

**GENDER
IN
CO-OPERATIVES**

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CHAPTER -I

INTRODUCTION

Gender equality is more than a goal in itself. It is a pre condition for meeting the challenge of reducing poverty, promoting sustainable development and building good governance.

- Kofi Annan.

Women's issues have been receiving considerable attention since the UN Declaration of 1975 as Women's Year and the period between 1975-1985 as Women's decade. The changed stance of International bodies was necessitated by women's secondary position and a high level discrimination against women. It was clearly felt that a social equality could remain as a dream without ending the discrimination against more than 50 percent of world's population, who are basically responsible for all domestic chores, food preparation and child rearing in addition to formal and informal economic activities. Women suffer from hunger and poverty in greater numbers and to greater degree than men, more so, in rural areas. The government of India appointed a National Committee on the status of Women in India in 1972 and the committee published its report in 1975. This was the first ever official attempt to study the status of Indian women and recommend changes to improve their position. The report highlighted that despite constitutional guarantees, the roles, rights and participation of women in all spheres of life were limited.

Women's weaker position made Government of India to accommodate women in development activities due to which changes were happening in the society.

The changes have created opportunities for women of some classes and often created problem like displacing women from the labour force, forced women to migrate and did not reduce the drudgery in traditional women's work. It was due to the super imposition of the pattern of development on a pre-existing system with social structures severely in disfavour of women. In fact the development planning itself is highly male biased and has not been conducive to the creation of a much-needed ideological and institutional change. It is to be noted that the demographic-statistical profile confirms the disadvantaged position of women in India. The women themselves have felt helpless and overwhelmed by the problems they face by virtue of simply being women. This pervasive sense of powerlessness forced many women to seek succor from welfare agencies, social organisations, Government, women's groups business organizations like cooperatives and the like.

The issues and problems regarding the empowerment and development of women are complex, yet specific areas and its relevance from the perspective of women are not clearly identified. It is not easy to work out a strategy for providing solutions to the process of women development and gender aspects.

What is Gender?

"It is not a question of seeking some new universal model, but of innovating indigenously and devising local answers to community needs, drawing on the skills and energy of women in full equality with men, benefiting from valuable traditions as well as new technologies"the Oslo Fjord Declaration, Feb. 1995

Gender is a concept that deals with the roles and relationships between men and women, which are determined by the social, political, and economic context and not by biology. In brief, "*gender is a concept, a condition, a category and a component*" and hence an integral part of development. The on going debates and discussions on gender give rise to certain questions like:

Does gender have to do with women only? Does gender view all women to be the same? Does gender divide men and women, or unite them? Does gender also deal with men? Is reversal of roles on the agenda of gender? How does gender differ from Women in Development?

It is to be noted that gender is not a synonym for the word 'women' nor is it an abbreviation for 'men and women'. It is more a concept that attempts to look at and understand the distinctions between men and women that are externally influenced and conditions imposed on the naturally given biological sexes. Gender does not convey that all women are alike. While social and economic structures disrupt homogeneity, women share experiences, strengths, and obstacles that bind them together as a group.

Gender is all about reconciling growth with equitable distribution of benefits among men and women, equality of power-relations between men and women, and most of all to highlight the interdependence and partnership between men and women in any area of development. More so, their fullest participation is needed to achieve sustainable development. Thus, it is necessary to ensure that women have: Equality of access, Equality of participation and Equality of control

STATUS OF WOMEN

There are several ways to look at the status of women in any society. One approach examines the common geographic indicators that give an over all picture of women's relative standing vis-a - vis men. Another approach is in terms of the extent to which women have been assimilated in the nation's developmental programs and the extent of the impact of development policies on women.

The Human Development Index published by United Nations ranked India in 124th position indicates gender discrimination and lack of progress in health, literacy and other social sectors¹. It also indicates that the gender inequality is so stark that India is one of the 43 countries in the world where male literacy rates are at least 15 percent higher than female rates. India has the largest population of non-school going girls. As per the latest 2001 census, the literacy rate of women is as low as 54.16 percent compared to 75.85 percent among men.

On the health front, India accounts for 19 percent of all live births and 27 percent of all maternal deaths². The higher female mortality between ages one and five and high maternal mortality rates result in a deficit of females in India's population. As per the UN report³, India tops the chart under the heading "Leading Global Health Crises" with 23 per cent of population suffering from malnutrition. The report is an indictment of gender- related discrimination in India. Around the world, there are 100 million **'missing' women - 50 million in India alone-** who would be alive but for infanticide, neglect of sex selective abortions.

Poor health standards coupled with low literacy levels leave Indian women opting for unskilled work, low paying without benefit to the workers. Even women's work remains unaccounted or undocumented. There are estimates⁴ that 90 percent of working women are involved in informal sector and are not included in the official statistics, (World Bank, 1991) which includes jobs such as domestic servant, small trader, artisan or a field labor on a family farm. As per Registrar General and Census Commissioner, in 1993, only 27 percent of urban and a meager nine percent of rural women come under worker's category. In a percentage distribution of main workers by category, as per 1991 census, 46.3 per cent of women work as agriculture laborers as against 23 per cent men.

In addition to double burden of work, from household chores and economic activity, women face wage discrimination. Throughout the economy, women tend to hold lower level positions than men even when they have sufficient skills to perform higher-level jobs. Researchers have estimated that female agricultural laborers were usually paid 40 to 60 per cent of male wage. Even when women occupy similar positions and have similar educational levels, they earn just 80 per cent of what men do. There is also a threat of women losing jobs with introduction or betterment of technology. Employed women may not have control over the money she earns, though this money often plays an important role in the maintenance of household. All these factors succinctly indicate the discrimination and low level of socio economic development of Indian women.

Contrary to the status of women in India, Kerala women are more progressive and their status is far better as the statistics reveal. The only State in India to have a favorable sex ratio for women is Kerala and as per 2001 census,⁵ there are 1058 females for 1000 males. The sex ratio has a significant inference depicting the absence of female infanticide in Kerala. The life expectancy of a female in Kerala is 72.4 years compared to 67.3 years among males in 2001. The effective literacy rate among women in Kerala is as high as 87.9 percent in 2001 compared to 54.16 per cent for Indian female literacy. The high status of Kerala women as reported in the Kerala State Economic Review 2001, was partly due to the matriarchal system, which prevailed among certain communities in the State in the past, and partly due to progressive social movements matched by proper State action. On the economic front also, it is quite interesting to note that women employees in public and private sectors as on 31st March 2000, account for 39.03 per cent. The participation of women in Kerala Assembly is high with eight legislators in 2001 and was higher in 1996 with 13 legislators. The higher status of women in population, literacy and health resulted in favor of greater representation in public/ workplaces.

WOMEN'S ORGANISATION

The struggle for the uplift of women in India began in the 19th century. It was an offshoot of the fight against colonialism and for national freedom. Freedom fighters, some of them, products of western education, could see parallels between the political impotency of a nation of men and an all encompassing oppressiveness of women. These political leaders, social reformers, Missionary workers were interested in improving the status of Indian women. They were supported for this cause by few women such as Sarojini Naidu, Saraladevi Chaudhrani and Saroj Nalini Dutt etc. Together they worked towards the abolition of Sati, female infanticide, women's education, widow remarriage and a variety of other issues that degraded women. The women's reform movement⁶ started with the socio - religious reform movements, notably the Brahma Samaj, Prarthana Samaj, Arya Samaj, the Muslim reform movement etc. The nationalist movement also attracted poor women into the struggle under the leadership of Mahatma Gandhi. Many Mahila Samitis, Mahila Mandals and Mahila Samajams were formed all over the country. After independence, though these local women's groups continued, the participation of poor women declined as these organizations could not carry women towards the objectives of socio economic welfare. Poor women were unorganized and lacked economic support.

The modern approach towards development and empowerment of women is the product of an idea that originated in the west, but our own historical, cultural and regional experiences have provided its own unique momentum and direction. Unlike western women, Indian women's identity is deeply embedded not in the marital twosome but in the entire family, caste, class and community. To untangle her true self from this morass of intertwining network is not an easy task. It is precisely this rootedness, that has made it impossible for even Indian feminists to seriously challenge the family as the single most oppressive institution. Her role in the family is either given a heavy white wash or new roles are added to the existing ones. Contrary to

western women, new roles are also committed to the idea of gradual change. Radicalization and innovativeness in lifestyle are not yet part of the Indian women's consciousness. Paradoxical though this may seem, the lot of women as a result of these efforts has changed for the better and yet things have remained the same. The reason for this is that women have lived in two types of realities-the legal and the social. For the last 150 years, liberal thinkers have tried to amend archaic and sexist laws derogatory to women. However the psychological and social realities in which women live have remained virtually unchanged. Without a change in the consciousness no social transformation to liberate women is possible.

At the international level the UN organised women's conferences have been concerned with the participation of women in the development process. This has included equal representation of women in education, politics and labour. Traditionally their lack of participation in these spheres has been explained away either as due to the demands on their natural role as a mother which is seen as being antithetical to their public role, or intellectual and personality differences springing from biological variables that made it difficult or even impossible for women to participate in traditional male endeavors. The International Women's Year, 1975 and thereafter, saw considerable attention in the overall development of women. The last couple of decades have witnessed sweeping changes in women's status but this too was confined only to the rich and middle class women, who through education improved their economic status. But the status of poor women in villages remained unchanged. In some parts of India like Kerala, Andhra Pradesh, Thanjavur districts of Tamil Nadu, Ahmednagar and Dhuria districts of Maharashtra, intensive mass union- type organizing of low caste agricultural laborers for better wages and land, took place.

The issues of struggle were common for women like minimum wages, improvement in working conditions, security of service, regulated hours of work, provident fund, bonus, maternity leave etc. However, there were also locale specific issues, like freeing of bonded labour in Andhra Pradesh, land rights in Maharashtra and Bihar. The trade

unions and political parties played a vital role to initiate such changes. Though trade unions and political parties were willing to fight for women's causes, women were not given any high positions in trade unions or politics. During the initial stages there were hardly any economic or credit support to these organizations. Hence, women organisations during the early times remained as unregistered informal groups.

With the establishment of women's autonomous groups, things started changing. Established women's organisation and women's fronts of political parties were forced to sit up and think of revitalizing themselves. These autonomous groups and organisations are run by women and for women. Many such organisations and women actively participated in anti price rise and similar movements. Tribal women came out to campaign against economic exploitation realized the need for fighting against social evils like alcoholism, wife beating and sexual harassment etc.

