoting the business concerned. The earning theory was developed by Thavaraj (1998). According to this theory, the capitalization of a company is equal to the capitalized value of its estimated earnings. The earning theory has the advantage of valuing (capitalizing) a company at an amount which is directly related to its earning capacity. This method is quite dependable to the case of established businesses because in such cases is not different to estimate the amount of earnings. The researchers in the field of cooperation normally follow one of these theories.

The usual limitations of the survey method namely time, human inadequacies, resource inadequacies, recollection and communication were experienced by the researcher. It was practically not possible to contact all the functionaries and beneficiaries of cooperatives in Karnataka State due to lack of time. An exhaustive and intensive study was not carried out because of large numbers and practical constraints. Incidental sampling technique was followed in selecting the respondents since this method of selection also gives significantly correct results. Though much care has been taken to collect the data, the memory bias on the part of the respondent cannot be completely ruled out. A very comprehensive study on the role of cooperatives in the empowerment of the women really demands greater time, energy and resources. However, the researcher has made earnest effort towards studying the vital factors and forces associated with the process of empowerment of women vis-à-vis cooperatives.

3.10 Limitations of the Study

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### 3.11 Summary

Many research issues have a merged from the empirical studies conducted by various agencies on the role of government agencies, non-government organizations, cooperatives, Self Help Groups and other bodies in the process of empowerment of women. Some studies have clearly indicated that cooperatives have facilitated the socio-economic transformation of women in India and other countries. Quite a few studies have focused the attention of policy makers and researchers on the cooperative networks and operations rather than the role of cooperatives in the empowerment of women.

Karnataka State is one of the developing states of Indian Republic which has got a sizeable chunk of women and weaker sections. Mysore district has a considerable number of cooperatives which have facilitated the progress of the people in different capacities at different levels. Few researchers have assessed role of cooperatives and Self Help Groups from the point of view of socio-economic progress of people. There is not even a single study conducted by any researcher in Karnataka State on the role of cooperatives in the empowerment of women.

The present study approached the problem through a systematic survey method. The primary data were gathered from 480 respondents who were selected on the basis of simple random sampling method. Other methods namely non-participant observation, informal discussion and secondary literature review were also followed for the purpose of making the study relevant and comprehensive. Tested and tried statistical analysis techniques were also used in consultation with the experts. There were also usual limitations of the study. The present study assumes professional significance because it analyzed the role of cooperatives in the empowerment of women in Karnataka State which is in the forefront of development in the country.
Reference:


Maxtaque, Ashley (1950), Being a Human, Oriental Longman, New York, p.3.

Raman, B.S (1999), Accounting, United Publisher, Jeppu, Mangalore, India.