

# Profile of Women's Co-operatives in Coimbatore District

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## Introduction

## I INTRODUCTION

After attaining Independence, India became a socialistic welfare state. It thus committed itself to the general happiness of its citizens. The Constitution of India itself demands for social, economic and political justice to all sections of the society. It is observed that the importance of co-operative is widely acknowledged in both developed and developing countries. Broadly speaking, co-operation means working, thinking and living together. Co-operatives provide immense opportunities for weaker sections and poor to organise themselves to achieve their common goals (Shabhanayakam, 1988).

Women as a most important marginal group in a developing country like India, should be integrated with the main stream of nation's socio-economic development. This is recognised everywhere. Co-operatives play an important role in women's economic status. The co-operatives provide various opportunities for women to participate in a variety of economic decision-making processes. The women

participation in economic decision-making in general and through co-operatives in particular, would result in increasing the employment opportunities for women, increasing the production and income levels of the community and co-operativising the production, marketing and distribution. Therefore, women participation in co-operative movement should be patronised and promoted by the state (The Economic Times, 1988).

Women constitute nearly half of the population, and therefore, there cannot be happiness and development so long as women remain depressed and exploited. For many years, women's development is being spoken in India. Women of Vedic India were educated. Women scholars were also present during the Buddhist time. So many girls in well-to-do families used to be given a fair amount of education down to about 300 B.C. (Altekar, 1989).

On the whole, Hindu women held an honoured place during the early Vedic times. The description of the position of women before 300 B.C. shows that she enjoyed a high status. The position of Hindu women

was very different from the lower status to which they were graded after about 300 B.C. The practice of early marriage appeared to be encouraged during this period (Mahajan, 1989).

The revival of Sati, the prohibition of re-marriage, the spread of purda and the great prevalence of polygamy made her position very bad. Significant changes occurred in the social, economic and political status of women during the nineteenth century in India (Kuppuswamy, 1982). There were three main reasons responsible for bringing vital difference in the position of women in the society. First, a rational outlook of life and its problems. Secondly, the great social reformers like Raja Ram Mohan Rai, Dayanand Saraswathi, ~~Sir~~ Syed Ahmed Khan, Maha Dev Ranade, did yeoman services for the cause of women in India. Thirdly, there was a firm faith in Mahathma Gandhi and the leaders of the National Movement (Prabhu, 1980). In the nineteenth century all the evils like sati, purda, widowhood, child marriage, etc., were eradicated. Social reformers played a vital role in this regard. Many Indian women leaders like Pandita Rama Bai (1858 - 1922), Rama Bai Ranade (1884) and Madam Cama (1861 - 1936) played an important role (Gandhi, 1982).

One of the major causes for the exploitation of the females was their economic dependence upon men. In the field of employment and other economic activities, women are discriminated the world over. This is now being recognised and steps taken to stop such discrimination and exploitation (Bansal, 1989).

Step by step, women had improved in many fields. Because of increasing economic situation, women themselves voluntarily go to the job and compensate their household expenditure. Today, women have a power to rule over India. No society can be free, fair and just until its women enjoy freedom and justice and opportunities for utilising their potential (Krishna Iyer, 1989).

Today's Government has decided to provide 30 percent seats for women's employment. The work participation rate of women in organised sector is nine percent and in unorganised sector, it is ninetyone percent (Sharma, 1991).

Women played many roles. They were employed in agriculture and allied sectors, for rural development,

Industrial field, women officials, other development fields and social welfare (Government of India 1990). Now-a-days, the Government celebrate International Women's day on 8th March every year. In Tamilnadu, women are participating on a large scale in co-operatives. The girls above the age of 18 years are admitted as associate members (Mukherji, 1981). The Social Welfare Department and Industrial Centres had taken up women's co-operatives to promote their standard of living.

The topic of the present study is a "profile of women's co-operatives in Coimbatore District".

Since the Government gives importance for women's development, it is worthwhile to investigate the participation of women in co-operatives and how it promotes the women's socio-economic development helping towards the emancipation of women, in terms of certain parameters with the following objectives.

1. To study the different types of women's co-operatives.

2. To know about the functioning of women's co-operatives.
3. To find out the role of women in women's co-operatives.
4. To know as to why women's co-operatives are needed
5. To analyse the benefits which women get through these co-operatives.
6. To know how women's co-operatives help women to empower.

Like any other study, the present investigation was carried out with the following limitations:

Due to paucity of time, cost and poor transport facilities, only the 11 women's co-operative societies that existed in Coimbatore District could be chosen. The study was confined to 110 women members chosen at the rate of 10 women members from each of the eleven women co-operative societies in Coimbatore District.

# Review of Literature

## II REVIEW OF LITERATURE

The Review of Literature of the study is discussed under the following headings:-

- A. Co-operative Movement
- B. Co-operative Movement in Other Countries
- C. Women's Co-operatives
- D. Studies Related to Co-operatives

### A. CO-operative Movement:

Generally speaking, co-operation means living, thinking and working together. In its technical sense, it denotes a special method of doing business. In its former sense co-operation existed even before the existence of man (Bogardus, 1991).

Co-operation may be defined as a form of organisation wherein persons voluntarily associate together, as human beings, on a basis of equality for the promotion of the economic interests of themselves (Calvert, 1990).

Co-operation is a world-wide movement. It was introduced in India in the early years of this century

in the wake of families which had resulted in economic hardship and an alarming increase in the indebtedness of the farmers to the money lenders. The idea was to free the farmers from the necessity of having to borrow money on usurious rates of interest from village money-lenders (Desai and Patel, 1985).

The Co-operative Societies Act, which was passed in 1904 envisaged the formation of village credit societies. In 1912, the Act was amended to enable formation of other types of societies for activities relating to sales, purchase, production, housing, etc. This Act also provided for the creation of federations of primary societies and for supervision, audit, mutual control and overall development of the Co-operative movement (Co-operation in Independent India, 1983).

Till 1947, the official policy was not directed towards overall economic development or for the achievement of any socio-economic objectives for which co-operation could serve as an instrument. Co-operation was introduced in India mainly as a defensive organisation for dealing with problems of rural indebtedness (Mathur, 1982).

Co-operatives play an important role in furthering the process of economic development in developing countries. It helps in two ways; it provides employment to the people and it increases the pace of capital formation in the country. Several other services can be provided to the rural masses through the organisation of the Community Development on the basis of co-operative principles. Co-operative Societies can mobilise rural savings for the benefit of the country (Mathew, 1986).

Additional employment provided through the implementation of development projects could provide additional sources of finances for the industries of the country, and capital formation. Since, co-operation makes people self-disciplined, industrial disputes would be minimised, the efficiency of the industrial workers would increase and the workers would be converted into producers (Rout, 1984).

The Co-operatives are not meant for profit. As the co-operatives are emerging with new dimensions on the horizon of national economy, the aspect of profit and profitability needs careful attention by the policy planners and co-operators. Generally, the efficiency

of the management is measured by the profitability of the business, the greater the profitability, more the efficiency (Anjaneyulu, 1985).

The co-operatives are expected to function like commercial organisations but still, they cannot maximise their profits nor can afford losses. Though, the bye-laws of co-operatives are generally silent about the level of profit earnings, they deal with the distribution of net profits (Dakshinamoorthy, 1989).

The basic principle of co-operation is to have a limited interest on capital. The co-operatives help to attain the social and economic welfare of members, the rate of return should be higher than the cost of capital or cost of loan and the invested money must be recovered giving scope for expansion (Sharma, 1985).

The principles of co-operation are voluntary association, democratic management, self help and mutual help, no profit motive, open door policy, publicity, neutrality and equality. Co-operation is a philosophy of life which can be complex structure of modern society. Co-operation has grown enormously like a tree with countless branches (Rahman, 1983).

There are many types of co-operative societies. They are as follows:

A service co-operative is an organisation of villagers who have willingly combined for mutual help and co-operation in meeting their common economic requirements and in increasing agricultural production (Bedi, 1987)

The Service Co-operative Associations are those which provide services such as financing, insurance, housing and utility services for their members who may be either farmers or city dwellers (Bakkern and Schaar, 1983).

Co-operative Marketing Society is an association of producers and it is an attempt at self-help to overcome one or more functions performed by the middle men and other servicing agencies (Kulkarni, 1983).

The word marketing represents not only the sale of produce in the Mandi, but also includes all the stages and processes in order to reach the consumer. Industrial co-operatives are those to extend work opportunities, raise income and to bring about a more balanced and integrated rural economy such as

"providing common facilities, joint handling of orders and marketing" (Planning Commission, 1984).

Village and small-scale industries play an important role in the national economy of India. This can be achieved through Industrial Co-operatives. Primary Industrial Co-operatives have been organised either for production or for the purpose of supplying services and technical know-how to members (Reddi, 1989).

One of the stages through which some of the commodities have to pass before reaching the consumer is called processing. Several important agricultural commodities have to undergo one or more stages of processing before they reach the consumer. Paddy, cotton, sugarcane, oil seeds, jute and tobacco are the examples. Proper processing arrangements are, therefore very important in the development of co-operative marketing (Gadgil, 1983).