As a result of such struggles the Government of India declared a policy of reservation for women in government sponsored development programs .A specific program for women development namely 'Development of Women and Children in Rural Areas' was started. Evaluation of government sponsored programs revealed that there was a quantitative increase in women's participation but it could not prevent women acting as proxies for male members. The actual utilization of funds for economic uplift of women, was very less. The government also encouraged voluntary agencies to play a complementary role in the socio economic development of women. It is unlikely that these organizations would be able to make significant impact on the status of women⁷. It is also noted that over years, the experiences reveal that mushrooming of voluntary agencies is unhealthy and majority target on exploitation of funds provided either by the Government or by any donor organization. These are the days of privatization. The Government, with prior experiences felt that funding is not the only solution but is willing to be a stakeholder to improve the status of women. Trade unions protect women in jobs, wages, but failed to carry them forward in participation in management, decision-making opportunities, provision of skill and the

like. Charity organizations provide for charity but no economic activity. While there were fights against social aspects like rape, dowry, assault etc, the efforts for economic freedom of women is recent and its organized activity emerged only in the recent decade. This is in the form of formation of micro credit societies, Self help groups etc.

The ideal combination of voluntary participation, equal opportunity, economic benefits, participation in management, group benefits, protection against exploitation and the government patronage are found in cooperatives. The state also encourages the poor to develop economic alternatives by organizing themselves into production, consumer and service cooperatives. The cooperative is a form of organization by which the weak and vulnerable can collectively protest against exploitation. The state actively encourages co-operativization by providing subsidies, soft loans, protected markets and training in professional management to run the cooperatives successfully.

The cooperatives offer the best platform to protect the rights of the workers and can represent the interests of women workers. The cooperatives offer women workers, the advantages of right to work, non-exploitative wages and participation in management, congenial working environment, ownership and accountability. The successful examples of workers' cooperatives are cooperatives under Self-Employed Women's Association and in Kerala Dinesh Beedi Cooperatives. Cooperatives have spread to all types of economic activities. Apart from the protecting the rights of workers, cooperatives provide supplementary services like in agricultural cooperatives by supplying inputs, provision for storage, and marketing and processing services. Women were successfully organized in dairy cooperatives in AMUL, Gujarat, where they are given all supplementary services like cattle feed to marketing of milk and veterinary care.

COOPERATIVES

What are cooperatives?

Cooperatives are autonomous associations of people who join together to meet their common economic, social and cultural needs through jointly owned and democratically controlled enterprises. Cooperatives promote economic and social development, as they are also commercial organizations with a wider set of values than merely making profit. As the cooperatives are owned by those who use its services, the decisions taken balance the need for profitability for the organization with the larger interests of the society, the bulk of whom are any way the users of these organizations. A climate of economic fairness is ensured through equal access to markets and services for the membership base, which is voluntary and open.

Cooperatives have a vital role in generating jobs by directly providing productive employment for lakhs some of which is in the form of self employment particularly in worker owned cooperatives. Since, cooperatives facilitate the utilization of productive resources by unshackling the bottlenecks which other wise depress the capabilities of the poor and the weak helps in generation and sustenance of employment opportunities, more so in rural areas.

Among the distinguishing features of the cooperative form of organization are its voluntary and democratic character, participatory nature and, above all, its commitment to high ethical standards such as honesty, openness and social responsibility in all its dealings and activities. Combating exploitation, reducing disparities, improving social conditions with gender sensitivity, and helping to create a

just society with pronounced concern for environmental protection and sustainable processes of development etc., all these attributes make cooperatives a preferred and more socially desirable form of organization. The statement on cooperative identity adopted by the International Cooperative Alliance containing the values cooperatives stand for and the principles they follow in their day-to-day working is given as a separate note at the end of this chapter.

Cooperatives as Instruments for Empowerment

The cooperative, as an organization is elastic enough to provide wider vistas for undertaking any type of economic activity since this form of organization suffers from limited constraints vis-a-vis other business organizations whether privately or publicly owned. It is for this reason that producers of different commodities and services like farmers, fishermen, artisans etc. both skilled and unskilled organize their own (producers') cooperatives while the consumers of different goods and services like farmers, employees, consumers etc. organize their own (consumers) cooperatives in India. There are also instances where both producers and consumers joined together and organized cooperatives under joint ownership. To take advantage of economics of scale and to foster solidarity across cooperatives engaged in similar activities in different parts of the state/country, secondary cooperatives are organized at appropriate levels as dictated by the circumstances. The organization and structure of major types of cooperatives working in the country (including Kerala) is given as note two at the end of this chapter.

Cooperative organizations are empowering as users (i.e. members) are conferred with control over means of production and distribution. For deriving the full benefits of the empowering nature of cooperatives, the member-users are required to formulate detailed ground rules (i.e. bye laws) clearly delineating their own responsibilities as

also those of the committee members who represent them and the employees who are engaged by them.

It is noteworthy that the objectives are decided by the members themselves and, since cooperatives are organized on the principle of one member - one vote, the cooperative form of enterprise provides women with the opportunity of participating on equal terms with men. Cooperative enterprises can take on different forms: They can be set up by a group of enterprises or by individual entrepreneurs wishing to benefit from shared services, cheaper goods, easier access to markets or higher prices for their products. But what they all have in common is that, as a group, members are able to create economies of scale and increase their influence and bargaining power. In many developing countries women work individually, often isolated, in the informal economy, operating at a low level of activity and reaping marginal income. Joining forces in small-scale cooperatives can provide them with the economic, social and political leverage they need. A good example of this can be seen in the achievements of SEWA. For the member entrepreneurs, cooperatives provide the setting for collective problem solving and the articulation of strategic and basic needs. The support and mutual encouragement that a group of entrepreneurs can give each other can also be crucial in helping to maintain or boost their self-confidence.

LEGAL FRAME WORK FOR CO-OPERATIVES

The first law on co-operatives was enacted in India in the form of Co-operative Credit Societies Act in 1904. The law was improved upon, by the Co-operative Societies Act of 1912, which enabled registration of other types of cooperatives also, besides the credit societies and also to set up Secondary/ Federal societies. With cooperation becoming a transferred provincial subject, consequent to the Constitutional Reforms of 1919, individual provincial governments started enacting their own Co-operative Acts keeping in view their peculiar development needs. Bombay Province was the first to

enact the law in 1925 followed by Madras (1932) and so on. Even after independence, cooperation remains a State subject. The right to organize co-operative societies follows from the fundamental rights to form associations and unions and right to take up trade and profession, guaranteed in the Indian Constitution under articles 19(1) C and 19(1) E respectively. In fact, the Indian constitution recognizes the usefulness of co-operation as a non exploitative form of organization when it calls upon the State to organize village and cottage industries either on individual basis or on co-operative basis vide Article 43.

The objectives of Indian co-operative Laws are mainly threefold (a) to protect the co-operative character of the organization (b) to confer co-operative status on co-operatives and (c) provide for State partnership in co-operatives. It is the third aspect enlisted above that determines to a great extent the governmental policies towards co-operatives in the country. The government policies have come to view co-operatives as follows in one way or the other throughout the post independence era even though some paradigm shift has taken place recently since 1995

- a. Co-operatives are the best form of organization as it imbibes the principle of equity and justice.
- b. Co-operatives can be used as instruments for implementing State. Policies relating to agricultural production, marketing and processing, production in the cottage and small-scale sectors, distribution of food grains and other consumer goods etc, as it was thought that government efforts could be synchronized with local efforts.
- c. As an instrument for bringing about equitable distribution of income and wealth in the society.

- d. By extension as a natural domain of State for implementing its social policies say reservation in governing bodies and in employment.

As a result the mindset of policy makers towards co-operatives was that it is an extension of Government. Even the public came to regard cooperatives as another department of the government. These policies had both good and bad effects on co-operative movement. It was good in the sense that under official patronage there was quantitative expansion of the movement in all sectors of the economy. This was due to the easy availability of public funds on extremely favorable terms. At the same time it was bad because, co-operatives lost their inner soul of autonomy and independence resulting in the emergence of facade of co-operative societies in many cases.

As pointed out above, the government naturally extended its social policies, which include women empowerment, empowerment of weaker sections, social justice through the policy of reservation to co-operatives also. For instance, in Karnataka, with extension of the policy of reserving seats for women and weaker sections in the three tier Panchayat Raj system in the early eighties, the same policy was also extended to co-operatives by reserving one seat each for SC/ST members and for women members on the boards of all co-operative societies in 1984. In Kerala, the policy of reservation for SC/ST and women on the committees of co-operatives was first introduced in 1987 but was restricted only to credit co-operatives at primary level. Such reservations were extended to credit co-operatives of the apex level in 1992 and to all types of co-operatives at all levels in 1999. In other states like Orissa and Madhya Pradesh, for instance, the policy of reservations in governing bodies of co-operatives were to be filled in proportion to the population of backward communities, scheduled caste and scheduled tribes in that area.

Reservation in governing bodies of co-operatives apart, reservations are also extended to employment in co-operatives but such reservations are restricted only to backward communities, scheduled caste and scheduled tribes. Further, age relaxation is

also given to these classes while making appointment in co-operatives. However, reservation in employment in co-operatives for women is not in vogue.

Another dimension of positive discrimination is that, while recognizing the first co-operative principle of open and voluntary membership, the law in Kerala modifies this principle to exclude "sex" from other grounds of discrimination like religion, sects, caste, language etc. which are prohibited while, deciding on admitting the members to a co-operative society. In other words, membership in mixed co-operatives can be denied on the grounds of sex. Such a provision is done to provide for organization of co-operative societies exclusively for women.

WOMEN IN COOPERATIVES

To what extent could Indian women make use of the opportunities provided, in, by and through the co-operatives? Majority of reports reveal that the participation of women in the activities of the co-operatives is low. Statistics⁸ from world over reveal that, women's participation in co-operatives is low especially so in rural co-operatives. In the developing countries the cultural and religious factors play a predominant role in hampering women's participation. These factors such as women's homemaker role, discretion, not speaking in front of men, illiteracy, supposed inferior abilities and social pressures make it difficult for women to play an active and visible public role.

