6.1 Introduction

The builders of Indian Republic and architects of Indian Constitution had considered it necessary to provide specific safeguards in the Constitution for the empowerment of women who are weak, vulnerable and oppressed section of Indian society mainly due to existing gender bias, caste system, social order, economic order, political order and a combination of various circumstances. It is distressing to note that the gains of development have not yet reached the women to the desired extent. Despite various measures to improve their status, they remain helpless and backward in all spheres of human life in India. Research and developmental activities concerning the women assume great significance in a developing country like India. The present empirical study reveals that cooperatives have played a limited role in the process of empowerment of women due to several in built constraints and limitations. This chapter contains the summary of the study, findings of the study, implications of the study and implications on future research.

6.2 Summary of the Study

The present investigation primarily dealt with the role of co-operatives in the empowerment of women with special reference to Karnataka State. The central and state governments have formulated series of legislations and implemented several programmes 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 Government of Karnataka has realized the empowerment of women which has multiple benefits not only for the environment but also for humanity as well. 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.

The cooperative movement in India has passed through several stages of development. The Government of India formulated National Cooperative Policy in 2002 and implemented several programmes in the country. Cooperatives have a great responsibility of achieving socio-economic development of the rural areas. Karnataka State has also registered satisfactory progress with respect to the indicators of health and quality of life as compared to all India levels. Karnataka State is in the forefront of cooperative movement in India. Krishnaraja Wodeyar – IV was highly instrumental in heralding a cooperative movement in the State.

The decade of 1920s witnessed the establishment of several housing cooperative societies and urban cooperative banks. In 1930s the Primary Land Development Banks (PLDBs) were established in the state of Mysore with a view to facilitate the growth and development of agriculture and cottage industrial sectors. The Primary Land Development Banks also played a major role in providing credit services, fertilizers, seeds, agricultural implements and allied facilities for the progress of the farmers in the State. The decade of 1970s is known as the period of organized development of cooperatives in the State. The Government of Karnataka established a separate department to manage the affairs of cooperatives.

The cooperative sector has withstood the onslaught of liberalization, privatization and globalization of the decade of 1990s mainly because of its stable grassroots level network and people-centered activities in the state. There is consistent growth in terms of cooperative societies, membership, share capital and working capital in Karnataka State since inception. Karnataka State has completed a fruitful century of cooperative movement in the year 2005. More than 2 crore people have enrolled themselves as the members of various cooperative societies.

The women cooperatives have facilitated the empowerment of women by providing credit services, self-employment opportunities, income generating opportunities and so on. There are a considerable number of women cooperative leaders, office bearers and functionaries who are playing a major role in the process of empowerment of women in Karnataka State. The importance of the concept of empowerment of women and weaker sections in the case of membership-based organizations like cooperatives is immense in a developing State like Karnataka. It is imperative to explore an alternative paradigm which
cannot only promote national economy, but also empower women in several aspects in accordance with the constitutional provisions and guidelines of cooperative movement.

The past studies examined the state of educational, social, economic and political empowerment of women in India and abroad. The review of literature clearly emphasizes that cooperatives are rendering fruitful services to women in modern society. Prominent recent studies which are conducted by various scholars on this aspect of cooperative management and empowerment of women include - Ramananda (2010), Chandrapal Singh (2010), Amudha and Ramakrishnan (2011), Shukla et.al. (2011), Sirajuddin (2011), Gunjan Arora (2012), Poonam Choudhury (2012), Datta et.al. (2012), Usha Jha (2012), Joel et.al. (2012), Mishra (2012), Muralidharan (2012), Harshavardhana Patil (2012), Ramachandra and Hosamani (2012) and Vinayagamoorthy and Pithadia (2012). Various scholars have also noted that cooperative offered self-employment opportunities that contributed significantly to women’s social inclusion and economic empowerment. There is not even a single study conducted by any researcher in Karnataka State on the role of cooperatives in the empowerment of women. Thus, the present study assumes great professional significance in letter and spirit.

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. 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.

The findings reveal that the respondents are fully aware of the nature, scope and significance of cooperatives in modern society. They have rightly perceived that cooperatives have become major financial institutions in the rural areas. The beneficiaries enjoyed the benefit of association with the cooperatives in order to obtain financial assistance to improve their social and economic status. The findings of the study also revealed that cooperatives played a limited role in the educational, social, economic and
political empowerment of women in Mysore district. Ultimately, the study underlines the need for advancement of the services and facilities of cooperatives on the basis of scientific evaluation and management in order to cope with the challenges of empowerment of women in the new millennium.