Weaver's Co-operatives are formed by the weavers. Handloom Co-operatives formed the most important sector of industrial co-operatives in the country. (Report of the ICA Commission on Co-operative Principles, 1985).

Oil co-operative societies have been organised under khadi and village industries programme. It is one of the most important societies to raise the nation's economy (Sharada, 1986).

Handicrafts co-operatives had been made to organise societies of craftsmen like wood carvers, ivory workers, horn workers, metal carvers, stone carvers, goldsmiths, toy makers, printers, etc. Leather and palm-gur co-operative societies constitute another important group of Industrial Co-operatives (Mazumdar, 1985).

The departments of Tamil Nadu State Government like Forest Department, Sericulture Department, National Rural Development Corporation, Agriculture Department, Consumer Co-operatives and Super markets are the customers of the products manufactured by the society. The society has offered reasonable amount of bonus to their members out of distributable profits. Apart from their wages, members get their bonus amount and sometimes complementary goods for their personal use (Dharia, 1991).

There are also many types of Women's Co-operative Societies. They are as follows:

Women Polythene Bag's Manufacturer's Industrial Co-operative Society manufactures polythene bags of various sizes required for packing the consumer products (Mohanam, 1990).

Ladies Stationary Good's Manufacturing Industrial Co-operative Society Limited undertaking works such as manufacturing students note books, office file pads, writing pads and binding works. The society is receiving work orders mostly from Government Press (Everett, 1981).

The work received by the Women's Co-operatives are spread over time as well as among the members so as to ensure equitable income to the members all through the year. The society also gives training to candidates sponsored by Training of Rural Youth for Self Employment (TRYSEM), Integrated Rural Development Programme and Tamil Nadu Adi Dravida Development and Housing Corporation (TADHCO) and the trained candidates are absorbed as members in the society (Sharma, 1991).

One of the most important objectives of fisheries women co-operative societies is improving the economic condition of fisher women. The women can also be benefited by playing active part in marketing and aquaculture for which they need special support. In India, it is the women who are engaged in post-harvest operations and marketing. Women also play an important role for improving the living conditions of the present and future generations (Desai, 1985).

Consumer Women's Co-operative Stores can work on the advisory committees of fair price shops and help in monitoring the working of the Public Distribution System. They can be members on the Board of Management of Co-operative Societies (Nauriyal, 1987).

Women's co-operatives can start a number of consumer processing units like spices, powdering, toys, sport goods, other commodities like rice, sugar, kerosene, palm oil, cereals like wheat etc. They can help in exercising checks and control on packing, labelling, quality certification, etc. of packed consumer goods and also to prevent adulteration of goods (Sharma, 1987).

Ladies Garment Maker's Co-operative Societies provide employment opportunities for women to raise their standard of living. These societies stitch uniform dresses for school, Municipality under Government of Tamil Nadu (Mazumdar, 1987).

B. CO-operative Movement in Other Countries:

The co-operation concept was raised during 1904 in Indian countries. But, in foreign countries, this concept was raised in 1870's. The co-operative movement in the U.S.S.R. is centered around the consumer co-operatives. Hence the co-operatives occupy very important place in the co-operative movement of the U.S.S.R. Consumer co-operatives not only sell consumer goods to the population but also sell some articles intended for consumption production to collective farms and other organisations like kindergartens, hospitals, etc. The departments are supposed to carry a certain stock of commodities to ensure their timely delivery to consumer co-operatives and their enterprises. (Phadake, 1981).

The Consumer Co-operatives in U.S.S.R. also have to perform other activities which are connected with manufacture of confectionary, meat products, canned

food, bread and bakery products, soft drinks, juices, grapewines, production of wood and various building materials, industrial manufacture of equipment and instruments for trading and public catering establishments (Rajan, 1988).

Germany was the first country in the world to apply the principles of co-operation in the field of credit. There were three types of loans issued by the credit society. They were simple loans, current accounts and property transfers (Mahalingam, 1991).

Co-operative wholesale society is the largest co-operative production organisation in England and owns 200 factories. It has a farm of 10,000 acres in Canada and a number of bacon factories in Holland and a fleet of ships for transporting merchandise (Patnaik, 1988).

Denmark is the homeland of agricultural co-operation in the world. The Danish Co-operative dairies are not only interested in business, but are also interested in improving the economic condition of the farmers. Ireland is one of those countries which adopted co-operation for the amelioration of the economic condition of the agricultural masses (Hajela, 1990).

The Japanese Consumer's Co-operative Union (JCCU) has constituted a "National Goods Development Committee" consisting mostly of women, which meets once every two months and is assisted by five regional committees. In the course of developing a product, its quality is tested by a much larger number of housewives, about five housewives from nearly 100 active co-operative societies (Puri, 1980).

Consumers in Japan have an increasing desire to purchase "better healthier and safer foods at lower prices". Women play a very important role in consumer co-operatives, which is essentially a women's activity. The vital importance of women's involvement and their participation has been reorganised by consumer movement all over the world, but no other movement has succeeded like the co-operative movement (Sharma, 1982).

#### C. Women's Co-operatives:

Women constitute a sizeable segment of our population and contribute to the uplift of not only their household, but the society at large. In the sixth plan, for the first time, in the history of Indian Planning, women have been given some importance (Rajan, 1988).

The ultimate goal is to raise their socio-economic status in the Indian Society. To quote from the document, the low status of women in large segments of Indian society cannot be raised without opening up opportunities of independent employment income for women (Mahalingam, 1991).

The need for Women's Co-operative is very important. Among the illiterate in India, three fourth are women (the literacy rate is 32.52). The opportunities for upgrading skills, training and co-operative education to these illiterate women are scarce. As active participant in economic endeavours, women have always been dependent on men when it comes to finance. There is resistance and scepticism when women apply for credit facilities from bank and agencies monitoring various schemes for financial assistance to co-operatives. Women, especially poor, illiterate women at grossroot level have dual responsibilities. Their economic contribution to family income is taken as a part of the household chore; hence, she is anchored in the family. The need of such training programmes which gives her opportunity

of individual development in work skills alongside leaving her free to look after necessary minimum domestic chores (Sharma, 1991).

Co-operatives which have a strong infrastructure from village to national level, are ideally suited for women's development programmes. There are many co-operative societies at various levels from grassroots to national with a membership of 12 crores consisting of both males and females. At village level, such developmental activities can be undertaken by organising women's groups under the existing primary level co-operatives or by organising independent co-operative groups of women. At the village level, the multi-purpose women's co-operatives may be organised with the membership of the women of the area (Jain, 1985).

The girls above 18 years were admitted as associate members. The objectives of such co-operatives will be to undertake consumer business to organise small units of income generation, in food processing, readymade garments, powdered spices, etc,

to encourage domestic savings, to arrange for special functional literacy programmes, health education/services, etc (Mukherji, 1981).

At the district and the state levels, Women's Advisory Committees should be organised in all types of district and state level co-operative federations. The main function is to provide guidance and support to the village level activities organised by their affiliates. It should also formulate and evaluate policies and programmes in consonance with plan document and provide necessary guidance and information at grossroot level, ~~t~~he main committee with the membership of local women only (Mathur, 1990).

With the gradual rise in the standard and cost of living, particularly in urabn areas, it has become necessary for women from the low and middle income groups to supplement the family income and pursue measures for economising on expenditure to make both ends meet (Chen, 1989).

One of the ways to help women would be to create opportunities for their employment in cottage and small

scale industries and enable them to participate in the activities of consumer's co-operatives and thrift and credit societies (Singh, 1988).

Women Co-operative Societies have been organised for different trades such as soap making, embroidery, tailoring, spinning, palm leaf work, etc. The Government of Punjab maintains separate departmental staff consisting of women to supervise and inspect the working of such women's co-operatives (Mitra, 1986).

In Tamilnadu, there are industrial co-operatives and milk societies among women. One central Industrial Society was also formed to facilitate the operation of primary Industrial Societies. In Andhra, there were 36 societies exclusively meant for women. These were mostly industrial societies engaged in tailoring and making tapes and leaf plates etc (Rahman, 1983).

In West Bengal, Women's Industrial Co-operatives have been increasing in number for the rehabilitation of refugee women. These were providing employment in handloom weaving, dyeing and printing embroidery and in other crafts. In Uttar Pradesh, Delhi, Kerala,

Rajasthan, Orissa, Madhya Pradesh, Tripura, Bihar and Mysore also Women's Industrial Co-operative Societies have been organised.

To enlighten women in co-operation and co-operative methods, a well thoughtout and widespread co-operative education programme for women would be formulated by the National Co-operative Union of India (N.C.U.I.) (Uddin, 1983).

Education and extension are the two major inputs for the promotion of women involvement in Co-operatives. Continuous dissemination of knowledge, in regard to co-operative concept, laws and bye-laws and management guidance will strengthen the women's co-operatives as also create co-operative consciousness and self-confidence in them (Seema, 1992).

The scheme is being implemented in the States/Union Territories of Andhra Pradesh, Assam, Bihar, Gujarat, Himachala Pradesh, Kerala, Karnataka, Madhya Pradesh, Manipur, Maharashtra, Meghalaya, Orissa, Rajasthan, Uttar Pradesh, and West Bengal (Rajan, 1988).