In agricultural co-operatives, the types of business particularly dealing with cash crops which tend to be male precincts is another significant factor restricting women's participation. There is marked resistance by the male members for women's participation in co-operatives. At the same time women themselves lack time due to

their dual role of being a homemaker - household chores and wage earner that hinder participation.

Studies on women empowerment through co-operatives revealed that total borrowing women members constitute only a low percentage in agricultural co-operatives⁹. The reasons cited for the limited participation of women in co-operatives are illiteracy, cumbersome procedure of enrolment for membership, inadequate financial support and marketing facilities and lack of effective leadership¹⁰. In the village co-operatives, one person represents each family and this honor is usurped by the head of the family who is usually a male member¹¹. This is seen as a key factor that affects women's participation in co-operatives.

The co-operatives do not take into full account reproductive roles traditionally borne by women, which reduce their time for working in the co-operative sector¹². Women in rural settings, by nature do not come forward to participate and to get elected to the board. Even in co-operatives with high women membership, elected office bearers are mostly men. Leadership practices in co-operatives restrict women to carry out their duties. Board Meetings are usually held at night and extend to late hours. Women are, thus restrained due to physical safety, household responsibilities along with leadership duties in co-operatives. Training on areas such as finance, technology and management are given mostly to men rather than to women. Training is generally conducted at centres away from the homes of the women folk.

Women without own landholdings are inhibited, as they cannot become members in cooperatives, which is a major stumbling block for women's participation especially in agricultural co-operatives. The co-operatives laws¹³ are rigid in permitting only the members to attend the meeting. For instance, when male head of the family is absent for long periods on work or related matters, his wife who is often de facto member is not permitted either to attend the meeting or to participate in election.

As regards the legal aspect the co-operative laws, which were of an enabling nature, has changed to those of a controlling nature¹⁴. Amendments have been made wherein the co-operatives are managed by the government, made accountable to government, to be used by the government for its schemes. It is generally seen that men dominate co-operatives, to mis-utilize subsidies and preference is given to men over women at top positions. In addition, factors like, fear-arising out of lack of awareness about co-operatives rules and procedures, shifting to another place after marriage and by nature, women tend to shy away from power struggle and political domination in cooperatives in natural process of democracy, resist fuller participation of women in cooperatives¹⁵.

It is absence of women's access to and control over resources and benefits arising out of development process that affects participation. Besides limited access of women to education and training, absence of political power and absence of economic alternatives hinder women's participation in cooperatives¹⁶.

To encourage participation, women exclusive co-operatives were started in economic activities like handicrafts and cottage industries, as the women in mixed co-operatives did not get space to be active. Most of the cooperatives do not provide childcare facilities and congenial working environment. The problems of women in the western countries¹⁷ are different from Indian experience. The problems of participation of women in Canadian cooperatives are like the existence of negative climate, exclusion of women from more prestigious committees or offices or training programs. Further being the lone woman board member also affects her involvement in decision-making process¹⁸. Hence, women were challenged to prove their credibility to an extent that was not required of their male colleagues. It is also important that women lack mentors and have hardly any women in senior positions to follow up as a role model.

WOMEN IN SUCCESSFUL COOPERATIVES

By and large, women's low participation in the activities of the cooperatives filter down to the constraints that women face at the individual level, societal level and at the organizational level ¹⁹. Are there any cooperatives in India, which have successfully contributed to the emancipation of women? A few successful cooperatives which have contributed to the socio economic development of women in India are: the cooperatives under Self Employed Women's Association (SEWA) in Gujarat, Cooperative Development Foundation (CDF) in Hyderabad, National Dairy Development Board (NDDB) in Anand, Gujarat, Working Women's Forum in Chennai and Kerala Dinesh Beedi (KDB) in Kannur, Kerala.

KDB is a worker cooperative in which both women and men are workers and as an organization, KDB succeeded in providing all the benefits to them. Since this type of work (beedi rolling) could be done at home, the necessity and will to withstand the competition from nearby state and the political will, contributed to the success of this cooperative. Women workers form 60 percent of the work force, who gain beyond wages and pensions²⁰ like better working spaces, maternity benefits, guaranteed year round work etc. Despite guaranteeing these benefits, KDB management has no single woman member on the board²¹. It is to be noted that there is absence of significant number of women in the upper and even middle levels of KDBs' elected management and total absence on the director board or other upper layers of the central society staff. The reason for not providing more benefits to women like day care centers is to be delved into more specifically.

In case of dairy cooperatives under NDDDB, women get employed, paid for their produce regularly, get professional management support and business support in areas like marketing, purchase of feed, veterinary care, training etc. It is often claimed that the Anand pattern encourages "a more emancipated role for women in rural economies"²² and the *Operation Flood* brings the eight million women in the districts covered by the program into the mainstream of dairy development²³. Amul Dairy not only organizes special picnics for women on its premises but has an affiliated village dairy co-operative of only women members²⁴. A study to investigate the position of women in the dairy economy of the Anand region revealed that women form a mere 10 per cent of the Khairā District Milk Producers Union and even in the all female co-operative. While the co-operatives remained an exclusive female organization, the staff members are all males²⁵. However, a positive note is that recently a woman has become charge de affairs(Amritha Patel).But it may be pointed out that Amul experiment is more a success of co-operative venture, dairy industry and a professional management than a women's movement. At the same time, it cannot be ignored that women in the Anand region have benefited tremendously in socio economic aspects.

The Co-operative Development Foundation (CDF), started with women's thrift groups and later identified that the hurdles faced by the co-operatives are government's undue control due to its financial contribution and the legal procedures. This organization successfully lobbied for liberalizing the Co-operative Act in Andhra Pradesh by bringing out a self reliant "Mutually Aided Co-operative Societies Act" in which the government's role is limited, as a result of which women's thrift societies could easily get an organizational cover of co-operatives and function like genuine co-operatives. Women thus got more access to the advantages of co-operatives. With the support of NDDDB, with the liberalization of co-operative societies Act, the benefits spread to dairy co-operatives in Andhra Pradesh. These co-operatives got not only financial benefits but

could bring about positive changes in social empowerment of women. CDF however covers limited geographical areas like Warangal and Vijayawada districts and it could contribute predominately in thrift societies only. But its role is limited and lacking in other types of co-operatives.

The Working Women's Forum (WWF) was formed to empower poor women in both productive and reproductive roles. The broad objectives were to create an association for working women in the unorganized sector, to mobilize women for joint economic and social action apart from improving their entrepreneurial skills through training, material inputs, credit and extension services necessary for working women and their families such as child care, education, health and family planning. However, the focal point of this forum was to give women access to credit facilities. The Forum's contribution did not emphasize or set an example for proving a point that co-operatives are the best alternatives to women development.

SEWA started as a trade union and formed in 1972. It aims at mobilizing women in the unorganized sector of the Indian economy. SEWA's members are self-employed women who earn a living through their own businesses or through their own labour. SEWA believes that self-employed women must organise themselves into sustainable organizations so that they can collectively promote their own development. SEWA members therefore form cooperatives whenever possible to create economies of scale, increase their bargaining power whilst maintaining full control as owners and leaders. In SEWA's experience the formation of cooperatives has resulted in sustained employment and income. Cooperatives are particularly successful in the provision of social services and social protection. In India the integrated insurance scheme of SEWA is one of the largest contributory social security schemes in the country for informal sector workers. The scheme offers insurance coverage to more than 30,000 women workers.

Self Employed Women's Association (SEWA), successfully combines women's movement, co-operative movement and trade union movement on the philosophy of Gandhian practices. The factors for the success of SEWA movement were instilling confidence in women, supported well by many organizations and finally preparing leaders.²⁶ The primary factor for the success of SEWA was the pre-cooperative phase, which organizes, trains and empowers women to be active members in the co-operatives. This is necessitated for the purpose of qualifying women for credit, training, assets and later membership, to get acquainted with democracy oriented organizational skills, time frame to make their products competitive in the market, to train more than one woman for leadership positions, necessary solidarity to overcome the powerful pull of power structures, old feuds and social pressures against women's control and to develop or nurture the interests for responsibility, control in addition to wage, which is their primary concern. The usefulness of SEWA's central strategy, the joint action of union and co-operatives contributed a lot to the success of SEWA. The experiences of women in SEWA reveal that co-operatives offer better opportunities for self employment by improving women's skills through training, providing market links and the advantages of financial and policy support by the government. One of the important strategies that SEWA co-operatives followed was to hire women from outside the village as managers or secretaries. These 'outside women' were less susceptible to power brokering by vested interests because they did not have the dependency relationship of many local women.

The success of SEWA is directly related to the training imparted, the contents of which related to their daily problems of work and survival²⁷. SEWA encourages a range of co-operatives to cover multiple occupations in order to provide employment year-round. The pre co-operative policies, constant support and backing by SEWA, vision of SEWA leadership in addition to commitment and team work, multiplier effect of the success of a few co-operatives, absence of corruption or power struggle and continuing to be a non-political organization, by and large, contributed to the amazing success of SEWA.

The factors in all the successful co-operatives discussed above were the pre co-operative policy so that the members are active, control of the organization with the active members, benevolent cover that co-operatives could provide, proper reward system with penalties for negative performance and favorable support by political parties.

APPROACHES IN STUDYING WOMEN IN CO-OPERATIVES.

There have been many approaches in studying the issues in co-operatives. One is an organizational approach, which concentrates, on identifying the reasons for the success or failure of co-operatives as an organization wherein the focus was on the management, leadership etc. Another approach focused on the socio-economic contexts in which the co-operatives functioned. One more approach is to study the co-operatives to understand whether they follow the co-operative principles and values strictly. Differing from these, some studies were taken up to thoroughly understand the reasons for the success of co-operatives like Amul Dairy, SEWA and the like so that the successful factors could be replicated in other places.

A few studies were conducted by Institute of Rural Management, Anand, to understand the role of women in dairy co-operatives mainly concentrating on dairy industry. Most of the studies on women in co-operatives were done on exclusive women co-operatives like co-operatives under SEWA, CDF etc. where all the members are women. Some studies have tagged in women's role in co-operatives but were not focused on a detailed study on women in co-operatives. For instance, studies like Operation Flood, Dairying in India and Zimbabwe by Shanti George, Democracy at work in Kerala Dinesh Beedi by Thomas Issac, et.al, papers published on this theme looks only at quantitative increase in women members. Hence, there is a need for a study on women in mixed co-operatives to understand the level of participation of women members, women board members, and their performance with men in such co-operatives and the constraints they face in doing so.

