

Cooperatives and Women Empowerment: A Case Study in Almora District of Uttarakhand

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Abstract:

This paper is based on the changes in women's socio-economic status after joining a cooperative society. It shows how their status is being changed after joining cooperative societies. The Data was collected from 50 members of 4 cooperative societies in Almora district of Uttarakhand, and the study shows that how cooperative societies are providing a positive impact on a rural women's life. It also concluded that to get the benefits of cooperative society's incentives, women should be more encouraged.

Keywords: Cooperative society, socio-economic status, positive impact

Introduction

Cooperatives provide a community-based perspective to banking as they play a very important role, especially in the agricultural and rural sectors.¹ Cooperative banks have always helped their members in their social and economic development. Every member in the cooperative believes in mutual help and trust therefore the main objective of the cooperative revolves around the interest of its members and adopts the principle of "one person, one vote".² In a cooperative to achieve a common goal members come together to raise resources and get benefit socially and economically. Through cooperative women from rural or urban areas contribute not only to their lives but also benefits the society on the whole. Women get control of their lives, get equal participation opportunities and get access to resources as men.³

The main aim of cooperatives in Uttarakhand are:-

1. To give farmers accessible credit facility at low interest rate.
2. To provide farmers a fair price for their product.
3. To give loan facilities to cooperative members to fulfill their needs like health, education and social responsibility or obligation.
4. Implementation of government's welfare policies with the help of cooperative institutions.
5. Without tender creating employment opportunities in cooperatives to labour society for work up to 2 lakhs.
6. To help in the marketing and purchasing of agricultural products.
7. Make consumer goods available in rural areas at a reasonable price for consumers.⁴

Those cooperatives that are run by women is always considered as practical and ideal. Cooperatives help women to live a dignified life by enhancing their self-confidence. It makes them realize their self-worth and empowers them to achieve things in life. To uplift the condition of women cooperatives have always played a crucial role like access to finance, an easy reach to social network, providing livelihood support

and making them confident to take their decisions. There are multiple support given by cooperatives to women some of them are:-

1. Easy access to recourses
2. Help in their financial stability
3. Easy market access
4. Help in gaining self confidence
5. Make them self sufficient
6. Boost their confidence⁵

Review of literature:-

Minzar, Mishra(2024) explains cultural restraints, dearth of education, financial restraints and lack of independence and confidence, early marriage, early child birth, lack of health facilities are some of the hindrance in the full participation of women in cooperatives. It also explores how cooperative banks play an important role in increasing the empowerment of women through their different plans and program. It also recommended promoting gender equity policies, financial literacy programs and improvement in the infrastructure of cooperatives in out casted regions.⁶

Khatri(2023) has suggested that to make a women financially independent she should be first encouraged to have financial literacy. Training should be designed to make the confident and skillful person and special training should be provided to train them and encourage them to save and to get work for their future betterment. Cooperative is helping them to meet their needs through a collective action and promoting income generating activities so that women can uplift their standard of living.⁷

Kisan(2020) explains how cooperative banks' different program are helping in the growth of the socio-economic process. The cooperative banks are playing a vital role in the rural development of Odisha. For the study Balangir District Central Cooperative Bank Ltd was taken into consideration and it was found that cooperative bank is the main source of finance for rural households and 44.16% have direct access to the bank. The channelization of short and medium term credit is done through state cooperatives and cooperative banks to the village cooperatives. There is a need of proper guidance and awareness because still 40% of rural households are outside the scope of formal credit system.⁸

Sharma, Shahi(2020) In this paper 120 women members of Mangalgadhi Multipurpose cooperative limited in Birendranagar Municipality of Surkhet district were taken.. Economic, socio-cultural and political dimensions of women empowerment were taken into consideration and it was found that these women members were gaining empowerment economically, getting more participation in different political programs, getting social reorganization, maintaining their social relationship goal and getting more confident through different MMCL activities. The cooperative institute is improving the awareness, entrepreneurial skills and technical education of women participants.⁹

Theresa(2017) In this paper a study was done on 1386 indigenous women of Nino community were taken to examine the impact of cooperative society on empowering rural women. Out of these 1386 women 988 responded and it was found that cooperative societies make an impactful and significant change in the living standard and status of their beneficiaries and help rural communities to alleviate poverty.¹⁰

Objective of the study:

The general objective of the study is to examine how cooperative are helping women to grow and how

women members are benefitting after joining cooperatives in Almora district of Uttarakhand. There are 34 state cooperative banks(StCBs), 352 District central cooperative banks(DCCBs) and 1527 Urban cooperative banks(UCBs) functions in the country.