Andhra Pradesh Co-operative Union has recently started the implementation of the programme by appointing a lady co-operative Education Instructor (C.E.I.). There is one lady Co-operative education instructor who is implementing the programme for the women members of co-operative societies (Sharma, 1989).

There is one lady co-operative education instructor who is implementing the programme for the women members of co-operative societies in Arunachal Pradesh. The programme is being implemented in a selected urban area by one lady education instructor in Assam (Gandhi, 1987).

In Bihar, there is one lady education officer and 8 women organisers for the implementation of the intensive co-operative education projects. Gujarat State Co-operative Union is implementing the programme with 19 lady co-operative education instructors and one lady assistant co-operative education officer (Sharma, 1988).

Like this, in Himachal Pradesh, Karnataka, Kerala, Madhya Pradesh, Manipur, Maharashtra, Meghalaya,

Rajasthan, Orissa, Uttar Pradesh and West Bengal, there are 3 or 4 lady instructors under the lady co-operative education programme (Sharma, 1990).

Women participation in economic decision-making is a vital means by which their economic dependency and social inequality could be removed. The co-operatives provide various opportunities for women to participate in a variety of economic decision making process. This is true of a country like India, where the major chunk of women population is economically dependent and socially backward and the co-operative institutions have encompassed a wide range of economic activities ranging from production, marketing, distribution and banking (Mathur, 1988).

Women participation in co-operatives has taken two definite forms in India. These are, participation of women as members is open to all and formation of co-operatives exclusively for women by themselves. Both of these aspects of women participation in co-operatives shall be encouraged to promote women involvement in economically useful activities in our country (Gupta & Verma, 1990).

Such a new process of women involvement in economic decision-making would help women to secure their due share in the fruits of Nations's economic development and attain economic independence and social equality. Women participation in consumer co-operatives is the first and the foremost phenomenon. This is so, because of the immediate impact of rising prices felt on family budgets everywhere. Therefore, women are increasingly taking active part in the activities of the consumer co-operatives and other types of co-operatives in all countries (The Tamil Nadu Journal of Co-operation, 1991).

Co-operatives of women engaged in tailoring and iron making leaf plates have been organised in Andhra Pradesh. On 30th June, 1974, there were 2838 women's co-operatives with 1,22,575 members, Rs. 8275 lakhs share capital and Rs.140,11 lakhs as working capital. These societies had produced goods of the value of Rs.125.18 lakhs. 1681 societies had reported to have earned profits during the year. About the million women are taking active part in the working of 3 lakh co-operatives in the country. These 3 lakh co-operatives have a total membership of 100 million. As

on 1977, there are total number of 3,742 women co-operatives covering small scale and cottage industry, fishery, dairying, urban banking, etc. (Shantha and Subramanian, 1990).

The main functions of various types of Women's Co-operatives are as follows:

The Social Welfare Department of Tamil Nadu has set up 15 ladies stationary goods manufacturing industrial co-operative societies with the main aim of uplifting the poor village women by giving training and employment. This in turn helps the rural women in increasing their levels of living (Parthasarathy and Ram Mohan, 1992).

The financing of ladies stationary goods Manufacturing Industrial Co-operative Society was started with a share capital of Rs.2500 received from 25 members and a share capital loan of Rs.2500 received from Government. The society received a subsidy of Rs.20,000 towards the purchase of one paper cutting machine, one ruling machine and a hard press from the Government. Apart from this, the Government has also given an interest free loan of Rs.10,000 towards

working capital. As managerial assistance, the Government has given one supervisor of industrial co-operatives to look after the functioning of the society (Sharma, 1990).

The finance for Women Polythene Bags Manufacturer's Industrial Co-operative Society has ventured its project initially with a share capital of Rs.36,700 contributed by its members. Besides, it received in the year 1983, working capital loan of Rs.50,000 from the Government of Tamil Nadu (Mohanram, 1990).

In the year 1983, it received cash credit loan amounting to Rs.6 lakhs from Tamil Nadu, Industrial Co-operative Bank. The turnover of the society during the period under review has been steadily increasing from Rs.1.41 lakhs in 1982 - 83 to Rs.27.26 lakhs in 1986 - 87 (Uddin, 1983).

#### D. Studies Related to Co-operatives:

Kumari (1982) conducted the study of functioning of the different types of Co-operative Societies in Prakasam District in Andhra Pradesh. The study reveals that the Co-operative Society will succeed only in so far as it spontaneously organised by leaders in the community and all its member's activity. Co-operate to do the work of the society, discussing money together,

saving lending together, buying and selling together. Co-operatives offer a great potential to rural development. Village Co-operative Societies are working as a very powerful instrument for the social upliftment. Co-operative Societies are the main bodies to achieve the objective of IRDP by developing agriculture, rural industries, rural distribution system and education and training.

Dwivedi (1985) conducted the study on Fisheries for Rural Development and Social Welfare. His findings are that fish is a major resource for foreign exchange earnings in India. Aquaculture is now recognised as a potential tool for rapid development and improving the socio-economic conditions of fishermen. The Government should introduce some successful and appropriate technologies which fishermen can learn with some training. The fishermen and women's Co-operatives in near future will make an important contribution in India's economy and will improve the socio-economic condition and nutritional status of fishermen. Sharma (1987) conducted the study on participation of Women in Consumer Co-operative Movement. The study reveals that Women's Co-operatives can help in the spread of ideas

on balanced food pyramid, and help to promote and develop other related activities played by women in the economic development of this country.

Nauriyal (1987) conducted the study on Public Distribution System and need for restructuring. His findings are that the Government was to establish a network of fair price shops as the first best alternative to the free market. The improved investment pattern and the increased production as a consequence of the launching of five year plans, made it all the more necessary. The inception of the fair price shops and encouragement of the members should be added.

Shantha and Subramaniam (1990) conducted the study on Women's Co-operatives. The study reveals that many of the women's societies were successful in management and functioning. Of the many societies, Edamalaipattipudur society tops the list. The society increased their membership from 26 in 1980 - 81 to 85 in 1985 - 90. The production of this Ladies Stationary Good's Manufacturing Industrial Co-operative Societies

in 1984 - 85 was Rs.90,158 and sales Rs.10,2008 and got net profit of Rs.8,196.

Radha (1991) conducted the study on participation of women in milk Co-operative Societies. The findings of the study were the contributions that women have made in various areas of socio-economic activities in our country are commendable. It has been recognised that the role of women in Co-operation is very vast, particularly in consumer Co-operative movement, for women occupy a pivotal position in managing the affairs of the houses. The government should motivate women by creating awareness about their role in cattle farming and co-operatives. This can help to have another white revolution in a revolutionary manner which may help in the development of the country. Milk is a nutritious food and plays an important role in the health of the people. Healthy citizens are assets to the nation.

## Methodology

### III METHODOLOGY

The methodology of the study "Profile of Women's Co-operatives in Coimbatore District" is discussed under the following headings:

- A. Selection of the Area
- B. Selection of the Sample
- C. Selection of the Method of Study
- D. Selection of the Tools
- E. Preparation of the Tools
- F. Collection and Analysis of Data