The higher status of Kerala women should have enabled them to form an important client group in the co-operatives for the obvious advantages, which the co-operatives offer. The focus of the study is therefore to understand whether the women of Kerala state have benefited by becoming members and leaders of co-operatives or they have been bypassed. Women, in other states are getting property rights with the changes in the legislation. Insights developed from the study would therefore have national relevance mainly to bring women into mainstream as active co-operative members. At present, the major thrust for involving women in co-operatives is mainly through the route of reservation of seats for them in the boards of co-operative organizations. This may be desirable in itself but in making it meaningful, it is necessary to generate as to how co-operatives can promote active participation of women in the organization.

FOCUS OF THE PROBLEM

To approach this problem and also to develop an understanding, the following points popped up to focus on the issue.

Do men and women have equal access to Co-operative Institutions in terms of services, employment etc?

Do women face the constraints of low participation - social or economic or political?

Are real efforts made to increase the women membership, increased representation of women on the board including President ship?

Do women hesitate to participate due to lack of self- confidence or training or knowledge of facts or all of them?

Is women's dual role making them inaccessible to Co-operatives?

Are Co-operatives policies and programmes Gender neutral? Or in other words, are any conscious efforts made by co-operatives to attract woman participation keeping in view the difficulties of women?

Are women given only dummy representations in whose name, the men actually operate?

Are women educated and knowledgeable to peruse the records, understand the on-goings of the meeting vis-a-vis their male counterparts?

Are alternative arrangements/facilities provided for childcare etc. to make women attend to the co-operative work?

Are women willing to take up positions in co-operatives when offered?

What is the role of politics in cooperatives and how do women face these challenges?

Based on these questions, the following objectives have been designed for the present study.

OBJECTIVES OF THE PRESENT STUDY

1. To understand the factors influencing the participation of men and women members in availing services in the selected Primary Agricultural Co-operative Societies.
2. To identify the constraints faced by women members in availing the services offered by the co-operative society.

3. To assess the role of women and men as board members and the constraints faced by them.
4. To understand the role of executives in helping women participation in co-operatives.

METHODOLOGY

a. In Kerala, large number of women own productive assets. Since Co-operatives provide all the services required, the Primary Agricultural Credit Societies are selected for the study. In addition to this, it is the largest sector among all types of Co-operatives having wide coverage of membership and provision of financial services.

b. Selection of the district

Thiruvananthapuram the Capital of Kerala is purposively selected for the study as being the Capital district, the Primary Agricultural Credit Societies could draw on the assistance/guidance, from non-governmental and other types of institutions and as a result the women in this district are expected to be more progressive and least discriminated.

c. Selection of Sample:

1. Primary Agricultural Credit Co-operative Societies (PACS)

In Thiruvananthapuram district, there are 105 Primary Agricultural Credit Societies (PACS) as on 31/03/2000. At the first level, all the PACS have been grouped into two categories.

- i. Societies with no women membership
- ii. Societies with women membership

Since all 105 PACS in Thiruvananthapuram district have women members, the societies are further categorized as

- i. With women members and no women board members
- ii. Women members with elected women board members
- iii. Women members with nominated women board members.
- iv. Elected Chairwoman.
- v. Women Chief Executives.

Since, Societies with women members and no women board members, women members with nominated women board members and elected Chairwoman are not existing, from the other two categories viz societies with women members and elected women board members and societies with women as Chief Executives have been taken for the study.

There are four circles in Thiruvananthapuram district namely Nedumangad, Chireyinkeezhu, Neyyattinkara and Thiruvananthapuram. From each circle, one Primary Agricultural Credit Society was selected randomly which had elected women board of directors. Among the four circles, one more society from each circle was selected so as to have two male chief executives and two female chief executives. The selection was done on random basis. In all, the study covered eight selected societies. But in Neyyattinkara circle, one additional PACS was selected since there were two women board of directors where as, in all the other societies in Thiruvananthapuram district there was only one woman director on the board. In all, the study actually covered nine Primary Agricultural Credit Societies.

In each Society, all women board members and three male board members were selected randomly and interviewed. Totally 11 Women board members and 27 male board members were interviewed.

In each PACS, 10 women members and 10 men members were selected at random for the study and in all 90 women and 90 men members were covered. Employees of the selected PACS were interviewed and in all five women and four men Chief Executives were covered.

TABLE 1 : Coverage of Sample

Name of the circle and Society	Number of board members			Number of members			Chief Executives	
	Male	Female	Total	Male	Female	Total	Male	Female
Thiruvananthapuram								
Nemom SCB	3	1	4	10	10	20	*	
Madhavavilasam SCB	3	1	4	10	10	20		*
Nevattinkara								
Panachamoodu SCB	3	1	4	10	10	20		*
Naruvammodu SCB	3	2	5	10	10	20		*
Ottashekhamangalm SCB	3	2	5	10	10	20	*	
Chirayinkeezhu								
Azhoor muttapalam SCB	3	1	4	10	10	20	*	
Koduvazhannoor SCB	3	1	4	10	10	20		*
Nedumangadu								
Nannivodu SCB	3	1	4	10	10	20		*
Aruvikkara FSCB	3	1	4	10	10	20	*	
Total	27	11	38	90	90	180		

METHODS OF DATA COLLECTION

1. Organizational data were collected from the Primary Agricultural Credit Societies with the help of pre-tested Questionnaire.
2. Data relating to participation of men and women members and constraints faced them as members of the society were collected with the help of pre tested Schedules.
3. Interviews were held with men and women board of directors with the help of pre tested schedules.
4. Opinions of employees were solicited with interviews and pre tested schedules.

In all, six all sets of schedule were administered. They are:

Schedule for Primary Agricultural Co-operative Banks.

Schedule for male Board of Directors.

Schedule for female Board of Directors.

Schedule for Secretaries.

Schedule for male Members.

Schedule for female Members.

The Schedules used for Data collection have been enclosed as Annexure-I.

TOOLS OF ANALYSIS

Statistical tools such as percentage and average Analysis of Variance and Discriminate Analysis are used.

LIMITATIONS OF THE STUDY

The study's focus is limited only to Primary Agriculture Credit Societies, which will not reflect the issues pertaining to other types of Co-operatives, and the generalization is thus limited.

Much care has been exercised in reducing bias in collection data through cross checking the results. Difficulties were encountered in drawing the information from women, as men tended to answer on their behalf. This was over come by sending female investigators to the field and the researcher herself was involved in collection of data.

Note - 1

Values:

Cooperatives are based on the values of self-help, self responsibility, democracy, equality, equity and solidarity. In the tradition of their founders ,cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

Cooperative Principles:

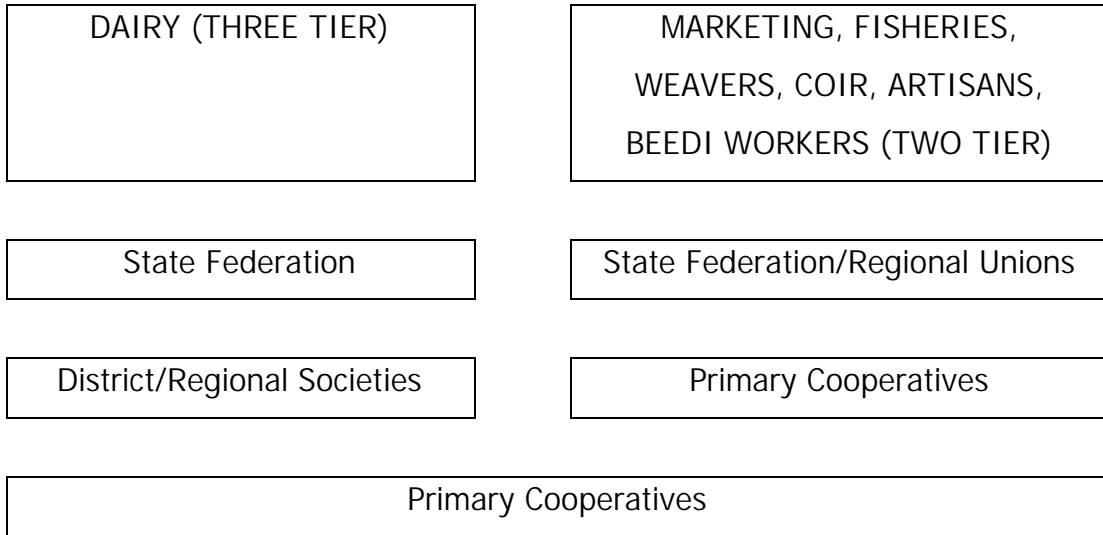
- Voluntary and Open Membership
- Democratic Member Control
- Member Economic Participation
- Autonomy and Independence
- Education, Training and Information
- Cooperation Among Cooperatives
- Concern for Community

Note – 2

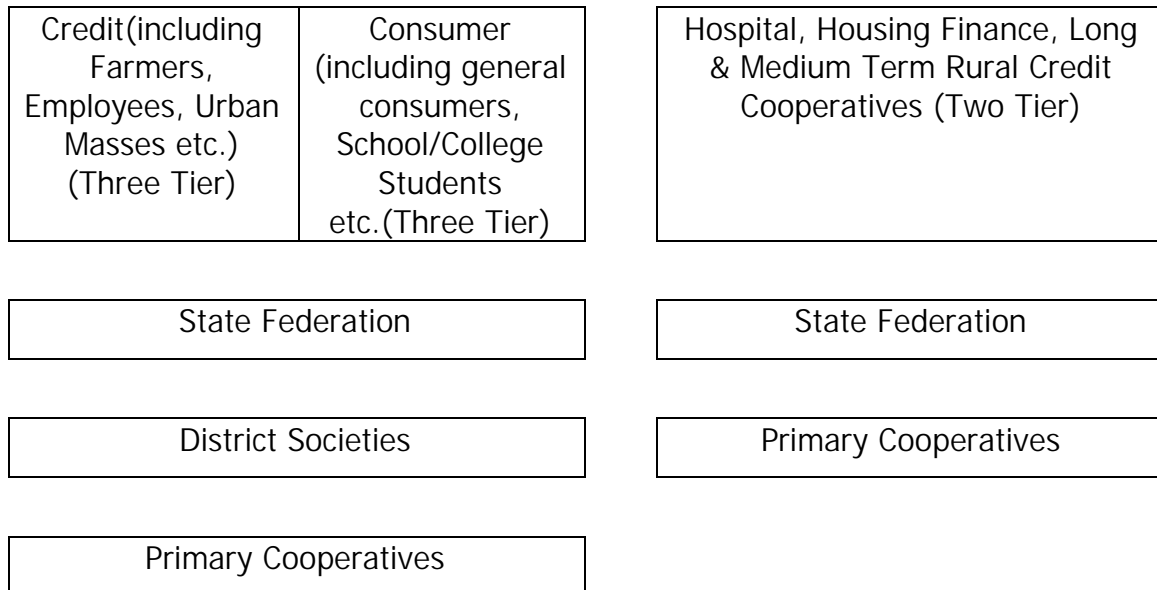
Organisational structure of major types of cooperatives in India (especially in Kerala)