6.3 Findings of the Study

The findings of the study are classified under four different heads, namely a) demographic features of the respondents, association of the respondents with financial institutions, attitude of respondents towards cooperatives and role of cooperatives in the empowerment of women.

6.3.1: Growth of Cooperatives in India

On the basis of the results obtained, the percent of women cooperative societies to general cooperative societies were calculated for No. of societies, membership, share capital, and working capital are respectively they are 10.00, 8.59, 44.69, 21.26 percent. The result indicates that there is better representation for women in share capital and working capital in India. The No. of societies and membership of women have also grown over a period of time in India.

6.3.2: Growth of Cooperatives in Karnataka

On the basis of the results obtained, the percent of women cooperative societies to general cooperative societies were calculated for No. of societies, membership, share capital and working capital are respectively they are 2.10, 0.99, 28.26 and 0.02 percent. The result indicates that this is better representation for women in terms of No. of societies and share capital in Karnataka.

6.3.3: Growth of Cooperatives in Mysore District

On the basis of the results obtained, the percent of women cooperative societies to general cooperative societies were calculated for No. of societies, membership, share capital and working capital are respectively which are 8.51, 3.69, 8.22 and 21.72 percent. The result indicates that this is better representation for women in No. of societies and working capital in Mysore district.

6.3.4: Demographic Features of the Respondents

- A majority of the respondents represented the age group of above 36 years (56.67%), of secondary level education (54.17%), agriculturists’ category (51.25%) and monthly income group of less than Rs.5000/-.

Even number of
respondents (25%) were chosen from forward communities, backward communities, Dalit communities and minorities communities respectively.

6.3.5 Association of Respondents with the Financial Institutions

- A majority of the respondents among forward women (56.67%) have stated that they were associated with the nationalize banks as beneficiaries while a majority of the backward women (61.67%), Dalit women (60.0%) and minorities’ women have stated that they were not associated with the nationalized banks which are not functioning in the study areas of Mysore district.

- A majority of the respondents representing forward women (60.0%), backward women (56.67%) and Dalit women (56.67%) have stated that they were associated with the regional rural banks which were available to the women for necessary credit support.

- All the respondents representing forward women (100%), backward women (100%), Dalit women (100%) and minority women have stated that they were associated with the cooperatives which were available to them for necessary credit support.

- All the respondents representing forward women (100%), backward women (100%), Dalit women (100%) and minority women have stated that they were associated with the self-help groups which were available to them for necessary credit support.

- A majority of the respondents representing forward women (65.0%), backward women (66.67%), Dalit women (68.33%) and minority women (93.33%) have stated that they were not associated with the private money lenders in the study area.

6.3.6 Attitude of the Respondents towards Cooperatives

- A majority of the respondents (90.0%) have stated that cooperatives served the rural poor and needy in the present times.

- A majority of the respondents (79.17%) have stated that cooperatives catered to the developmental needs of women in the present times.

- A majority of the respondents (82.50%) have stated that cooperatives were the alternatives to national banks in the present times.
• A majority of the respondents (74.17%) have stated that cooperatives were capable of providing micro level financial support for community development in the present times.

• A majority of the respondents (67.50%) have stated that cooperatives recognized the need for cultivating good relationship with the customers in the present times.

• A majority of the respondents (71.67%) have stated that cooperative services are not designed in consultation with the beneficiaries in the present times.

• A majority of the respondents (68.33%) have stated that cooperatives did not conduct the field work to assess the needs of the customers.

• A majority of the respondents (54.17%) have stated that cooperatives were managed by work oriented officials in the present times.

• A majority of the respondents (63.33%) have stated that cooperatives delivered the services on the basis of corporate social responsibility in the present times.

• A majority of the respondents (57.08%) have stated that cooperatives were not well equipped with sufficient staff and infrastructural facilities.

6.3.7 Role of Cooperatives in the Empowerment of Women

• A majority of the respondents (58.75%) have stated that cooperatives did not enable the women beneficiaries to develop civic responsibility.

• A majority of the respondents (61.25%) have stated that cooperatives did not enable the women beneficiaries to achieve the goal of gender equity and justice.

