

WOMEN EMPOWERMENT THROUGH CO-OPERATIVE ORGANIZATIONS – A CASE STUDY OF “SHARAMIK MAHILA VIKAS SANGH – VASAI, (MUMBAI)” A WAY TOWARDS SUSTINABLE DEVELOPMENT OF SOCIETY

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Abstract:

Introduction:

In the words of Mahatma Gandhi “Woman is a companion of man gifted with equal mental capacities, she has the right to participate in the minutes details of the activities of man and she has the same right to freedom and liberation as of man.”

Organizing women into groups led to considerable economic benefits for women worker. This has motivated them to struggle for survival. However, lack of preparation and support has also aggravated the differences and weakness amongst them leading some groups to remain subordinate to the dominant classes.

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Empowerment is to organize rural poor women under a common group or forum in income generation programme with the help of Co-operative organizations and provides support in economic and social backing. Among the poor the poor women are most disadvantaged they are characterized by lack of education and access of resources both which is required to help them work, their way out of economics and poverty and the upward economics and social development gave major importance to poverty eradication, exemption of production employment and full participation of the poor entrepreneurship. Empowerment of women through the co-operative organizations is not only increased their income, but has also changed their perceptions in positive way. Cooperative organizations like ShramikMahilaVikasSangh in Vasai taluka a leading organization in the campaign by providing employment to rural poor women.

The study is focused on women empowerment through co-operative organization. In India like any other developing country has a large organized sector where the majority has of women work in the sectors has been neglected so far as provision of social service and social security benefits is concerned.

Problem definition:

The cooperative movement of Maharashtra largely depends on the up-liftment of the marginalized section of the rural poor women. The various scheme of Government has failed to reach the weaker section of the society. The economic empowerment of women still not in reality in spite of various initiatives of the Government. In the Maharashtra state employment

Provide by cooperative sector is 12.5 percent. In the light of this factor the research work is an attempt to access the contribution of the cooperative organization at Taluka level empowering women through providing them employment in catering services, child care centers, providing financial support to the rural poor women for their better lifestyle to bring them in the mainstream of the society.

Outcome of the study:

Organizations we found on the basis of community, occupation. The force against the poor is so many and the social system so biased in favor of rich that it will not responds of the individual poor women. In the economy, the various forces that work against the poor highly organized; it is so for the poor self-employed workers who are not organized as workers. After analyzing the available literature, a need was felt to study the entrepreneurial initia the powtives of co-operative organizations in the process of empowering rural poor women Vasai Taluka. The case study aims at finding out wheter these organizations can sustain themselves in the longrun period without break.

The role of women organizations is no longer restricted to influencing state policies, but encompasses handling cultural struggles, confronting the power structures in tradition, religion, class, and gender as well.

To be able to do so, members of the organizations need to have strong stakes and a deep commitment and the cooperation of the employees amongst each other help them to survive in the long run.

Objectives of the study:

1. To study co-operative organizations and its functions about generating the employment to the rural poor. To understand how the co-operative organization, establish the business profession according to the capability of women employee and provide them work at their doorstep and make them comfort in their interest.
2. To study the women's, need and measures of supportive finance by formation of small patpedhi bank and providing loans with minimum conditions and less formalities. Co-operative organizations are mainly established on basis to supply finance by way of collecting money for saving purpose from the public and rotate the fund by way of providing loan on term and a specific rate of interest of repayment to the public in need. Women are neglected factor in financial give and takes in day to day life mostly in the rural areas, always they are depending on their family members.
3. To understand the socioeconomics implementations of cooperative organizations development and micro finance. Development of micro finance and self-Help Groups bring courage in the mind of poor and helpless entrepreneurs are the reality of our village. To study the growth of co-operative organizations and find new path to the society for development process.
4. To make valuable suggestion for better functioning of women at work in the co-operative organizations and designing appropriate scheme and policies from the government.

Hypotheses of the study:

The present research work deals with functioning of women in co-operative organization and providing credit finance to poor and earning women for their financial stability. The following hypotheses have been designed for present study.