Cooperation is a state subject. Hence, while drawing the organizational structure of various cooperatives, State is considered as the unit and therefore National Federations are not included in the chart that follows:

(a) PRODUCERS COOPERATIVES*



(b) CONSUMERS' COOPERATIVES*



(c) MIXED COOPERATIVES (Owned jointly by Producers & Consumers)*

Multipurpose Cooperation of Women of SC/ST Communities etc. considered mixed type because members are simultaneously producers of goods and services and also the consumers of goods and services supplied by the same society (Two Tier)

State Level Federation

Primary Cooperatives

* In Kerala, there are cooperatives with unitary structure with different areas of operation both in producers' and consumers' cooperatives E.g. RUBCO, KETCO etc. (Producers Cooperatives) and Gazetted Officers Employees Cooperative Credit Society, Transport Workers Cooperatives etc. (Consumer Cooperatives).

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CHAPTER II

HISTORICAL BACKGROUND OF CO-OPERATIVE MOVEMENT

The erstwhile Kerala States of Travancore, Cochin and Malabar had their own Co-operative Societies. Co-operative movement started in Travancore State only after the enactment of Co-operative societies Act of 1912. The first Co-operative society registered under the Act was the Travancore Central Co-operative Bank, which was set up in 1915. Within a few years, many Primary Societies were registered and the Travancore Central Co-operative Bank provided financial assistance. Since deposit mobilisation of Travancore Central Co-operative Bank was not satisfactory, Taluk banks were set up and the first Taluk bank was started at Nagercoil in 1923. On the merger of Travancore and Cochin states in 1949, it was found necessary to have a uniform co-operative law, accordingly Travancore – Cochin Co-operative Societies Act was passed in 1951, which was in force in the State until the enactment of Kerala Co-operative Societies Act in 1969. In Malabar area, the Madras Co-operative Societies Act of 1932 was followed and on merger with the Kerala State, a uniform legislation was adopted in 1969⁽¹⁾.

Functionally, the Primary Credit Societies are to provide Short and Medium-term credit; supply agricultural and other production requirements and undertake marketing of agricultural produce. In addition to this, the co-operatives help in formulating and implementing a plan for agricultural production for the village and undertake such educative, advisory and welfare functions, as the members might be willing to take up.

The Societies are also expected to inculcate the habit of thrift and saving among their members⁽²⁾. In the management of Primary Agricultural Credit Co-operatives, General Body members are the supreme and the ultimate authority in taking decisions. However, for the administrative convenience the General Body elects the Management Committee that consists of members not exceeding 15⁽³⁾.

As regards the membership of PACS, it is open for agriculturists, artisans and small traders in the villages. This is, in accordance with the basic principle of open membership, which assumes that membership in the Primary Agricultural Co-operative Societies is open for all irrespective of caste, creed, religion and sex⁽⁴⁾.

POLITICAL FACTORS INFLUENCING COOPERATIVES IN KERALA

The State Government initiated most of the Co-operative Societies and a few were started as a consequence of Central government policies⁽⁵⁾. Post independent ideology favored state's economic management. As a result, State politics took to distribute patronage, investment of large funds and supply of educated and trained personnel for the management of the cooperatives. Hence, the elected representatives utilized cooperatives to further their economic, political, and other interests⁽⁶⁾.

In Malabar, Kerala, in the year 1943, communists formed food committees intended to supervise the procurement and distribution of grains. The attempts to organize this extended both up and down the social scale and pushed well beyond the confines of the towns⁽⁷⁾. In Kerala, people had demonstrated since the beginning of the 20th century, a capacity to organize for politics⁽⁸⁾ and the workers here using the trade unions of the left political parties, extracted genuine advantage from the owners of capital and the Kerala Government⁽⁹⁾.

With high levels of literacy and political consciousness, the political parties have taken interest in the control of the co-operative to use it as an instrument of organizing people for their benefits. Contrary to other states, in Kerala there was not much of a rat race among political parties to get the governance of cooperatives⁽¹⁰⁾. Primarily the political parties were busy with land reforms, higher wages for agricultural laborers and the spread of literacy. Secondly, the political parties could mobilize mass movements even without the control of the co-operatives and the people responded positively to all mass movements. As a third reason, the leftist parties do not have much faith in the efficiency of cooperatives as instruments of development and view cooperatives as status quo oriented. Writes Thomas Isaac⁽¹¹⁾, who states that the earlier left idea of cooperative farms was given up. He further reiterates the antipathy of trade unions to worker's co-operatives has a real basis. The co-operatives render the traditional adversarial role of trade unions ambiguous. They are forced to be crisis managers and watchdogs of productivity. The self-exploitation within the co-operatives in the struggle for survival may undermine union standards; the firm's success can undermine union influence. Therefore, unions do not consider worker's co-operatives an alternative to collective bargaining; they are adopted in self-defense against unemployment.

In due course of time, when the objectives of mass movement were fulfilled to a certain extent, the political parties realized the potent force of co-operatives in reaching the grassroots with credit and other benefits; and as in other States, cooperatives in Kerala⁽¹²⁾ also became tools used by the political parties to enhance the economic and political power and to distribute political and economic favors to party men. This domination over co-operatives by political parties and the political process destroyed the democratic nature of the societies. In a case study conducted by Joseph Velacherry⁽¹³⁾, it was found that Fisherman co-operatives were hotbed of political rivalry among different political parties. No single party won a clear majority in the elections for the board of directors, which led to coalitions. Differences of opinion weakened the coalitions, that continued every year resulting in the largest single party tended to

dominate the society's affairs without an effective opposition. This led to the appointment of excess staff and condoning of unhealthy practices by the fisherman members, contributing to a certain degree of mismanagement in various units. In General Body meetings, political differences kept all members from participating, and this destroyed the democratic process and functioning of society. Complaints were brushed aside as politically motivated allegations. It is true of most types of co-operatives.

Every inch of Kerala is highly politicized. Innumerable communal and social outfits (belonging to different castes, communities and religions) are struggling to get a share of the public pie and political patronage⁽¹⁴⁾. Constructive enterprises, whether based on government initiatives or private capitalism, ran the risk of being fastened onto by the adherents of the political parties and milked for the benefit of party faithful. Political fragmentation in Kerala has made the unity of the people difficult for even mutually beneficial development activities⁽¹⁵⁾. Most mass organizations have evolved into front organizations of various political parties. These political alignments have become such a divisive force that co-operation at the grassroots is often impossible. However, with the changing times, political parties realized the need for the success of co-operative ventures especially in a scenario of new generation thinking in co-operatives aimed at lesser interference by the government. The 1987 LDF ministry reconsidered mechanization of coir industry- a bastion of communist affiliated trade unions⁽¹⁶⁾. Against a background of militant union opposition to mechanization, the LDF government, set up a committee of industrial representatives, union leaders, small producers, mill owners, exporters and representatives of promotional agencies, which suggested the introduction of intermediate technology that would not replace much labor and at the same time would raise the productivity and quality of products. The raw material markets would be deregulated but with safeguards to protect co-operatives.

Despite strong political influence, co-operatives were successful in nullifying their negative influence like in Idukki district dairy co-operatives⁽¹⁷⁾. A study on five dairy co-operatives in Idukki district, revealed that all the societies had a long tradition of member governance, high literacy levels which helped to secure enlightened governance in a politically charged local environment. Although, there was a strong polarization of village politics about the rivalry of the congress and the communist parties, this did not paralyze or disrupt the working of the co-operative boards. In some co-operatives, the boards evolved their own norms to keep their political differences outside the board's room, but others failed to do so. Why is it so? Christians constituted more than 60 per cent (a single religion) and complete absence of competition, the co-operatives were the only channel that could handle a large quantity of milk. Idukki's boards insulated co-operatives from a surcharged micro political climate and ensured high patronage responsiveness in their operating systems.

Another case of a successful co-operative in politically active Kerala is Dinesh Beedi in Kannur district. Born in 1969 during a lock out, in which 12,000 workers had been thrown out of their jobs in an employer move to oppose new minimum wages, Kerala Dinesh Beedi (KDB) survived because of the commitment of its workers who had developed militant unions and radical work culture. KDB is one of Kerala's best examples of how people of opposing political affiliations can work together to further their common and community interests. KDB symbolizes a political culture different from the normal partisan approach found in Kerala⁽¹⁸⁾. The all party nature of the board in KDB ensured that there was no major political opposition to the co-operative. Similarly, the primary society director boards included all the parties⁽¹⁹⁾. If more than one union is present, there will be a joint council with a representative from each union with at least one member at the work center. This principle of inclusion promotes democracy and tolerance, but it does not completely prevent inter-union rivalries sometimes upsetting the co-operatives daily work routine⁽²⁰⁾.

However, with remarkable contribution of women in Kerala for achieving basic developmental capabilities, social opportunities for enhancing women's participation in the public realm remains severely constrained⁽²¹⁾. All the political parties are equally responsible for restricting women participation in cooperatives only to the number of reserved seats- no more, no less.

Leadership⁽²²⁾ by women does not appear to overstep unwritten socio-political boundaries, as the party maintains its own established hierarchies. Women representatives, who are related either by family or kinship to men in politics, are goaded into this by her own men or the party with an assurance that they would act behind the screen. Hence, in cooperatives, women representatives are proxies of men under the garb of reservation.