#### A. Selection of the Area:

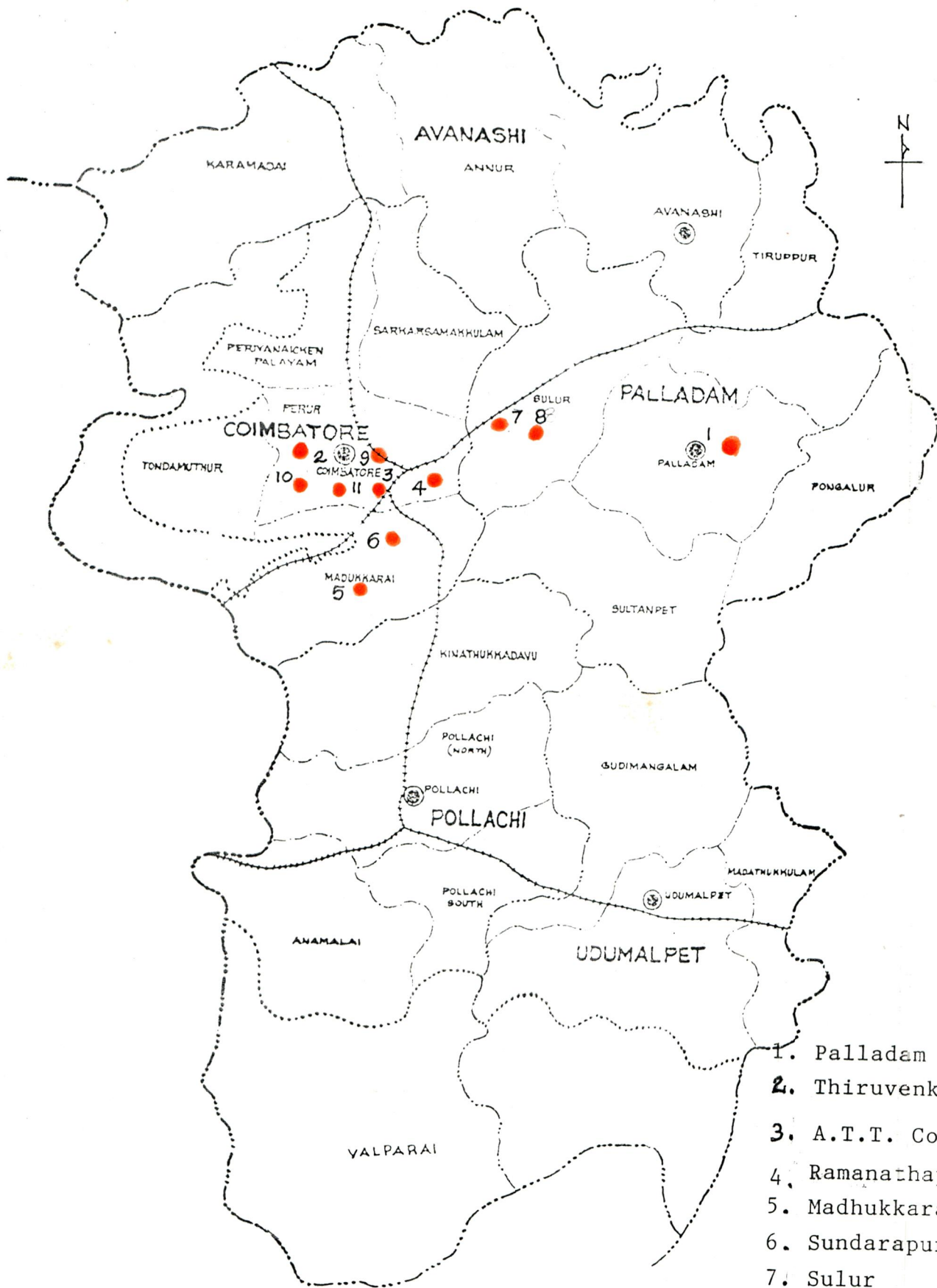
The area selected for the study was Coimbatore District and it comprised of the areas in and around the city. The area was selected for the convenience of the investigator and also as Coimbatore was one of the developed districts, where eleven women's Co-operative Societies existed. (Fig.1)

#### B. Selection of the Sample:

Sample is that part of the universe which we select for the purpose of investigation (Gupta, 1989).

The area of the study was concentrated on the

# MAP OF COIMBATORE DISTRICT



LOCALE OF THE AREA

FIG. 1

1. Palladam
2. Thiruvengataswamy Road
3. A.T.T. Colony
4. Ramanathapuram
5. Madhukkarai
6. Sundarapuram
7. Sulur
8. Sulur
9. P.R.S. Colony
10. Govaipudur
11. Uppilpalayam

women's Co-operative Societies. Eleven women's co-operatives in Coimbatore District were taken up for the study.

Random Sampling Methods are those in which every item in the universe has a known chance, or probability, of being chosen for the sample (Gupta, 1990).

Eleven women's co-operative societies functioning in Coimbatore District were taken up for the study and ten women members from each of the eleven societies at random sampling method were selected for the study.

#### C. Selection of the Method of Study:

Case study is one of the methods of exploring and analysing the life of a social unit, be it a person, a family, an institution or a community (Wilkinson, 1982).

Case study method was taken up by the investigator to study in depth, the functioning of women's co-operative societies. The study gave a clear picture of the women's Co-operative Societies and the part played by women in their functioning.

The investigator selected questionnaire method to collect detailed particulars about the Women's Co-operative Societies from the Special Officers of the societies. From the data collected through the questionnaire, case studies were prepared for the women's co-operative societies.

Interview schedule to collect details about the functioning of the women's co-operatives and the role of women in the co-operative societies was chosen, and 110 members at the rate of 10 from each of the eleven women's co-operative societies were interviewed.

#### D. Selection of the Tool:

The tools which were selected for the study were questionnaire and Interview Schedule.

Questionnaire refers to a device for securing answers to questions by using a form which the respondent fills by himself (Gupta, 1991).

A questionnaire consists of a number of questions printed in a definite order on a form. The forms are usually mailed to the respondents who are expected to read and understand the questions and reply to them in writing in the relevant spaces provided for the purpose on the said forms (Wilkinson, 1982).

Questionnaire method was used to collect detailed particulars of the women's co-operative societies from the Special Officers of the concerned societies.

An Interview Schedule refers to a set of statements and for questions to be answered by the respondent in a face-to-face interview and filled in by the interviewer himself (Chandhari, 1986).

Interview Method was used to collect information about the functioning of women's co-operative societies from the members and for interviewing, an interview schedule was used as a tool.

E. Preparation of the Tool:

A questionnaire was prepared to collect information from the Special Officers of the women's co-operative societies. It consisted of questions related to the year of the establishment of the society, objectives, membership, functioning of co-operatives, role of women, finance, achievements, drawbacks or short comings, benefits to the members, etc., which is appended as Appendix - I.

An Interview Schedule was evolved to elicit information from the members of the societies regarding the functioning of the societies and their role. Interview Method was used to collect details about the functioning of the women's co-operative societies from the members (appended as Appendix - II).

F. Collection and Analysis of Data:

The investigator contacted, the eleven Special Officers of the women's co-operative societies personally and after explaining the purpose of the study, the specially prepared questionnaire was handed over to them, with a request to read the questions carefully and to fill the columns in an objective manner. The investigator collected the filled in questionnaires from all the Special Officers within a period of a fortnight.

The investigator after creating rapport with the members of the societies, interviewed them with the help of the specially evolved interview schedule and marked the responses given by them in the schedule form. Each interview lasted for nearly 50 minutes. The

investigator interviewed 110 members at the rate of 10 from each of the eleven societies selected at random within a period of 3 months.

The data thus collected were consolidated, tabulated and analysed and are presented in the next chapter.

## Results and Discussion

#### IV RESULTS AND DISCUSSION

The results of study are discussed under the following headings:

- A. Case Studies of the Individual Women's co-operative Societies
- B. Responses of the Members of Women's Co-operative Societies

A. Case Studies of the Individual Women's Co-operative Societies:

The details regarding the different Women's Co-operative Societies were collected from the Special Officers of the concerned societies and they are presented here-under in the form of case studies of the individual women's Co-operative Societies. The societies studied were:

- i. Palladam Women's Stationary Good's Manufacturer's Industrial Co-operative Society
- ii. Coimbatore Women's Co-operative Stores Limited
- iii. Coimbatore Ladies Garment Maker's Co-operative Cottage Industrial Society
- iv. Good Samaritan Ladies Polythene Co-operative Society

- v. Sulur Food Fair Manufacturer's Women's Industrial Co-operative Society Limited
- vi. Sulur Adi Dravida Ladies Polythene Worker's Industrial Co-operative Society Limited
- vii. Coimbatore District Armed Force Families Welfare Industrial Co-operative Society Limited and Tamil Nadu Special Police IV Branch Thiruvallur Police Families Welfare Industrial Co-operative Society Limited
- viii. Coimbatore District Rural Police Families Welfare Industrial Co-operative Society Limited:
- i. Palladam Women's Stationary Good's Manufacturer's Industrial Co-operative Society Limited:

Palladam Women's Stationary Good's Manufacturer's Industrial Co-operative Society is situated in the centre place of Palladam town. It is one of the dry areas. As Administrative Officer, Mr. S. Veerappan looks after the functioning of the society. This society was started in the year 1980. The main objectives of the society were to provide employment for most economically backward women and to convert the available raw materials available in the area into marketable products. The Co-operative Society was started abiding co-operative laws and regulations. Initially there were 59 members in the society. Now there are 90 members in the society.



STATIONARY GOOD'S MANUFACTURER'S CO-OPERATIVE SOCIETY

FIG 2



STATIONARY GOOD'S MANUFACTURER'S CO-OPERATIVE SOCIETY

FIG 2a

All the members are women. In this society, women are the supervisors and they came forward to do that job voluntarily.

Special Officer had many responsibilities. He had to get orders for marketing the products, get the work done, give wages and then maintain accounts. Ge manages these responsibilities by putting intensive efforts. Women were motivated to work through Social Welfare Department. The qualifications needed for becoming a member were that she should be above 18 years of age, the monthly income should be within Rs.550/- and the members had to pay a share amount of Rs.10/-. This amount was utilised as an initiation for getting loan from Government Agencies, financial institutions and Banks. The identity cards were given to the members.

There were financial problems during the earlier years in the Society. With the help of the Director of Women Welfare, the key loans were got from the banks. Now, the Society had improved in financial field, getting 10 per cent profit on the whole investment. Annual target of Rs.6,00,000/- is going

to be attained in coming years. The member meetings were held monthly twice. On an average, only 30 per cent of members attended the meetings. The members discussed in the meeting about the quality of the products and the difficulties of the members.