1. Co-operative organizations generate employment to the rural poor women population.
2. ShramikMahilaVikasSangh has significant contribution of women empowerment in rural part of Vasai Taluka.
3. Monthly Income of women worker is independent of age and education.
4. Women’s role in financial decision of her family is dependent of her income and education.
5. There is no significant difference in salary of women having varied years of working experience.

Methodology of the study:

It has been undertaken the above stand by collecting secondary and primary data collection. The data analysis had been help to draw suitable conclusions and gave useful suggestions for improvement.

Secondary data: Secondary data collected from Books, Journals and magazines websites and other documents on the subject. Various development reports, office record and other publications from the organization were collected from the secondary data.

Primary data: Primary data was collected from all members and employee of the organization. A suitable questionnaire was designed in Marathi and in English language for women working in the organization. All the women employees are from rural place of Vasai, and their mother toung is Marathi hence the questionnaire was designed to understand for research purpose.

Interview method was adopted to secure the feedback from the respondents who are the beneficiaries of the organization and the managerial staff.

Sample size: Researcher has selected Vasai Tahsil block for studying women empowerment. A case study of an organization named” ShramikmahilaVikasSangh” The organization established canteen where 179 poor women are working at six centres in Vasai. MaitytriMahilaPatpedhi Micro finance is the creation of organization which provides banking facilities to women who are saving minimum ten rupees daily or monthly. There were 15 women working in Patpedhi. Nobody illiterate women working in the Microfinance provided to women in Pathpedhi.

“Gharkul” is crèche for children developed by the organization to provide services to urban working class. There sample was selected in the processed study. Women working in the crèche are selected on the background of professional qualification. Fact is that rural educated women are working for crèche in the city area for sanitation and other work. Accordingly, the sample frame was designed for three different activities run by the organization where educated and uneducated women as well as rural and urban women are working.

Table 1.1
Sample size of the Study

Sr.No.	Activity	Educated		Uneducated		Total
		Rural	Urban	Rural	Urban	
1	Canteen at six places	60	20	94	05	179
2	Patpedhi	02	13	0	0	15
3	“Gharkul”crèche	0	03	10		13
	Total	62	36	104	05	207

Data Analysis:

The data would have been analyzed by applying suitable statistical techniques such as percentage method, tabular analysis with sample frequency distribution for drawing accurate results and intelligible conclusions.

Scope of the study:

In India cooperative movements are very firm for development. In Maharashtra Sugarcane factories, Cotton mills, Banks are organized by the co-operative organizations. Business activities like dairy, Amul, Warna are developed on the cooperation basis. In the light of the above organizations have developed rapidly in recent years. These organizations have provided commendable output with the support of Government. In today's world of labour and business it is becoming increasingly difficult for an individual poor to survive in sustainable development.

Conclusions and findings:

1. It is observed that most women in rural area found employment by their own efforts, they got information from mouth publicity in the public. They are few samples employees who were appointed by the management in the organization who are from the starting working with the management members.
2. Most of the sample women employees doing all type of work. Their work pertains to catering services and child care, where the performance are women and they found very ease to do it. In case of clerical work and accounts related activities women are graduates and expert in the work.
3. It is analyzed that there are employee who had taken education upto SSC level and performing all type of work. They are working in shift wise and completing eight hours of duty, adjusting themselves at a time both domestic as well as professional front.
4. There is a chance of women empowerment in the organization as the women are benefitted economically as well as socially. It is observed that sample women employees are working from so many years in the organization and getting increment every year. Due to inflation they are getting salary accordingly to meet the increasing expenditure.
5. It is noticed in the organization there is used of modern technology. There are adequate machineries for saving and reducing time and energy of the employee at their work place. While working with the modern technology they are getting on job training and proper knowledge about machineries.
6. The organization realized the need of women employees and establish Maitreyi Mahila Pathpedi for the financial support. Membership in the Pathpedi is not compulsory even then all the employees are the members of it. Saving habit of members become financial support in their need. They are getting loan against their saving for fulfilling the educational need of their children marriage of the child and even in the hospitalization in major sickness.
7. It is analyzed from the Pathpedi each one from sample performing banking activities namely depositing and withdrawal from the bank, knowledge of interest rate on deposits and loan.
8. It has been noticed that there is no gender equality at the work place of sample employee as there is no male workers as well as managers.