Important Concepts used in Analysis

1. Participation

Rural agricultural co-operatives have a vital role to play in enhancing women's role and ensuring equality status as 58 percent of male workers but 78 percent of women workers and 86 percent of India's rural woman are in agriculture⁽²³⁾ in 2000. Naturally, a study that addresses the status of women in Co-operatives does not arrive at just a set of "Women's issues" but rather at ways to think about a range of issues vital to Co-operatives, their placement in the economy and the community⁽²⁴⁾.

Even global statistics show that women's participation in co-operatives is low, especially in rural Co-operatives. In the developing world, the cultural and religious factors have often evoked: women's 'inside' and inferior role -discretion, not speaking in front of men, tradition of men negotiating and handling money matters, illiteracy, supposed inferior abilities and social pressures make it difficult for women to play an active and visible public role. The types of business, that co-operative do, particularly provision of cash crops is a male precinct and this coupled with male resistance to women's participation also goes a long way to keeping them out. Absolute lack of time to join up other women seems to be a major factor everywhere⁽²⁵⁾.

Although it might be difficult to come to a consensus on the factors responsible for the low participation of women in co-operatives as the factors responsible for it is wide ranging and complex, women's low participation is something that is a reality. In a study conducted on women's empowerment through Co-operatives, the findings reveal that the women constitute only a low percentage of total members of PACS and the borrowing done does not necessarily pave the way for their economic betterment⁽²⁶⁾. In tune with this, Indian women have used the various schemes and programs which are being implemented through various co-operatives societies in India, which is evident from the fact that women constitute only one percent of the 14 crores of the total co-operative members of the country⁽²⁷⁾.

This means that very small portions of Indian women are raising their families' standard of living by participating in the management of co-operatives⁽²⁸⁾. The reasons cited for such a state of affairs are mainly that women are not entitled to inherit property; they are illiterates and lack the necessary skills of management⁽²⁹⁾. Mixed Co-operatives tend to be synonymous with men's co-operatives⁽³⁰⁾. Hence, there is a need of Government intervention through policy approach like reservation through legislation for women in Co-operatives.

Where Co-operative laws are revised, all provisions which make for gender discrimination should therefore, be weeded out to avoid the problems faced by women in their attempts to be integrated into the participatory Co-operative structures. Co-operative law often contend such discrimination by providing that the head of family attends meetings; the fact that the wife is often de facto or even de jure - head of family is not always an enough reason for her to participate when male head of family is often absent for long periods in search of work and income⁽³¹⁾.

The above-discussed reasons for low women's participation like illiteracy, women's right to property and management skills proved to be positive for women in Kerala. In Trivandrum District, there is 40 percent women members in Primary Agricultural Co-operative Society, advantageous legislation for women's property rights, highest female literacy and other positive social indicators make one think that women would be playing a vibrant role in the participation of activities of Primary Agricultural Co-operative Society.

2. Decision Making

The Management Committee of a co-operative, that is the elected body looks into the day-to-day affairs of the co-operative. In practice, it is the body making decision on issues, which are vital to policy implementation. According to International Co-operative Information Center, co-operatives act as platform for members, both women and men to make decisions through procedures like exercise their control over the enterprises they own, democratic participation in them involves gaining experience in consensus building and decision making by means of articulation of ideas and debate; adherence to election procedures and respect of the right of all members to vote. Members develop commitment, accountability, trust and honesty by these means. For these reasons, co-operatives are often termed "Schools for Democracy"⁽³²⁾. But in practice, women leaders are few because in most societies they lack experience of decision-making, leadership in the arena as girls are socialized to play passive roles. Even if women succeed in gaining education and enter the decision-making mainstream, an institutional setting that is framed to suit men's needs and situation marginalizes them. Also the dual expectations of the family and work roles create more conflicts mostly to women leaders⁽³³⁾.

Human Development Report (1994) demonstrates that the gender gap with regard to education and health has narrowed to some extent, but the gap in economic and political participation and technical and managerial and administrative professions remains large⁽³⁴⁾.

In India, women in general, poor rural women in particular, are relatively powerless with little or no control over resources and little decision making power. This can be otherwise stated as power accrues to those who control or are able to influence the distribution of material resources, knowledge and ideology that governs social relations in both public and private life⁽³⁵⁾.

As a suggestion to increase women participation in decision making and leadership, Emmy Freindlich, the first woman member of International Co-operative Alliance Executive committee opined that, women should gather practical experience by working in leadership positions to become successful leaders. She also pointed out that men were not always elected because of their expert knowledge but in most cases they were thought capable of acquiring the necessary knowledge⁽³⁶⁾.

3. Management

In Co-operatives, the decision-making power lies with the managing committee, which consists of elected leaders. The members of the management committee are elected representatives of General Body, which consists of members, and is supreme in policy decisions. Practically, the actual management lies in the hands of the chief executive or a manager and his team. This is the team, which acts a conduit between the members and the management committee. Hence, the success of co-operative largely depends on the capacity of the managers, their effective working and in proposing right directions to the policy makers.

The issues of leadership, building democratic process, particularly the role of external catalysts, their relationship with local leadership (Sharma 1992) issues of their credibility and accountability (Pearce, 1993) and involvement of members in organizational decisions (Fredland 1992) are subjects of debate. In all these issues, managers play a vital role without whose vision sustainable success is hard to be achieved⁽³⁷⁾.

The question now is whether women are being given such vital posts like managing a Primary Agricultural Co-operative Society. In this context, Manashi Ray states that there exists differential treatment of men and women by the organization, whether the issues are informal relationships with peers and subordinates or formal like work allocation, recognition, evaluation or bestowing organizational rewards. The women managers have had few female role models to look up in their search to alternative approaches to management⁽³⁸⁾.

But a study on the women managers in the rural sector, Manashi Ray pointed out that, the issues concerning woman as a manager is to be considered on a holistic manner from three perspectives; Societal, organizational and individual. Women's inherent leadership in managing homes and micro enterprises goes unrecognized when applied for bigger financial organizations like PACS and receives social and cultural constraints⁽³⁹⁾.

Lot of studies point out that, though women's participation increased generally in all sectors, they are still largely confined to the lower levels of organizational hierarchies. It also cannot be assumed that equal opportunity initiatives are wide spread. The British Institute of Management carried out a study on women managers and discovered that few organizations made adjustments to accommodate highflying women with children. Of the 800 women who responded, only 11 percent were offered crèche facilities and a few companies maintain adequate links with female employees who had taken a career break in order to raise a family.

The feminine roles, with which actual women are labeled, tend to be the 'pet' that passively goes along with things and recipients of compliments rather than Power⁽⁴⁰⁾. Women constitute almost 40 per cent of professional and technical workers and less than 15 per cent of managers and administrators⁽⁴¹⁾.

Where financial institutions have a single male model of entrepreneurship, women generally are not taken seriously and women with domestic commitment even less so; they are not a 'good risk'. In the lines of latest analysis of Gender Empowerment Measure (GEM), familiarity with management and decision-making enhances women's capabilities in local and national politics and many women in politics have gained their entry into political life through the co-operative movement which in any country enjoys significant political power⁽⁴²⁾.

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CHAPTER III

THIRUVANANTHAPURAM DISTRICT PROFILE

One of the 14 districts of Kerala, Thiruvananthapuram, the State Capital lies in the Southern most part of the State bordering Tamil Nadu in the South, Western Ghats on the East, Arabian Sea on the West and on the North is Kollam district of Kerala. The total area of the district is 2192 Sq.Kms. Administratively, the district is divided into four Taluks or Circles (as they are named) namely Thiruvananthapuram, Nedumangad, Neyyattinkara and Chirayinkeezh. In all, there are 12 blocks consisting of 84 panchayats and there are four municipalities and one corporation.

The Population details of Thiruvananthapuram district compared to Kerala State is given in Table –3.1

TABLE- 3.1 : POPULATION DETAILS

District/State	Thiruvananthapuram District	Kerala State	Thiruvananthapuram District	Kerala State
Details	1991	1991	2001	2001
Density of Population	1344	749	1476	819
Literacy rate				

Source : 'Ecostat News' – Bureau of Economics and Statistics – April 2001, Vol –1
(5)

It is pertinent to understand the distribution of operational holdings according to holding size classes in order to understand the expansion in the role PACS plays in provision of productive credit. The details are provided in Table – 3.2

TABLE – 3.2: Percentage Distribution of Operational holdings according to Holding Size (Thiruvananthapuram District)

Sl.No	Size of Holdings (in hectares)	Percentage of House Holds	Percentage to Total Area
1	Below 0.02	19.05	1.35
2.	0.02 – 0.50	73.84	51.38
3.	0.50-1.00	4.82	21.19
4.	1.00-2.00	1.79	14.57
5.	2.00-4.00	0.41	6.29
6.	4.00-10.00	0.08	2.46
7.	10.00 and above operational holdings	0.01	2.56
	Total Population / Area	621,240	100,029 (ha)

Source: Agricultural census, 1990-91, Department of Economics and Statistics.

It could be inferred from the Table– 3.2 that, majority of the population's size of holdings fall under the category of 0.50 hectares and almost 94 percent of population's holdings are between 0.02 and 0.50 hectares. It could also be noted that majority of the area of operational holdings fall under the category of below one hectare of land. The average holding in Thiruvananthapuram district is 0.16 hectares and the proportion of land put to agricultural use in 1996-1997 is 198,884 hectares, which is 90.98 per cent of the total geographical area of 218,600 hectares. The net area sown is 146,633 hectares, which accounts for 74 per cent to total land put to agricultural use in Thiruvananthapuram district.

The district receives annual rainfall as high as 2081.2 mm. Four rivers, namely Vamanapuram, Mammam, Karamana and Neyyar irrigate the district. In addition to this, lakes like Veli and Anjengo also supply water for irrigation. With good irrigation potentials, the major crops cultivated in the district are Paddy, Coconut, Rubber, Arecanut, Tapioca and Banana.

TABLE – 3.3 :Rate of Growth of Sectoral Income during 1999-2000
(Quick Estimate)

Sector	Thiruvananthapuram District(in%)	Kerala State(in%)
Primary	19.9	15.0
Secondary	12.6	12.6
Tertiary	19.6	19.7

Source: Economic Review 2000, State Planning Board, and Kerala

Regarding sectoral income growth in agricultural sector, from Table-3.3, it could be seen that the rate of growth of income from Primary Sector in Thiruvananthapuram District is higher than the State's growth. Though, the district falls short of rate of growth of Alappuzha (144.3 percent) and Wayanad (131.8 per cent), it occupies fifth position in rate of growth of income in Primary Sector. This situation implies the use of Primary Agricultural Societies by the members for their productive activities.