In the beginning, the Society worked in the field of making stationary items like writing sheets, record binding and also lining by hand. At that time, there was no printing machine and double lining machine. But now, it is making covers and envelopes in addition to the above. The Social Welfare Department motivated them by giving Rs.1,20,000 with subsidy and the society got the machine and orders for the co-operatives with this money and thus improved its area of activities. The note books are made in the society. The benefits for the members from the society were that they got the stationary items for credit, and they cleared the arrears in instalments. Annual bonus is given to the members as incentives.

The office bearers in the society were clerk and field specialists. They were employed through Employment Exchange. The Special Officer feels satisfied with his work as the Society is able to

provide employment to economically backward section of women and by giving wages to the members, which adds income to their family.

In general, the suggestion of the Special Officer for better functioning of the society was to get more orders, which will improve the financial position of the society and give employment opportunities for more women of the area.

ii. Coimbatore Women's Co-operative Stores Limited:

Coimbatore Women's Co-operative Store is situated in Thiruvengadasamy Road in Coimbatore city. It is in the centre place for purchasing things. P. Chandraleela is the Special Officer who administers this society. This society was originated in 1967. First, this society was administered by only General Bodies. But now, the Special Officer has taken charge of the society.

There were 134 members in the beginning. Now, the membership is 196. The main aim of the society was to create awareness about the co-operative societies, its policies and the benefits the society provides to the people, especially for women. Women

to have separate co-operative society was the reason, it was started. In the society women were coming forth to occupy the administrative position.

Special Officer had many responsibilities. She had to be responsible for distribution of commodities and maintenance of records. The members of the society were women only. The qualifications for membership was that the women should have completed 18 years and had to pay an admission fees of Rs.5/-.

The society had faced financial problems earlier. The society is housed in a rented building. The meetings of the members were held monthly once. All the members attend the meetings regularly. In the meeting, they discussed mainly about finance, quality of the products and suggestions for improvement.

This society was working at first in the field of Consumer's department. But now, fair price department is functioning. The reason for extension was that women came forward to join the society as members. The available products in the society were

rice, wheat, kerosene, sugar, ragi and palm oil. These products were procured from Coimbatore District Consumer's Co-operative Stores. Hence, the products were cheaper when compared to private shops. The society got the products by paying cash. The society distributed the things to the ration card holders by cash. The office bearers in the society were clerk, seller and measurer. Those were employed through Employment Exchange. The non-members were also benefitted by this co-operative.

The Special Officer's suggestion for the improvement of this society was that if the nearer fair price shop is connected with this co-operative, it could be well established. The society had to give bonus to encourage its members.

iii. Coimbatore Ladies Garment Maker's Co-operative Cottage Industrial Society:

Coimbatore Ladies Garment Maker's Co-operative Industrial Societies are situated at various places like A.T.T. colony, Ramanathapuram and Madhukkarai in Coimbatore. D. Devarajulu is the Special Officer incharge of these societies. These societies were started in the years 1962, 1990 and 1991 respectively. At first, only 50 members were there in the society.



LADIE'S GARMET STITCHING CO-OPERATIVE SOCIETY

FIG 3

But now, there are 801 members working in all these three societies. All the members were found to be women folks.

This society was started for giving employment opportunities for deserted women, widows, physically handicapped and other poor women of Coimbatore city, to raise their standard of living and also satisfy their basic needs. The main objective was to promote the economically backward women in the community.

Women were not forced to take up administrative posts other than clerical post. It was left to their convenience. There were many responsibilities shouldered by the special officer. He has to get orders, market the products, help to increase their employment pattern, collect the loan, supervise the General Administration and maintenance of records. He manages these responsibilities through pre-planning and prompt implementation. There was no special supervisor for the unit. Lady clerks are working in the society.

These co-operative societies motivated women to earn their income by their own efforts and raise their

standard of living. The entrance and membership fees were used for the maintenance of the society. The society had issued identity cards to all the members. The societies do not face any financial problem. The member's meetings were held once in 6 months. All the members were found to attend the meeting regularly. The members discussed about the finance, quality of the products and the difficulties of the members related to the society.

In the beginning, the society made dolls, prepared pickles, pappads and stitched uniforms. These were taken up as there was full demand for these products and they were easily producable ones. Now, it is working in the additional field like stitching school, corporation uniforms and screen printing. The present need of the unit is to get more orders. They are getting raw materials from CO-optex, Khadi and village Industries Commission and Weaver's Cp-operative Societies. The society is giving yearly bonus, advance wages and concession in prices of the products (2 to 5%) to encourage the members of the society.

The office bearers are 3 clerks, 3 assistants and one night watchman. These members are employed through District Employment Exchange. The Special Officer is satisfied with his work as he was helping the women to earn and thus raise their standard of living.

The Special Officer feels that at present, the garments are stitched in a crude way. If the dresses are made in a neat and upto date style and fashion, the demand for them may be more and thus more of marketing could be done. At present, the society is in due need of infrastructure facility, other than the above needs the co-operatives are functioning regularly and properly.

iv. Good Samaritan Ladies Polythene Co-operative Society:

Good Samaritan Ladies Polythene Co-operative Society is situated in Sundarapuram which is 4km away from Coimbatore. T.S. Palanivelu is the Special Officer who administers the society. The society was registered in the month of September in 1968 and it started to function in the month of November in the



POLYTHENE PACKING CO-OPERATIVE SOCIETY

FIG 4

same year. Initially, there were 29 members. But now, 47 members are in the society. All the members were found to be women folk.

It was started for the improvement of economically backward section of women. As the co-operative provided employment opportunities to the women, their standard of living was found to have raised. This co-operative was started abiding co-operative laws and regulations. Women came forward for Administrative officer or Special Officer positions.

There were many responsibilities shouldered by the Special Officer. He has to check the daily administration marketing and also maintenance of records. He carries the responsibilities in a well-planned, prompt, and casual manner. He also had responsibility of supervising the members activities. Women were motivated to join in the society through Women's Welfare Society.

For membership, the women had to pay the share amount of Rs.10/-. The Society used this fees for day

today business. There was no financial problem as such. Now more funds are available for the Society. The Society members were given Identity cards. The members meetings were held yearly once, sometimes monthly once. All the members regularly attended the meetings. In the meeting, they discussed about the working of the Society, suggestions were given to improve the society.

In the beginning, the Society worked in the field of making polythene bags. But now additional work of making tea bags through kithan sacks. The products in this society are polythene bags and kithan sacks. Because of this expansion, the employment opportunity for women was found to have increased. They got the raw materials from Indian Petro Chemical Corporation Limited in Baroda and kithan sacks in Calcutta. Deepavali Bonus and more wages are given for encouraging the members.

The office bearers in the society are 1 clerk, 1 typist, 1 foreman and 8 assistants. These members are employed through District Employment Office. The Special Officer feels a sense of satisfaction in the

in the work because he is getting a chance of providing employment to many.

The Special Officer had special plan to improve the society through preparing thermo-plastic cups and through this, the society's economic viability can be increased and this in turn increases the standard of living of the members.

v. Sulur Food Manufacturer's Women's Industrial Co-operative Society Limited:

Sulur Food Fair Manufacturer's Women's Industrial Co-operative Society is situated in Sulur which is 16kms away from Coimbatore city. As Administrative Officer, Mr. A. Kalyanasundaram looks after the functioning of the Society. The Society was started in the year 1988. The Society was started for preparing Kuzhandai Amudhu supplied to children, pregnant and lactating mothers, working under Integrated Child Development Scheme offices in Coimbatore District. The main objective was to provide employment for women to raise their standard of living.

The Co-operative Society was started by Director of Social Welfare and Registrar of Women's Industrial Co-operative Societies in Madras. Initially, there were 50 members in the Society. The members of the Society are only women. Women are the supervisors in the Society and they came voluntarily to do so.

Special Officer had many responsibilities. He had to maintain the stock of the marketable products and the raw materials and administers the society's functioning. He manages these responsibilities with the help of the members. The Special Officer himself supervise the functioning of the society. Women were motivated through Social Welfare Department. The eligibility requirements needed for becoming a member were that she should be above 18 years old, and the yearly income should be below Rs.6400/-. The members had to pay a share amount of Rs.10/-. This amount was used for the society investment.

There was no financial problem in the society. Now, the Society had improved in the financial field to deposit more money in the bank. The members meetings were held monthly twice. All the members

attended the meetings regularly. The members discussed in the meeting about quality of the products and the difficulties of the members.

In the beginning, the society worked in the field of preparing "Kuzhandai Amudhu" and it continues to do the same, as it was started for that purpose only. The raw materials were procured from the Government Agencies. The materials required for this preparation are wheat, soya, ragi and jaggery. The benefits for the members from the society are yearly bonus of about Rs.1200/- and also supply of sarees.

The office bearers of the society are clerk and watchman. They were employed through Employment Exchange. The Special Officer feels satisfied with his work as the employment is given to economically backward section of women and the society was selected as "one of the best" at the state level.

For improvement of this society, the Special Officer stated that if the number of children catered to are increased under ICDS, the employment

opportunities will be more. The newly started ICDS in Nilgiris District has also decided to get the "Kuzhandai Amudhu" from the society.

vi. Sulur Adi Dravida Ladies Polythene Worker's Industrial Co-operative Society Limited:

Sulur Adi Dravida Ladies Polythene Worker's Industrial Co-operative Society is situated in Sulur which is 16kms away from Coimbatore City. P. Rathinam is the Special Officer who administers the Society. The Society was registered in the year 1982. The main aim was to provide employment opportunities for the poor SC/ST people. In the beginning, it was started only with SC/ST women to promote their standard of living. Women came forward with interest for Administrative Officer position. There were 129 members in the society.