• A majority of the respondents (65.42%) have stated that cooperatives enabled the women beneficiaries to achieve the goal of human rights protection.

• A majority of the respondents (60.42%) have stated that cooperatives did not enable the women beneficiaries to achieve the goal of social harmony and unity.

• A majority of the respondents (63.75%) have stated that cooperatives did not enable the women beneficiaries to achieve the goal of environment protection.

• A majority of the respondents (55.83%) have stated that cooperatives did not enable the women beneficiaries to achieve the goal of cultural promotion.
A majority of the respondents (59.17%) have stated that cooperatives enabled the women beneficiaries to achieve the goal of community development.

A majority of the respondents (66.25%) have stated that cooperatives did not enable the women beneficiaries to fight against the oppressive forces in the society.

A majority of the respondents (60.83%) have stated that cooperatives enabled the women beneficiaries to adopt the scientific innovations and technological advancements.

A majority of the respondents (90.0%) have stated that cooperatives enabled the women beneficiaries to develop leadership in the society.

A majority of the respondents (66.67%) have stated that cooperatives did not enable the women beneficiaries to develop entrepreneurship in the society.

A majority of the respondents (69.17%) have stated that cooperatives did not enable the women beneficiaries to develop personality in the society.

A majority of the respondents (65.42%) have stated that cooperatives did not enable the women beneficiaries to participate in the development projects of government and non-government agencies.

A majority of the respondents (70.0%) have stated that cooperatives did not enable the women beneficiaries to sensitize the policy makers and officials about their developmental obligations.

A majority of the respondents (75.0%) have stated that cooperatives did not enable the women beneficiaries to become aware of opportunities of empowerment of women.

A majority of the respondents (65.0%) have stated that cooperatives did not enable the women beneficiaries to work for social equality.

A majority of the respondents (62.50%) have stated that cooperatives did not enable the women to achieve the goal of social freedom.

A majority of the respondents (65.42%) have stated that cooperatives did not enable the women beneficiaries to gain the benefit of social justice.

A majority of the respondents (67.92%) have stated that cooperatives did not enable the women beneficiaries to fight against superstitions.

A majority of the respondents (72.08%) have stated that cooperatives did not enable the women beneficiaries to fight against human trafficking.
• A majority of the respondents (68.75%) have stated that cooperatives did not enable the women beneficiaries to fight against human rights violation.
• A majority of the respondents (66.25%) have stated that cooperatives enabled the women beneficiaries to achieve the goal of small family.
• A majority of the respondents (57.92%) have stated that cooperatives did not enable the women to prevent atrocities against women.
• A majority of the respondents (63.33%) have stated that cooperatives did not enable the women to prevent female infanticide and feticide.
• A majority of the respondents (67.92%) have stated that cooperatives did not enable the women beneficiaries to fight against the drug and liquor addiction.
• A majority of the respondents (64.58%) have stated that cooperatives did not enable the women beneficiaries to fight against the child labor and bonded labor.
• A majority of the respondents (71.25%) have stated that cooperatives did not enable the women beneficiaries to fight against the dowry system and fight against early marriage.
• A majority of the respondents (64.17%) have stated that cooperatives enabled the women beneficiaries to gain the benefit of social mobility.
• A majority of the respondents (76.67%) have stated that cooperatives did not enable the women to promote the remarriage of divorced / widowed persons.
• A majority of the respondents (62.92%) have stated that cooperatives did not enable the women beneficiaries to actively in participate in social service.
• A majority of the respondents (73.33%) have stated that cooperatives enabled the women to achieve the goal of agricultural development and cottage industrial development.
• A majority of the respondents (66.25%) have stated that cooperatives enabled the women to gain control over their economic assets and achieve financial independence.
• A majority of the respondents (68.75%) have stated that cooperatives did not enable the women to gain equal property rights.
• A majority of the respondents (70.83%) have stated that cooperatives enabled the women beneficiaries to achieve family infrastructural development.
A majority of the respondents (77.08%) have stated that cooperatives enabled the women beneficiaries to gain self-employment opportunities.

A majority of the respondents (71.88%) have stated that cooperatives did not enable the women beneficiaries to improve production and productivity.

A majority of the respondents (69.58%) have stated that cooperatives did not enable the women beneficiaries to achieve the goal of business promotion.