B. Women Development in Thiruvananthapuram District

As per 2001 census, the sex ratio in Kerala is 1058:1000 in favor of women. Kerala achieved tremendous progress in bringing down infant mortality rate and death rate. However, it is to be seen whether the success in social sector has resulted in matching success in economic sector. The labour participation rate of women in Kerala is far behind men and it is reducing over a decade as it could be seen from Table-3.4

TABLE – 3.4 :LABOUR PARTICIPATION (KERALA)

Year	Male	Female	Total
1961	65.66	19.7	42.68

1981	44.89	16.61	30.53
1991	47.58	15.85	31.43

Source: District Plan part 2,3 Thiruvananthapuram District. State Planning Board.

Although the amount of work put in by women is more or less the same or may be more than what men do, the labour put in by women in Poultry, Cattle rearing, Household chores, Kitchen gardening, childcare and the like for which no wages are paid, are not accounted. Women lag behind men in social, political and administrative roles citing biological reasons. Women are sidelined in these sectors because they give power. Women become vulnerable because of lack of economic power, unpaid work, unrecognized household chores, male domination and lack of consciousness of household responsibilities by men. The scenario is not much different in Thiruvananthapuram District. The women development indicators of Thiruvananthapuram District when compared to Kerala is given in Table 3.5

TABLE – 3.5 : Women Development Indicators Comparison Between Kerala and Thiruvananthapuram.

SIN o	Details	Thiruvananthapuram			Kerala		
		1961	1981	1991	1961	1981	1991
1	Women Population (in lakhs)	8.75	13.75	14.99	85.42	126.99	148.1
2	Women: Men, (For 1000 men)	1005	1030	1036	1022	1032	1036
3	SC(Female) Population (in lakhs)	0.82	1.45	1.76	7.22	12.88	14.63
4	ST(Female) Population	0.05	0.07	0.08	1.06	1.30	1.60
5	Female literacy Rate	37.40	65.40	85.76	38.90	65.70	75.20
6	Female literacy Rate (SC)	23.20	53.80	-	17.40	49.70	-

7	Female literacy Rate(ST)	20.00	53.40	-	11.90	26.00	-
8	Average Marriage Age	21.8	22.60	22.80	20.80	21.90	22.30
9	Females getting married before the age of 20 (in %)	2.90	2.70	2.20	4.20	3.80	3.20
10	Expectation of life at birth (Year) Male	71.40	72.00	-	65.20	67.10	68.23
	Female	74.80	78.10	-	71.50	73.80	73.62
11	Infant Mortality Rate Male	-	45.00	-	-	55.104	-
	:Female	-	42.00	-	-	48.10	-
12	Women Labourers	1.40	1.91	2.34	16.83	21.47	23.47
13	Main Workers	-	1.54	1.91	-	16.50	18.97
14	Marginal Workers	-	0.37	0.43	-	4.97	4.50
15	Labour Participation rate	16.00	14.50	15.60	19.70	16.60	15.80
16	Rate of Unemployment	3.40	-	47.80	-	-	-

Source: (1) Census of India – Kerala 1961,1981,1991,

(2) Economic Review

(3) Women in Kerala – Department of Economics and Statistics

It could be observed from Table 3.5 that, the positive demographic indicators did not result positively in employment and provision of economic power. The labour participation rate among women is too less and the rate of unemployment has increased manifold. Research studies conducted by Centre for Development Studies regarding this highlight many details. The average age of agricultural labourer especially those engaged in cottage industries is very high. The equality achieved in education has not resulted in equal status for women employment. The rate of wages is very low for women. The participation of women in administrative sector is very less⁽¹⁾.

The women are given opportunities to work mainly in the fields where wages are low. The discrimination in wage rate in Thiruvananthapuram district is detailed in Table 3.6

TABLE 3.6 :Discrimination in Wage Rate (Thiruvananthapuram)

Occupation	Rural (in Rs)		Urban (in Rs)	
	Male	Female	Male	Female
Mason	150	-	175	-
Helper	130	120	140	130
100 Palm leaves	175	175	-	-
Common Coolie	125	100	140	115
Head load	140	130	160	140
Weeds removing	-	80	-	-

Source: District Plan, Thiruvananthapuram district, Part – 2,3, State Planning Board, Kerala

Adding to wage discrimination, lack of basic amenities, prolonged working hours and absence of childcare facilities prevent them from taking leadership in socio - political arenas. Under decentralized planning, 30 percent reservation is provided for women at all levels including Presidents of Grama sabhas. Experiences reveal under decentralized planning in Grama sabhas, women participated well and discussed their problems openly.

Reference:

1. ILO Policy frame work and key concepts end note 2, Section 1, pp1

CHAPTER IV

RESULTS AND DISCUSSION

The formation of Primary Agricultural Co-operative societies, which dates back to 1904, has traditionally been a male dominated arena, even though the percent of women members contribute nearly half of its membership. Although little or no research evidence exists on the factors that influence the participation of women in Primary Agricultural Co-operative societies, their lower participation is a reality. The reasons can be narrowed down to; the constraints faced by women at the individual, societal and organization level. The present study "Gender in Co-operatives " aimed at, understanding the participation of men and women members in the randomly selected Primary Agricultural Co-operative societies of Thiruvananthapuram district also attempts to bring out the constraints faced by women; in their roles as members, board members and Secretaries. The study focuses on the participation of men and women at the above three levels of the Primary Agricultural Co-operative societies, in terms of

- _ Business Transaction
- _ Democratic participation
- _ Participation in other development and group activities
- _ Constraints to Participation at the individual, familial, societal and organizational level

This study brings out the factors, both positive and negative, which influence the participation of men and women in Primary Agricultural Co-operative societies. Ultimately it is hoped that the results of the survey and the insights obtained from the interviews would help in understanding the individual, societal, and organizational dynamics that influence participation. This in turn would enable policy makers to chalk out appropriate strategies to strengthen the functioning of Primary Agricultural Co-operative societies.

**PROFILE OF PRIMARY AGRICULTURAL CO-OPERATIVE SOCIETIES IN
THIRUVANANTHAPURAM DISTRICT**

**Table – 4.1: Membership Details of the Primary Agricultural
Co-operative societies in Thiruvananthapuram district
from 1995-2000**

Table-4.1 MEMBERSHIP DETAILS					
Particulars	95-96	96-97	97-98	98-99	99-2k
Thiruvananthapuram Circle					
Total Membership	208497 (100.0)	218658 (100.0)	224718 (100.0)	233981 (100.0)	244183 (100.0)
Male	131737	137956	142519	148436	155103
Per centage to Total Membership	(63.18)	(63.1)	(63.4)	(63.4)	(63.5)
Female	76760	80702	82199	85545	89080
Per centage to Total Membership	(36.82)	(36.9)	(36.6)	(36.6)	(36.5)
Chirayinkeezh Circle					
Total Membership	175637	183480	190912	200436	210519
Male	94784	99123	103042	108812	114610
Per centage to Total Membership	(53.97)	(54.02)	(53.97)	(54.29)	(54.44)
Female	80853	84357	87870	91624	95909
Per centage to Total Membership	(46.03)	(45.98)	(46.03)	(45.71)	(45.56)
Nedumangad Circle					
Total Membership	202889	219980	225324	234535	248042
Male	108642	127003	130718	141228	149166
Per centage to Total Membership	(53.55)	(57.73)	(58.01)	(60.22)	(60.14)
Female	94247	92977	94606	93307	98876
Per centage to Total Membership	(46.45)	(42.27)	(41.99)	(39.78)	(39.86)
Neyyattinkara Circle					

Total Membership	211108	223004	229712	242374	251610
Male	127236	133070	136891	145020	150119
Per centage to Total Membership	(60.27)	(59.67)	(59.59)	(59.83)	(59.66)
Female	83872	89934	92821	97354	101491
Per centage to Total Membership	(39.73)	(40.33)	(40.41)	(40.17)	(40.34)

Percentage of membership would perhaps be the simplest and yet the most crucial factor of participation. Although the average male (59.3 per cent) and female (40.38 per cent) membership in the Primary Agricultural Co-operative Societies (PACS) of Thiruvananthapuram district in the year 1999- 2000 projects a brighter side of the participation rate of women in PACS, the data also brings to light the fact that there has been a gradual decline in the women membership from 42.06 per cent in 95-96 to 40.38 percent in 1999-2000. This decrease in women membership over the last five years itself is an indicator of women's declining interest in Primary Agricultural Co-operative societies. It is interesting to note that Kerala ranks first in women membership in Primary Agricultural Co-operative societies, when compared to an all India women rate of just 8.05 per cent. The lack of membership details disaggregated by sex highlights the need to develop a system of maintaining records inculcating gender, quality and rate of women participation in Primary Agricultural Co-operative societies.

The circle-wise membership details show that the percent of women membership was higher in Chirayinkeezh and Neyyattinkara circles than in the Thiruvananthapuram and Nedumangad circles. From the above table, it could be inferred that membership of women is well above 33 per cent (as stipulated under decentralized planning), even without any legislation. The positive women development indices like positive male – female ratio of 1000:1036, higher female literacy rate (85.76 per cent), higher age at marriage (22.8 years) and greater female life expectancy (78.10 years) are some of the visible and implied reasons for the higher women membership.