The Special Officer had many responsibilities. He had to maintain the Society accounts, distribute the wages and solve the members problems. He manages these responsibilities with the co-operation of members and workers. The qualification for membership was that she should know the polythene

work. The members had to pay a share amount of Rs.10/-. The amount was used for business extension. The Identity cards were given to the members.

There were financial problems during the earlier years in the Society. The Special Officer managed these problems by getting key loan. Now, the society had improved in financial aspect. The members meetings were held once in 6 months. All the members attend the meetings regularly. They discussed in the meetings about suggestions, like increase in the wages, building and water facility, finance and the difficulties of the members related to the Society.

In the beginning, this Society worked in the field of making polythene bags and sheets. Now, the society continues with the same work. The needed materials are procured from Indian Petro Chemicals Agency. They are getting these materials on cash payment basis. 20 per cent yearly bonus, uniforms, daily coffee, E.S.I. facility and E.T.F. facility were given for encouraging the members.

The office bearers in the Society are 1 accountant, Godown security 1, machine operators 2, and attenders 2. They were appointed through Employment Exchange and interview. The Special Officer feels satisfied with his work for getting opportunity to provide employment for many persons.

In general, the Special Officer's suggestion for improvement of the society was to have its own building. Getting building for rent was a problem. If the Society gets the High Molecule High Density (HMHD) and polypropylene (P.P.) machines, it could provide employment for 35 more. The Special attention should be given for SC/ST women.

vii. Coimbatore District Armed Force Police Families Welfare Industrial Co-operative society limited and Tamilnadu Special Police IV Branch Thiruvallur Police Families Welfare Industrial Co-operative Society Limited:

These two co-operative societies were situated in P.R.S. Colony and Kovaipudur in Coimbatore city. M.K.Moorthy is the Special Officer incharge of these

societies. These two societies were started in the year 1961 and 1990. This society was started for the welfare of the police families. The main work was stitching police uniforms for police department. In Kovaipudur society, there were 52 members in the past. But, in P.R.S. colony in the beginning there were 122 members in the society. Now there are 154 members. All the members are women.

Special Officer had many responsibilities. He had to maintain the accounts of credit, debit, get more orders and look after the general administration. He manages these responsibilities with the co-operation of the members.

The qualifications needed for becoming a member were that she should be from police family and know tailoring and become members after paying the share amount. The collected amount was used for the investment of these societies. The Identity Cards are given to the members of the society.

There was no financial problem to the society. Now, these societies had improved in financial aspects.

The member's meetings were held yearly once, and usually all members attend the meeting. The members discussed in the meeting about the finance and the quality of the products.

In the beginning, these societies worked in the field of stitching police uniforms. Now, these societies continue to work in the same field. The uniform clothes for stitching are got from the police department. The needed materials are produced by Jail Department. They are getting these materials by credit. According to the co-operative law, the bonus is given for encouraging the members.

There were no office bearers in Kovaipudur society. But in P.R.S. colony, the office bearers were clerk and lady assistant. They were appointed by General Bodies. The Special Officer feels satisfied with his work as the employment is given to many police families and helps to increase their standard of living.

In general, the Special Officer's suggestions

for improvement of these societies were to add more members in the society and thus to provide employment for more women.

viii. Coimbatore District Rural Police Families Welfare Industrial Co-operative Society Limited:

Coimbatore District Rural Police Families Welfare Industrial Co-operative Society is situated in Uppilipalayam police quarters in Coimbatore city. V. Arusamy, Administrative Officer looks after the functioning of the society. This Society was started in the year 1987. It was started for the welfare of the police families. The main aim was to provide employment for women and thus to raise their standard of living. There were 58 members. This society was started with police family women as members. Women came forward to administrative positions. All the members are only women.

Special Officer had many responsibilities. He had to get orders and maintain the accounts. He manages these responsibilities by his own experiences and ability. The eligibility requirement is that she should belong to police family.

The members had to pay a share amount of Rs.10/- This amount was used for the establishment of the Society. There was no financial problems. Now the society had improved in financial field to deposit the money into the bank for the welfare of the society. The member's meetings were held yearly once. All the members attended the meeting regularly. The members discussed in the meeting about the suggestions like increase in the wages, building and water facility, finance and the difficulties of the members.

In the beginning and also at present, the society worked in the field of stitching police uniforms. The police department and wholesale dealers supplied the required materials under cash or credit payment. The society supplied the items to the members on credit basis and collected the money from them in instalments when wages are paid. The bonus is given for encouraging the members.

There were no office bearers. The Special Officer feels satisfied with his work as the employment is given for an average of 22 police families by direct and indirect way.

In general, the Special Officer's suggestion for improvement of the society was to stitch more dresses and give it to showrooms and also get orders for stitching uniforms from other departments.

B. Responses as given by the Members of Women's Co-operative Societies:

A sample of 110 women members from 11 women cooperatives societies were interviewed with the help of the interview schedules and the responses as given by them are discussed hereunder:

a. The age range of the sample:

The age range of the sample is given in Table I.

**TABLE I**  
**AGE RANGE OF THE MEMBERS**

S.No	Age in years	Number	Percentage
1	11 - 20	20	18.2
2	21 - 30	35	31.8
3	31 - 40	25	22.8
4	41 - 50	15	13.6
5	51 and above	15	13.6
	Total	110	100

Out of 110 women members of the eleven women's co-operative societies taken for the study, 31.8 per cent respondents belonged to the age group of 21 - 30, 22.8 per cent were in the age group of 31 - 40, 18.2 per cent belonged to the age group pf 11 - 20, 13.6 per cent were in the age group of 41 - 50 and another 13.6 were in the age group of 51 and above.

b. The Marital Status of the Members:

Table II gives the marital status of the members taken for the study.

TABLE II  
MARITAL STATUS OF THE MEMBERS

S.No	Marital Status	Number	Percentage
1	Married	85	77.3
2	Unmarried	15	13.6
3	Widow	6	5.4
4	Deserted	4	3.7
	Total	110	100

The above table reveals that out of 110 members of the Women's Co-operative Societies taken for the study, 77.3 per cent were married, unmarried 13.6 per cent, 5.4 per cent widows and 3.7 were deserted women.

c. The aims of women members:

Table III shows the aims of women members in joining as members of Co-operative societies.

**TABLE III**  
**THE AIMS OF MEMBERSHIP OF WOMEN'S CO-OPERATIVES**

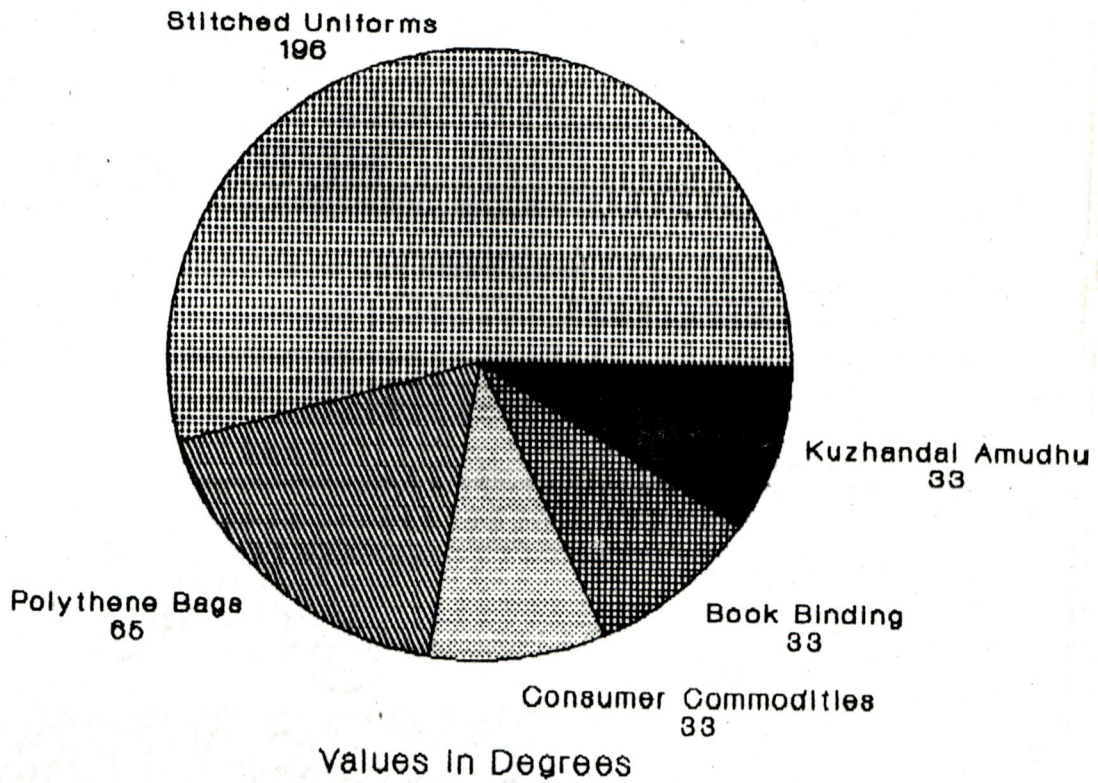
S.No	AIMS	Number	Percentage
1	To increase income	70	63.6
2	Interest in work	37	33.6
3	Pass time	3	2.8
		110	100

The above table shows the aims of the members for joining in the women's co-operative societies as given by the members. 63.6 per cent of them had joined the society to increase their income, as they

were getting low profit earlier; 33.6 per cent had joined because of their interest in the particular work which the women's co-operative societies dealt with and 2.8 per cent were not serious about it and had said that they had joined the women's co-operative societies just to pass time.

d. Utilisation of the Women's Co-operative by the Members:

The members of the co-operative society use the society for getting wages for supplying stitched and tailored uniforms (54.5 per cent), 18.2 per cent get wages for preparing polythene bags, 9.1 per cent each for the purpose of getting commodities under the public distribution system, book binding and supply Kuzandai Amudhu to the society and receive amount for the same. This is represented in a pie diagram (Fig 5).