A majority of the respondents (63.54%) have stated that cooperatives enabled the women beneficiaries to improve their economic bargaining power.

A majority of the respondents (65.83%) have stated that cooperatives enabled the women beneficiaries to develop professional skill and competence.

A majority of the respondents (69.58%) have stated that cooperatives enabled the women beneficiaries to improve their saving ability.

A majority of the respondents (67.92%) have stated that cooperatives did not enable the women beneficiaries to preserve the goods and services.

A majority of the respondents (67.08%) have stated that cooperatives did not enable the women beneficiaries to market their goods and services.

A majority of the respondents (67.50%) have stated that cooperatives enabled the women beneficiaries to avail the benefits of development projects.

A majority of the respondents (72.50%) have stated that cooperatives did not enable the women beneficiaries to participate actively in the development projects.

A majority of the respondents (66.67%) have stated that cooperatives did not enable the women beneficiaries to achieve the goal of economic self-sufficiency.

A majority of the respondents (65.0%) have stated that cooperatives did not enable the women beneficiaries to understand the constitutional safeguards and provisions.

A majority of the respondents (67.92%) have stated that cooperatives did not enable the women beneficiaries to understand the activities of women’s commission.

A majority of the respondents (64.17%) have stated that cooperatives did not enable the women beneficiaries to gain the benefit of women’s political reservation.
• A majority of the respondents (66.67%) have stated that cooperatives enabled the women beneficiaries to understand the significance of adult franchise.
• A majority of the respondents (80.42%) have stated that cooperatives did not enable the women beneficiaries to understand the significance of electoral reform.
• A majority of the respondents (67.08%) have stated that cooperatives did not enable the women beneficiaries to acquire leadership development opportunities.
• A majority of the respondents (65.42%) have stated that cooperatives enabled the women beneficiaries to actively participate in the political activities.
• A majority of the respondents (65.21%) have stated that cooperatives did not enable the women beneficiaries to improve their political bargaining power.
• A majority of the respondents (64.17%) have stated that cooperatives did not enable the women beneficiaries to enhance their political status.
• A majority of the respondents (62.92%) have stated that cooperatives did not enable the women beneficiaries to manage political crisis.
• A majority of the respondents (63.75%) have stated that cooperatives did not enable the women beneficiaries to achieve the goal of political equality.
• A majority of the respondents (69.58%) have stated that cooperatives enabled the women beneficiaries to participate actively in political movements.
• A majority of the respondents (65.83%) have stated that cooperatives did not enable the women beneficiaries to participate actively in elections.
• A majority of the respondents (65.0%) have stated that cooperatives sensitized the women beneficiaries to demand their rights and privileges.

6.4 Testing of Hypotheses

H1 Respondents are closely associated with various sources of credit services

The data presented in the table number 5.3.1 to 5.3.5 clearly indicate that a majority of the women in the study area are closely associated with various sources of credit services except private money lenders. Hence, the hypothesis stands proved according to data analysis.
**H2 Respondents have cultivated a positive attitude towards cooperative societies**

The data presented in the tables 5.4.1 to 5.4.10 clearly indicate that the respondents have realized the advantages of cooperatives in modern society from development point of view. Hence, the hypothesis stands proved according to the data analysis.

**H3 Cooperatives have brought about educational empowerment of respondents**

The data presented in the tables 5.5.1 to 5.5.15 clearly indicate that cooperatives had not brought about adequate educational empowerment of the respondents due to in-built constraints and limitations. Hence, the hypothesis stands disproved according to data analysis.

**H4 Cooperatives have brought about social empowerment of respondents**

The data presented in the tables 5.6.1 to 5.6.15 confirmed that cooperatives did not play a pro-active role in sensitizing the respondents about the need and importance of achieving the goal of social empowerment. Hence, the hypothesis stands disproved according to the data analysis.

**H5 Cooperatives have brought about economic empowerment of respondents**

The data presented in the tables 5.7.1 to 5.7.15 reveals mixed responses about the role of cooperatives in the economic empowerment of respondents but cooperatives enabled the women to set self employment and income generating opportunities and enriched their lives. On an over all assessment, it can be concluded that cooperatives have contributed in several ways for the enrichment of the economic status of women. Hence, the hypothesis stands proved according to the data analysis.