9. It has been observed that the sample women employees are not interested in participating into local governing body. They are less interested in politics.
10. The sample respondents are aware laws protecting women interest. It has been happened in the organization due to co-operation and friendly relationship between them.

Finding of the Study:

1. It is observed that 54 percent women had found employment by their own efforts followed by 31 percent got information from mouth publicity in the public and 15 percent employees who were appointed by the management who are from the starting working with the management.
2. Most of the women employee doing all type of work at the centre their 98 percent their work pertains to catering services and child care, where performer are women and they found very ease to do it in case of clerical and accounts related activities 2 percent women are graduate and expert in the work.
3. It is analyze that there are employees who had taken their education upto SSC level and performing all type of work. They are working in shiftwise and completing eight hours of duty, adjusting them at a time both domestic as well as professional front are 72 percent in number followed by 18 percent women are found it somewhat percent it is difficult and 10 percent women are not adjusted with the work at both work and domestic front.
4. It is observed that out of 200 respondents nearly 95 percent are educated up to SSC, 3 percent are primary educated and very less 2 percent are illiterate. It has been noticed that most of the employees are working since 10 years though they are know there is no change in their working activities.
5. From the 200 women employee's 10 percent women employees are found economically and financial benefited.
6. All women employee are doing same type of work in the kitchen, and on the service counter 100 percent women are working together and they are not found any completion among them.
7. The organization increase the salary of working women to overcome from the inflation in the market and 100 percent employees are satisfy with the increment in the salary every year.
8. In the organization there is use of modern technology. There are adequate machineries for saving and reducing time and energy of the employee at their work place 100 percent women are agreed for this benefit.
9. The organization realized the need of women employee and established MaitreyiMahailaPathpedi for the financial support. Membership in the Pathpedi is not compulsory even then 99 percent employees are member of it. Only 1 percent is not the members.
10. It is found that 91 percent of women are operating their accounts monthly and 9 percent women are operating regularly their account. Due to avoid going every day to the bank they are collectively Depositing their money and other relating activities.

Recommendation and suggestions:

1. For the empowerment of rural poor women co-operative organization should pay them of maximum wage rate.

2. Finance increased by taking help from the Govt various schemes for women empowerment programme behalf of women.
3. More activities relating to the catering, lodging and boarding can made profit with the same staff in the organization.
4. Organization participates in the various competition organized by the Govt and non govt organizations for women empowerment.
5. The organsaition should start another business activity like stiching cloths and make ablouses Lading dress to earn more profit and frame new business of tailoring.
6. Organisation in the urban area where maid staff will be developed and professional services will be provided to the society.
7. To make profit organization can get orders from the hotels and increase the work.
8. Organiization must arrange get together to remove the quarrels occurs among the women workers.
9. Organisation must organize trade fair every year to increase trade.
10. Provide uniforms to the sataff to implement uniformity in their work and for safety and equalization.

Suggestions:

1. Income generate from the collective efforts of co-operative organization is sustainable in the society.
2. To overcome from the poverty, earning capacity among the women may be motivating by the co-operative organization productive activities.
3. Economic stability is possible by supporting women and providing them employment for their survival.
4. Economic development of women is possible while proving them micro finance by way of Pathpedi other than Self Help Groups.
5. Economy of the society improve when women population become money earner.
6. Social status of earning population makes society stay in good standard.
7. Women empowerment succeeds when women aquareself-confidence, self respect and self-awareness.
8. It is to be done on basis of co-operation which is good moral for the society's development and social empowerment of women.
9. Change in the vision of every people towards women becomes gender equalization.

Conclusion:

In our country ignorance of co-operative movements needs to be enlighten for the sustaining development process of women in rural and urban area. There should be movement in every co-operative housing society for the rights of house wife's and girl child for their health and educational improvement. Women are satisfied with their housing activities and they are not much alert as they should be join such profit making activities to earn money with group efforts. This is one of the important reason held in effective women empowerment in the rural, semi urban and urban part of our country. It is possible through mass participating and it is to be hopped that every co-operative organization also able to exercise such profit making activities to increase growth of economy of our country.

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