**Utilisation of the Women's Co-operatives  
by the Members  
Fig. 5.**

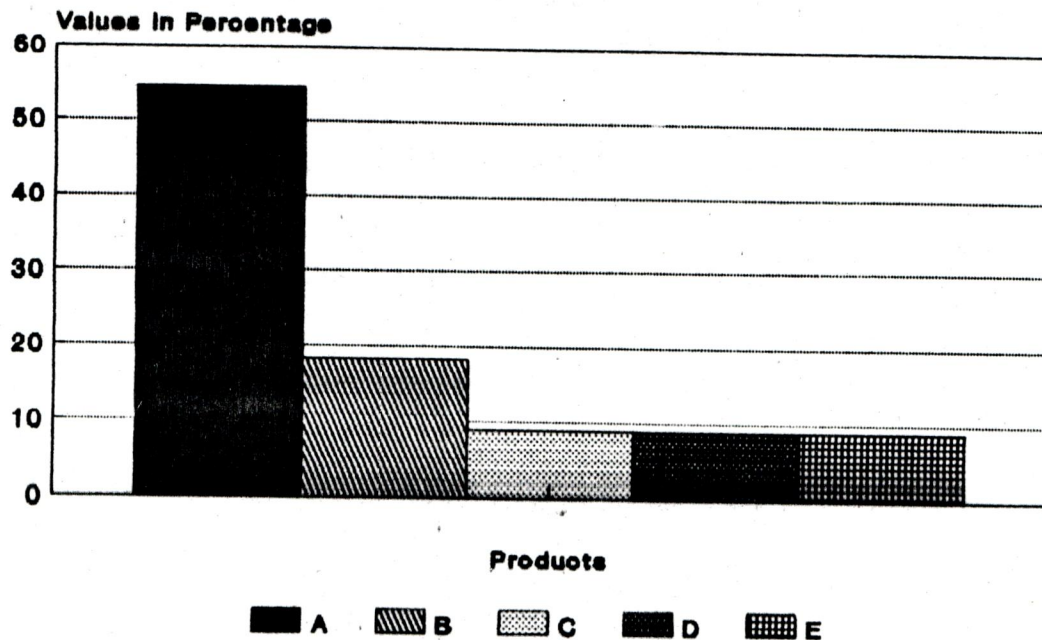
e. The Products dealt within the society:

The produce dealt with in the societies are presented in Table IV.

**TABLE IV**  
**THE PRODUCTS DEALT WITH IN THE SOCIETIES**

S.NO	Products	Number	Percentage
1	Stitched uniform dress	60	54.5
2	Polythene granules	20	18.2
3	Stationary Goods	10	9.1
4	Ragi, jaggery, wheat soya	10	9.1
5	Multi purpose (Consumer commodities, rice, kero- sene etc)	10	9.1
Total		110	100

The above table shows the products that were marketed by the society. 54.5 per cent dealt with stitched uniform dress, 18.2 per cent polythene granules, 9.1 per cent each stationary goods, ragi, jaggery, wheat, soya and multipurpose consumer commodities like rice, kerosene etc. This is represented in the form of a bar diagram (fig.6).



The Products Dealt with in the Societies  
Fig. 6.

A: Stitched uniform dress

B: Polythene granules

C: Stationary goods

D: Ragi, jaggery, wheat, soya.

E: Multi- purpose commodities (Rice, Kerosene, etc).

f. The Periodicity of the meetings:

Table V shows the periodicity of the meetings of women's co-operatives.

**TABLE V**  
**PERIODICITY OF MEETINGS OF WOMEN'S CO-OPERATIVES**

S.No	Periodicity	Number	Percentage
1	Once in six months	55	50
2	Yearly once	30	27.3
3	Monthly twice	25	22.7
	Total	110	100

From the table, it could be seen that 50 per cent had stated that the meetings of the members of co-operative societies were held once in six months, 27.3 per cent once annually and 22.7 per cent had said that the meetings were held twice in a month.

g. The items discussed in the Meetings:

Table VI shows the items discussed in the meetings

**TABLE VI**  
**ITEMS DISCUSSED IN THE MEETINGS**

S.No	Items	Number*	Percentage
1	Finance	102	92.7
2	Difficulties of members	90	81.8
3	Material Quality	51	46.3
4	Suggestions	60	54.5

\*Multiple response<sup>s</sup>

The items discussed in the general meetings of the women's co-operativ societies as revealed by the members are presented in the above table. 92.7 per cent had stated that financial aspects of the co-operatives were discussed, 81.8 per cent, the difficulties of members, 46.3 per cent with regard to the quality of the products marketed by the society and 54.5 per cent had stated that suggestions for improvement of the working of the societies were discussed.

h. Acceptance of the Suggestions:

Table VII shows the acceptance of the suggestion in the meetings.

**TABLE VII**  
**ACCEPTANCE OF THE SUGGESTIONS IN THE MEETINGS**

S.No	Suggestions	Number	Percentage
1	Increase the wages	35	31.8
2	Improvement of the products	30	27.3
3	Building facility	25	22.7
4	Water facility	20	18.2
	Total	110	100

The above table shows the acceptance of the suggestions in the meetings. The suggestions like increase in the wages (31.8 per cent), improvement of the products (27.3 per cent), building facility (22.7 per cent) and water facility (18.2 per cent) were accepted and implemented in the societies.

## Summary and Conclusion

## V SUMMARY AND CONCLUSION

The findings of the study on "Profile of Women's Co-operatives in Coimbatore District" are summarised below:

1. The area selected for the study was Coimbatore District
2. All eleven Women's Co-operative Societies that existed in Coimbatore District were selected for the study
3. Eleven Co-operative Societies are presented in the form of case studies
  - i. Palladam Women's stationary Goods Manufacturer's Industrial Co-operative Society, situated in the Palladam town was started in the year, 1980, with the main objective of providing employment for most economically backward women, and it had strengthened the society's membership to 90 members from an initial membership of 59 women members. Special Officer shouldered many responsibilities from obtaining the raw materials to the marketing of the products. The society had improved to the stage of possessing a printing

machine and double lining machine for the stationary items which were their products. Members meetings were held regularly in which the quality of the products and the difficulties of the members were discussed.

ii. Coimbatore Women's Co-operative Store, situated in Thiruvengadasamy Road in Coimbatore City was started in the year 1967, with the main objective of creating awareness about the policies and benefits of the co-operative society especially for women. The membership was increased from 134 to 196 in recent years. Special Officer had responsibilities from distribution of the commodities to maintenance of records and supervision. Regular member s meetings were held in which the financial position of the society and the suggestions for improvement were discussed. The society had improved to the stage of having fair price department which consists of distribution of essential commodities like rice, kerosene, sugar, ragi and palmoil to the ration card holders and the society had faced financial problems earlier.

iii. Coimbatore Ladies Garment Maker's Co-operative Cottage Industrial Societies situated at three places A.T.T. Colony, Ramanathapuram and Madhukkarai were started in the years 1962, 1990 and 1991 respectively with the main objective of providing employment opportunities for deserted women, widows, physically handicapped and other poor women of Coimbatore city. The Society's membership has increased to 801 members from an initial membership of 50 members. Special Officer shouldered many responsibilities from getting orders to the ultimate marketing of the products. Regular member meetings were held in which the finance and the difficulties of the members were discussed. The society had improved from stitching school uniforms to stitching uniforms to corporation staff for and screen printing and the societies as such do not face any financial problems.

iv. Good Samaritan Ladies Polythene Society situated in Sundarapuram which is 4 km away from Coimbatore was started in the year 1968, with the main objective of providing employment opportunities

to women to raise their standard of living. It strengthened the society's membership to 47 members from an initial membership of 29 women members. Special Officer shouldered many responsibilities from marketing to maintenance of records. Member's meetings were held yearly once in which the working of the society and the suggestions for the improvement of the society were discussed. The society had improved from the stage of making polythene bags to making of Tea bags and the society had improved in financial field.