**H6 Cooperatives have brought about political empowerment of respondents**

The data presented in the tables 5.8.1 to 5.8.14 clearly established the fact that cooperatives did not play a very important role in the political empowerment of the respondents. Hence, the hypothesis stands disproved according to the data analysis.

6.5 Implications of the study

The state has the obligation to develop the cooperatives as effective instruments of gender justice and empowerment of women in a pluralistic society like India. The central, state and local-self governments have a responsibility to formulate suitable policies and develop cooperatives as sound grassroots level credit management institutions. The cooperatives should be made more transparent, accountable and responsive in order to cater to the needs of women and weaker sections in India. The women should not be
treated as mere receivers of benefits but they must be actively involved in policy making, planning, implementation and evaluation of development programmes of cooperatives. The services of cooperatives should be designed after proper analysis of the situations and consultation with the beneficiaries. The following suggestions are made with a view to improve the process of management of cooperatives and role of cooperatives in the empowerment of women in the modern society.

6.5.1 Empowerment of Women Related Suggestions

- The cooperatives should conduct field survey and identify deserving women beneficiaries for the purpose of providing financial assistance.
- The cooperatives should identify the poorest of the poor among women and cater to their developmental needs.
- The cooperatives should recognize the need for cultivating good relationship with the customers.
- The cooperatives should design the development projects in consultation with the beneficiaries.
- The cooperatives should give proper orientation to the office-bearers, members and officials about the empowerment of women.
- The cooperatives should deliver the services on the basis of corporate social responsibility.
- The cooperatives should enable the women beneficiaries to develop civic responsibility.
- The cooperatives should enable the women beneficiaries to achieve the goal of gender equity and justice.
- The cooperatives should enable the women beneficiaries to achieve the goal of human rights protection.
- The cooperatives should enable the women beneficiaries to achieve the goal of social harmony and unity.
- The cooperatives should enable the women beneficiaries to achieve the goal of environment protection.
- The cooperatives should enable the women beneficiaries to achieve the goal of cultural promotion.
- The cooperatives should enable the women beneficiaries to achieve the goal of community development.
- The cooperatives should enable the women beneficiaries to fight against the oppressive forces in the society.
- The cooperatives should enable the women beneficiaries to adopt the scientific innovations and technological advancements.
- The cooperatives should enable the women beneficiaries to develop leadership qualities.
- The cooperatives should enable the women beneficiaries to develop entrepreneurship.
- The cooperatives should enable the women beneficiaries to develop personality.
- The cooperatives should enable the women beneficiaries to participate in the development projects of government and non-government agencies.
- The cooperatives should enable the women beneficiaries to sensitize the policy makers and officials about their developmental obligations.
- The cooperatives should enable the women beneficiaries to become aware of opportunities of empowerment of women.
- The cooperatives should enable the women beneficiaries to work for social equality.
- The cooperatives should enable the women to achieve the goal of social freedom.
- The cooperatives should enable the women beneficiaries to gain the benefit of social justice.
- The cooperatives should enable the women beneficiaries to fight against superstitions.
- The cooperatives should enable the women beneficiaries to fight against human trafficking.
- The cooperatives should enable the women beneficiaries to fight against human rights violation.
- The cooperatives should enable the women beneficiaries to achieve the goal of small family.
- The cooperatives should enable the women to prevent atrocities against women.
• The cooperatives should enable the women to prevent female infanticide and foeticide.
• The cooperatives should enable the women beneficiaries to fight against the drug and liquor addiction.
• The cooperatives should enable the women beneficiaries to fight against the child labor and bonded labor.
• The cooperatives should enable the women beneficiaries to fight against the dowry system and fight against early marriage.
• The cooperatives should enable the women beneficiaries to gain the benefit of social mobility.
• The cooperatives should enable the women to promote the remarriage of divorced / widowed persons.
• The cooperatives should enable the women beneficiaries to actively participate in social service.
• The cooperatives should enable the women to achieve the goal of agricultural development and cottage industrial development.
• The cooperatives should enable the women to gain control over their economic assets and achieve financial independence.
• The cooperatives should enable the women to gain equal property rights.
• The cooperatives should enable the women beneficiaries to achieve family infrastructural development.
• The cooperatives should enable the women beneficiaries to gain self-employment opportunities.
• The cooperatives should enable the women beneficiaries to improve production and productivity.
• The cooperatives should enable the women beneficiaries to achieve the goal of business promotion.
• The cooperatives should enable the women beneficiaries to improve their economic bargaining power.
• The cooperatives should enable the women beneficiaries to develop professional skill and competence.
• The cooperatives should enable the women beneficiaries to improve their saving ability.
• The cooperatives should enable the women beneficiaries to preserve the goods and services.
• The cooperatives should enable the women beneficiaries to market their goods and services.
• The cooperatives should enable the women beneficiaries to avail the benefits of development projects.
• The cooperatives should enable the women beneficiaries to participate actively in the development projects.
• The cooperatives should enable the women beneficiaries to achieve the goal of economic self-sufficiency.
• The cooperatives should enable the women beneficiaries to understand the constitutional safeguards and provisions.
• The cooperatives should enable the women beneficiaries to understand the activities of women’s commission.
• The cooperatives should enable the women beneficiaries to gain the benefit of women’s political reservation.
• The cooperatives should enable the women beneficiaries to understand the significance of adult franchise.
• The cooperatives should enable the women beneficiaries to understand the significance of electoral reform.
• The cooperatives should enable the women beneficiaries to actively participate in the political activities.
• The cooperatives should enable the women beneficiaries to improve their political bargaining power.
• The cooperatives should enable the women beneficiaries to enhance their political status.
• The cooperatives should enable the women beneficiaries to manage political crisis.
• The cooperatives should enable the women beneficiaries to achieve the goal of political equality.
• The cooperatives should enable the women beneficiaries to participate actively in political movements.
• The cooperatives should enable the women beneficiaries to participate actively in elections.
• The cooperatives should sensitize the women beneficiaries to demand their rights and privileges.
• The cooperatives should enable the non-members to network with civil society institutions and also to understand the role of getting together.