Bank	Assets/Liabilities	Gross Non Performing Assets(GNPA)
StCBs	3,77,387	14,133
DCCBs	5,90,161	34,801
UCBs	6,59,961	36,721

Source:NABARD in respect of StCBs and DCCBs (as on 31.03.2021) and RBI in respect of UCBs(as on 31.03.2021)¹¹

Total registered cooperative in Uttarakhand=5288

These are the top 5 sectors

- Dairy Cooperative 2752
- Primary Agricultural Credit Society(PACS)-671
- Labour Cooperative-424
- Marketing Cooperative Society-255
- Agriculture and Allied Cooperative-196¹²

General information of Almora district:-

TOTAL POPULATION	622506
MALE POPULATION	291081
FEMALE POPULATION	331425
URBAN POPULATION	73400
RURAL POPULATION	549106
LITERATES	436497
TOTAL WORKERS	278211
MAIN WORKERS	201078

Parameters	Unit	District	State
LITERACY	%	80.47	78.80
MALE LITERACY	%	92.86	87.40
FEMALE LITERACY	%	69.92	63.89
URBAN LITERACY	%	93.73	84.45
RURAL LITERACY	%	78.60	76.31
WORKERS AS % OF TOTAL POPULATION	%	47.90	38.39
AGRICULTURE WORKERS AS % OF MAIN WORKERS	%	65.71	36.42
MINING & QUARRYING WORKERS	%	0.00	0.08 ¹³

Five year progressive report of Almora Zila Sahkari Bank Ltd. Almora:- (Rupees in Lakh)

S.No.	Particular	2019-20	2020-21	2021-22	2022-23	2023-24
1	No. of Branches	26	26	31	31	31
2	No. of PACS	98	98	98	98	98
3	Share Capital	570.2	672.94	717.74	749.16	810.87
4	Reserves	5423.64	5960.06	6366.18	6678.21	7594.14
5	Owned Capital	5993.84	6633	7083.92	7427.37	8405.01
6	Total deposit	66051.75	71284.21	78128.88	82211.85	87980.06
7	Loan Disbursed	14239.56	15337.49	18174.62	24941.75	26282.10
8	Loan Outstanding	20609.76	24534.35	29452.31	33680.59	37796.18
9	Borrowings	9855.77	15493.48	17594.41	18744.34	19045.52
10	Investment	57000.6	63935.71	66518.3	69026.27	72217.35

Methodology: The study was done to examine the before and after status of women members of cooperative. For that a study was conducted on 50 women members through questionnaire and personal interviews from four blocks of Almora District, which includes Bhagtola, Devsthal, Khatyadi and Paatli. With this examination the following results were found.

Income status of women member before joining cooperative society

Income	No. of respondent	Percentage
<3000	20	40
3000-5000	18	36
5000-10000	10	20
More than 10000	2	4
Total	50	100

Source:Field survey

Income Status of women members after joining cooperative society

Income	No. of respondent	Percentage
<10000	20	40
10000-15000	18	36
15000-30000	10	20
More than 30000	2	4
Total	50	100

Source:Field survey

As from the above table it can be seen that after joining cooperative society the income status of women member also improved as now around 40% women member earning more than 10000, which was 3000 earlier.

Employment status of women member before joining cooperative society

Employment Status	No. Of respondent	Percentage
Employed	7	14
Unemployed	23	46
Unemployed Labour	20	40
Total	50	100

Source: field survey

As we can see from the above data around 46% of women were unemployed and 40% were unemployed labour and only 14% were employed.

Employment status of women member after joining cooperative society

Employment Status	No. of respondent	Percentage
Employed	14	28
Self employed	7	14
Employed labour	29	58
Total	50	100

Source: field survey

After joining a cooperative society now 58% are employed labour, 28% are employed and 14% are self employed.

Housing status of women member before joining cooperative society

House Status	No. of respondent	Percentage
Own house	19	38
Rented	21	42
Other	10	20
Total	50	100

Source: field survey

Around 42% women are living in rented house 38% have their own accommodation and 20% are living in other places.

Housing status of women member after joining cooperative society

House Status	No. of respondent	Percentage
Own house	25	50
Rented	10	20
Other	15	30
Total	50	100

Source: field survey

After joining cooperative society, 50% of the women started living in their own houses and now 20% live in rented houses.

Electricity status of women member before joining cooperative society

Electricity Status	No. of respondent	Percentage
Yes	31	62
No	19	38
Total	50	100

Source: field survey

Around 62% of the women has access to electricity and still 38% are not having the facility.

Electricity status of women member after joining cooperative society

Electricity Status	No. of respondent	Percentage
Yes	39	78
No	11	22
Total	50	100

Source: field survey

After joining a cooperative society, the changes can be seen as now 78% of the women members have access to electricity and 22% have no access to it.

As it can be clearly seen, after joining cooperative societies, the status of women members has changed as differences can be seen in their income, employment, housing and electricity status. It also gives them empowerment on the whole.

SUMMARY OF FINDINGS

From the collected data it is observed that the empowerment plans and programmes of the cooperative do impact the living standard of the beneficiaries as their social and economic living standard has changed after joining the cooperative. The cooperative societies help women to develop in all aspects and help them to enhance their living standards.

Conclusion:

Cooperatives are the voluntarily organisations of members which helps with the principle of equity and equality. It plays a significant role in the income generating activity for its women members. It helps them uplift their socio-economic condition by providing them with financial facilities at a very reasonable rate. With the help of cooperatives, many women members have uplifted not only their standard of living but their families on the whole. The empowerment is a continuous process and cooperatives are the most effective organisation for this. Therefore, this finding concluded that with cooperatives women are not only empowering but they are also opening the successful path for the ones who are still struggling to find light in the dark.

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