v. Sulur Food Fair Manufacturer's women's Industrial Co-operative Society, situated in Sulur, which is 16 kms away from Coimbatore City, was started in the year 1988, with the main objective of providing employment for women through preparing Kuzhandai Amudhu supplied to children, pregnant and lactating mothers working under ICDS Offices in Coimbatore District. The Society's membership is 50 women members. Special Officer had to maintain the stock of the marketable products and the society's

functioning. Regular member meetings were held in which the quality of the products and the difficulties of the members were discussed. The society had improved in the financial field and the society has deposited more money in the bank.

vi. Sulur Adi Dravida Ladies Polythene Worker's Industrial Co-operative Society, situated in Sulur, which is 16kms away from Coimbatore city was started in the year 1982, with the main objective of providing employment opportunities for the poor SC/ST women. The Society's membership had been strengthened. Special Officer had many responsibilities to carry out from maintaining the society's accounts to that of solving the problems of members. Member meetings were held once in 6 months in which the finance and the difficulties of the members were discussed. The society had improved to the stage of making polythene bags and sheets and the society had improved in financial aspect now.

vii. Coimbatore District Armed Force Police Families Welfare Industrial Co-operative Society and Tamilnadu Special Police IV Branch Thiruvallur Police Families Welfare Industrial Co-operative Society situated in P.R.S. Colony and Kovaipudar were started

in the year 1961 and 1990, with the main objective of providing employment opportunities for the welfare of the police families. The societies membership had increased from 122 to 154 women members. Special Officer had many responsibilities from getting more orders to that of maintaining the accounts of credit, debit etc. Regular member meetings were held in which the finance and difficulties of the members were discussed. The societies had worked first in the field of stitching the police uniforms and they continue to do the same.

viii. Coimbatore District Rural Police Families Welfare Industrial Co-operative Society, situated in Uppilipalayam Police quarters in Coimbatore City was started in the year 1987, with the main aim of providing employment for women to raise their standard of living. Special Officer shouldered many responsibilities like getting orders and maintaining the accounts. Member meetings were held yearly once

in which the finance and the suggestions for improvement of the society like building and water facilities were discussed. The Society had worked in the field of stitching police uniforms and continue to do the same. Now, the society had improved in the financial field and they were able to deposit the money in the bank for the welfare of the society.

Responses from members of the Women Co-operative Societies:

5. A sample of 110 women members in 11 Women's Co-operative Societies were interviewed and their responses are summarised and given below:
  - a. Out of 110 women members of the eleven women Co-operative Societies taken for the study, 31.8 per cent respondents belonged to the age group of 21 - 30 years.
  - b. Among the sample interviewed, majority (77.3 per cent were married, followed by 13.6 per cent unmarried. 5.4 per cent widows and deserted women (3.7 per cent).
  - c. A majority (63.6 per cent) of the members had joined the society to increase their income, as they were getting low income earlier, followed

- by interest in the particular work (33.6 per cent) and pass time (2.8 per cent).
- d. Women's Co-operative members engaged themselves in making readymade uniforms (54.5 per cent), 18.2 per cent earned through polythene bag preparation, 9.1 per cent each for the purpose of getting commodities under the public distribution system, book binding and supply Kuzhandai amudhu to the society.
- e. 54.5 per cent of the Co-operative Societies dealt with stitched uniform dress, polythene granules (18.2 per cent) and 9.1 per cent each stationary goods, ragi, jaggery, wheat, soya and multi purpose commodities like rice, kerosene, etc.
- f. Among the eleven Co-operative Societies, the meetings of the members of Co-operative Societies in 50 per cent were held once in six months, 27.3 per cent once annually and the meetings were held twice in a month (22.7 per cent).
- g. The items discussed in the meetings were: finance (92.7 per cent), 81.8 per cent the difficulties of the members, the quality of the products (46.3 per cent) and 54.5 per cent, the suggestions for improvement of the societies.

- h. The items accepted in the Co-operative Society meetings were: increase in wages (31.8 per cent) followed by improvement of the products (27.3 per cent), building facility (22.7 per cent) and water facility (18.2 per cent) and these were implemented in the societies.

Recommendations Emerging out of the Study:

1. Women's Co-operative Societies should be established in large numbers in Coimbatore District and also in every district in Tamilnadu to make women as a productive asset of our country.
2. Many Co-operative Societies are not functioning properly as they encounter many financial problems which can be rectified with an Integrated Co-operation between the banks and the Co-operative societies, the government acting as a mediator between them.
3. A sense of union should be brought about among the women members of the society through an orientation and training, which can be sponsored by the government and the banks to understand the purpose of the Co-operative Societies.

4. The wage distribution can be brought about for the members by certain rules and regulations under the Government Employment Act.
5. The Economic upliftment of women so much talked about is not justified either by the government aid or the co-operatives.

Conclusion:

Involvement of women in the development process is the key-note of national development policies. Co-operatives, the well recognised voluntary institutions for the implementation of Government plans and programmes can provide a vast organisational potential for women involvement. Fortunately, there is a growing awareness within the movement that more and more women should be brought within the purview of the movement and they should be adequately motivated and oriented so as to ensure their participation.

Continuous dissemination of knowledge with regard to Co-operative concept, laws and bye-laws and management guidance will strengthen the women Co-operatives and also create co-operative consciousness and self confidence in them.

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## Appendix

APPENDIX - I

QUESTIONNAIRE TO ELICIT INFORMATION FROM THE SPECIAL  
OFFICERS OF WOMEN'S CO-OPERATIVE SOCIETIES

- Name of the Place :
- Name of the Co-operative Society :
- Name of the Special Officer :
- Address :
- Position :
- Qualification :
- Years of Experience in the Job :
1. In which year this Women's Co-operative Society was started ?
  2. Why was it started ?
  3. What was the aim of starting the Society ?
  4. How was it started ?
  5. Did Women volunteer or were they compelled to occupy the position of the President/Administrative Officer ?
  6. What are the responsibilities of the Special Officer ?
  7. How are you managing these responsibilities ?



22. If yes, how much has it improved ?
23. If no, what are the reasons ?
24. How often does the society members' meeting take place ?
- twice a month      Once in 6 months
- once in a year
25. Do all the members attend the meetings regularly ?
26. What are the items discussed in the meetings ?
- Finance                      Quality of the products
- Difficulties of members      suggestions
27. Do all the members participate in the discussions actively ?
28. In which field of activity was the society concentrating most in the beginning ?
29. Why the society worked in that specific field ?
30. In which field, it is working now ?
31. What are the reasons for this change/expansion?
32. What are the products available in the society ?.
33. Where are you getting these products ?
34. Where are these products being produced ?
35. What are the benefits, incentives provided to the members ?
36. Has any problem arisen so far ?

Yes

No

37. If yes, why those problems arose ? How did you manage them ?
38. How are the things being distributed to the members ?
- Cash                      Credit
39. If credit system is existing, who are all benefited by this?
- Government Workers
- Non Government Workers
- Both the workers
40. If it is given on credit, how do you get the money back ?
41. Do you give annual bonus or concession in rates of the products to the members ?
42. Who are the office bearers in the Co-operative Society ?
43. How are the office bearers appointed ?
44. Are you satisfied with your work ?
45. If yes, in which way ?
46. If no, what are the reasons?
47. Do the non-members use the Co-operative Society?
48. If yes, in which way ?
49. What are the ways to improve the society ?

50. Are the non-members invited to participate in the meetings of the society ?

51. What are your future plans to improve the society?

APPENDIX - II

INTERVIEW SCHEDULE TO ELICIT INFORMATION FROM THE  
MEMBERS OF WOMEN'S CO-OPERATIVE SOCIETIES

Name of the interviewee

Name of the place

Name of the Co-operative Society

Address

Marital Status

Married

Unmarried

Widow

Deserted

Family: Joint Family      Nuclear Family

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S.No	Name of the members of the family	Relation to the head of the family	Age	Sex Male	Female	Educa tional level	Occupation	Monthly Income
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1. Since when you have been a member of the society ?
2. What is your aim in joining this society ?
3. Were you willing to join the society ? or did someone coaxed you to join the society ?
4. How are you benefited by being a member of the Co-operative society ?
5. What are the items you purchase regularly from the society ?
6. Are the purchased items of good quality ?
7. If yes, in what way ?
8. If no, what is the reason ?
9. When you joined the society what were the things available ?
10. What are the things available presently ?
11. What are the reasons for this improvement ?
12. How often are the society meetings held ?  
Twice a month      Once in a month      Once in a year
13. Do you attend these meetings regularly ?  
Yes                  No
14. What are the items discussed in the meetings ?  
Finance  
Quality of the products  
Difficulties of the members  
Suggestions

15. Do you actively participate in the meetings ?

16. Are your suggestions being accepted ?

Yes

No

17. If yes, what are they ?

18. If no, what is the reason ?

19. How does the Special Officer behave towards you ?

20. What are the incentives given to you as member ?

21. What benefits do you get from the society ?

22. What are the ways in which the society could be improved ?

23. What is your suggestion for its improvement ?