6.6 Suggestions for Future Research

This study is an attempt to understand the role of cooperatives in the empowerment of women at the grassroots level in a developing state like Karnataka. The empirical study was confined to Mysore district of Karnataka state in order to facilitate in-depth analysis of the existing state of affairs. The role of cooperatives in the empowerment of women is a very vast area of research. But during the course of the study, it is understood that there are many areas which warrant serious research interests in this vital area of research as far as Karnataka State and India are concerned.

The future generation of researchers can concentrate on cooperatives and educational empowerment of women, cooperatives and social empowerment of women, cooperatives and economic empowerment of women, cooperatives and political empowerment of women, cooperatives and personality development of women, cooperatives and leadership development of women, cooperatives and entrepreneurship development of women, cooperatives and gender justice, cooperatives and social transformation, cooperatives and economic development, cooperatives and human rights protection, cooperatives and environment protection and cooperatives and social responsibility which are broadly associated with the processes of inclusive development and integrated development in Karnataka and Indian Republic. The role of educational institutions, media organizations and NGOs can also be studied exclusively with reference to cooperation management in modern society.

The researcher is very conscious of the significance of the role cooperatives in the process of empowerment of women in a developing country like India. It is clearly emphasized that management of cooperatives in general and empowerment of women in particular are enduring areas of research in India and other developing nations. Hence, a combination of quantitative analysis, qualitative analysis, content analysis, case study and
experimental research is strongly advocated for understanding the role of cooperatives in the processes of inclusive development, sustainable development and empowerment of women in future.

6.7 Epilogue

The importance of empowerment of women forming the core of national development strategies is increasingly recognized all over the globe. Cooperatives are indeed effective instruments of development at the grassroots level. The challenge facing the policy makers today is how to strengthen the foundations of the cooperatives, widen the reach of cooperatives, how to make cooperatives accessible to women and weaker sections and how to empower the women in every respect. So long as the cooperative system remains divorced from the overall objectives of integrated national development, the goal of empowerment of women remains unfulfilled. The future agenda for the policy makers, administrators and other professionals at the grassroots level must deal with expansion of cooperatives, manpower development, resource mobilization, improving the delivery system, implementation of development programmes, involvement of women and weaker sections in the implementation of programmes and evaluation of the role of cooperatives should also be addressed. The Government of India, State Government of Karnataka, Reserve Bank of India, National Bank for Agriculture and Rural Development, Central Cooperative Bank, National Centre for Cooperative Education, National Council for Cooperative Training, Apex Bank at the State Level, Cooperatives and other agencies have to work in close collaboration toward designing cooperative management in general and delivering women empowerment oriented programmes in particular.