Table4. 2: Board Member Details of the Primary Agricultural Co-operative societies in Thiruvananthapuram district

from 1995-2000

Particulars	95-96	96-97	97-98	98-99	99-2k
Thiruvananthapuram Circle					
Total Board Members	153	153	159	161	161
Male	135	135	141	143	143
Per centage to Total Membership	(88.24)	(88.24)	(88.68)	(88.82)	(88.82)
Female	18	18	18	18	18
Per centage to Total Membership	(11.76)	(11.76)	(11.39)	(11.18)	(11.18)
Chirayinkeezh Circle					
Total Board Members	233	233	234	234	236
Male	207	207	208	208	210
Per centage to Total Membership	(88.84)	(88.84)	(88.89)	(88.89)	(88.98)
Female	26	26	26	26	26
Percentage to Total Membership	(11.16)	(11.16)	(11.11)	(11.11)	(11.02)
Nedumangad Circle					
Total Board Members	211	211	211	211	211
Male	188	188	188	188	188
Percentage to Total Membership	(89.1)	(89.1)	(89.1)	(89.1)	(89.1)
Female	23	23	23	23	23
Percentage to Total Membership	(10.9)	(10.9)	(10.9)	(10.9)	(10.9)
Neyattinkara Circle					
Total Board Members	331	334	335	335	346
Male	292	294	296	296	306
Percentage to Total Membership	(88.22)	(88.02)	(88.36)	(88.36)	(88.44)
Female	39	40	39	39	40
Percentage to Total Membership	(11.78)	(11.98)	(11.64)	(11.64)	(11.56)

About 88.83 per cent of board members are men and only 11.16 per cent are women, for all the 105 PACS in Thiruvananthapuram district. This steady representation of women in the board of directors could be attributed to the amendment of Kerala Co-

operative Societies Act (KCS Act) in 1986, which stipulates that one seat should be reserved for a woman board of director on the management committee of all Credit Co-operatives. Data also exists on stability in the number of women board members of PACS in Thiruvananthapuram district- one per society over the past five years except in two societies of Neyyattinkara Circle, which had more women board members than stipulated by legislation. This might mislead one into thinking that the legislation passed with the intention of assuring and promoting women representation at the decision making level of Board of directors, in itself is a major hindrance to greater women representation at the decision making level. But the real situation is that, prior to the KCS Act amended in 1986, very few women members on their own contested to the board. Hence, even this 11.6 per cent women board membership in the Co-operative Societies of Kerala wouldn't have happened, had not the KCS Act been amended in 1986.

Table-4. 3 - Performance of Credit societies in Thiruvananthapuram district

Table-4. 3 Credit and Non-Credit Business					
Particulars	95-96	96-97	97-98	98-99	99-2k
Thiruvananthapuram Circle					
Deposit	6904.50	8008.84	8793.51	11150.03	14379.45
Advances	3484.53	4246.08	3510.52	4637.29	6045.61
Outstanding	4357.15	5190.02	5482.43	6221.26	7440.13
Non Credit Business	209.24	199.31	243.89	272.46	311.10
Chirayinkeezh Circle					
Deposit	9218.36	10620.59	12106.16	15172.36	17073.33
Advances	4381.09	4690.17	4135.49	5739.31	6846.66
Outstanding	6361.33	7594.09	7724.20	8584.62	10087.62
Non Credit Business	425.63	1170.91	1307.29	685.15	949.91
Nedumangad Circle					
Deposit	2675.90	2319.00	2908.70	5074.30	5281.20
Advances	1168.39	1396.00	1688.22	4321.39	4533.20
Outstanding	1988.90	2975.00	3061.18	5291.00	5779.65
Non Credit Business	1187.80	1012.00	1407.73	1541.93	1622.50
Neyyattinkara Circle					
Deposit	2583.07	2990.13	3574.19	4552.10	6095.56
Advances	2384.17	3021.10	3054.09	4468.23	5748.55
Outstanding	3290.59	4023.06	4684.63	5920.83	7739.67
Non Credit Business	389.99	439.25	371.64	496.14	641.97

The above table on the deposits, credit given, the outstanding payments and the volume of non-credit business of the PACS in the last five years from 1995 shows that

during the aforesaid period, the credit business transactions have doubled, the non-credit transactions like supply of agricultural inputs and consumer goods have increased by 60 per cent and there was an increase in the number of societies making profits. These indicators draw a positive picture on the financial performance of PACS.

PROFILE OF RESPONDENTS

SL. No	Category	Male	Female	Total number (N)
1	Member	90	90	180
2	Board Member	27	11	38
3	Secretary	04	05	09

As seen in Table-4.4, the data collection for this study was done from nine randomly selected Primary Agricultural Co-operative societies of Thiruvananthapuram district from the four circles of Thiruvananthapuram, Chirayinkeezh, Nedumangad and Neyyattinkara. In order to understand the participation of men and women at the grass root level as the service availing members; in the middle level as the employee/Secretary and at the highest decision making level as the board members, sample from each category was included. 10 men members and 10 women members from each of the nine randomly selected Primary Agricultural Co-operative societies (total 90 men and 90 women members), randomly selected 27 male board members and all the 11 women board members and four male and five female secretaries were interviewed using separate interview schedules prepared for each category.

Table –4.5 Profile of Members of PACS

Table –4.5 Profile of Members of PACS													
1.	AGE OF MEMBERS												
	Gender of Respondents		Age below 40 yrs				Age between 40-70						
			Number		%		Number		%				
	Women (N-90)		59		65.5		31		34.44				
Men (N-90)		38		42.22		52		57.77					
2.	EDUCATIONAL QUALIFICATION OF MEMBERS												
	Gen-der	Illiterates		primary		Secondary		High School		Graduate		Post Graduate	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
	Wo-men	5	5.55	11	12.2	7	7.77	54	60	11	12.2	1	1.1
Men	4	4.44	18	20	17	18.8	41	45.5	7	7.77	3	3.33	
3.	MARITAL STATUS OF MEMBERS												
	Gender	Unmarried			Married			Divorced			Widow		
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
	Women	5	5.55	76	84.4	9	10	-	-	-	-	-	-
Men	10	11.1	77	85.55	3	3.33	-	-	-	-	-	-	
4.	ANNUAL INCOME OF MEMBERS												
	Gender	<10,000		10,000-20,000		20,000-50,000		50,000-70,000		Above 70,000			
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
	Women	24	26.6	17	18.8	28	31	16	17.7	15	16.6		
Men	15	16.6	27	30	43	47.7	10	11.1	6	6.66			
5.	TYPE OF FAMILY												
	Gender	Joint Family					Nuclear Family						
		Number			%			Number			%		
	Women	7			7.77			83			92.2		
Men	17			18.8			73			81.1			
6.	TYPE OF HOUSING												
	Gender	Thatched		Kutchha		Semi Pucca		Pucca					
		Number	%	Number	%	Number	%	Number	%	Number	%		
	Women	12	13.33	12	13.33	37	41.11	28	31.11				
Men	8	8.88	5	5.55	50	55.55	27	30					
7.	REGULARITY OF WATER SUPPLY IN MEMBERS HOUSES												
	Gender	Regular					Irregular						
		Number			%			Number			%		
	Women	62			68.88			28			31.1		
Men	83			92.2			7			7.77			

Factors like illiteracy and low level of education, low income, age (being on the higher side) irregularity of water supply in the house, being divorced or widowed

affects women's quantity and quality of participation not only in social affairs, but also in Co-operative societies. In all, 34.44 per cent of women and 57.77 per cent of men members of PACS are in the age group of 40-70 and 92.2 per cent of women and 81.1 per cent of men had nuclear families suggesting that the responsibilities and duties related to family and child rearing was greater for them than for ones with joint families. About 73 per cent of women members and 85.5 per cent of male members live in semi pucca or pucca houses. 26.6 per cent of women members and 16.6 per cent of men members were having an annual income less than Rs. 10,000 and most of the women (31 per cent) and men members (47.7 per cent) were having an annual income in the range of Rs.20, 000-50,000. 84.4 per cent of women and 85.55 per cent of men members were married and the prevalence of divorce among men and women members were 3.33 per cent and 10 per cent respectively. 31.1 per cent of women and 7.77 per cent of men members were having irregular water supply in their homes. Irregular water supply and extra effort and time needed for storing water itself affected the women's participation in activities outside the house. 5.5 per cent of women and 4.44 per cent of men were illiterate and majority of men (60 per cent) and women (45.5 per cent) members had studied up to high school.

Table –4.6 Profile of Board Members

1.	AGE OF MEMBERS					
	Gender of Respondents		Age below 40 years		Age between 40-70	
			Number	%	Number	%
Women (N-11)	3	27.27	8	72.72		
Men (N-27)	6	22.22	21	77.77		

2.	EDUCATIONAL QUALIFICATION OF MEMBERS														
	Gen-der	Illite-rates		primary		Secondary		High School		Graduate		Post Gradua		Others	
		No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Wo-men	-	-	-	-	1	9.09	4	36.36	1	9.09	1	9.09			
Men	-	-	1	3.703	-	-	7	25.92	7	25.92	2	7.40			

3.	MARITAL STATUS OF MEMBERS								
	Gender	Unmarried		Married		Divorced		Widow	
		No.	%	No.	%	No.	%	No.	%
Women	-	-	11	100	-	-	-	-	
Men	3	11.11	24	88.88	-	-	-	-	

4.	CASTE								
	Gender	SC		ST		OBC		OC	
		No.	%	No.	%	No.	%	No.	%
Women	4	36.36	-	-	2	18.18	5	45.45	
Men	10	37.03	-	-	9	33.33	8	29.62	

5.	ANNUAL INCOME OF MEMBERS (in rupees)										
	Gender	<10,000		10,000-20,000		20,000-50,000		50,000-60,000		Above 60,000	
		No.	%	No.	%	No.	%	No.	%	No.	%
Women	-		-	-	4	36.36	1	9.09	5	45.45	
Men	-		-	-	15	55.55	3	11.1	16	59.25	

6. TYPE OF FAMILY				
Gender	Joint Family		Nuclear Family	
	Number	%	Number	%
Women	4	36.36	7	63.63
Men	2	7.40	25	92.59

7. TYPE OF HOUSING								
Gender	Thatched		Kutcha		Semi Pucca		Pucca	
	No.	%	No.	%	No.	%	No.	%
Women	-	-	-	-	5	45.45	6	54.54
Men	1	3.703	-	-	12	44.44	14	51.85

8. REGULARITY OF WATER SUPPLY IN MEMBERS HOMES				
Gender	Regular		Irregular	
	Number	%	Number	%
Women	11	100	-	-
Men	27	100	-	-

9. LAND OWNERSHIP				
Gender	YES		NO	
	Number	%	Number	%
Women	-	-	-	-
Men	26	96.29	1	3.703

72.72 per cent of women and 77.7 per cent of men members were in the age group of 40-70. 88.8 per cent of men and 100 per cent women members were married. 36.36 per cent of women and 37.03 per cent of men members belonged to the SC community. All the members were having an annual income above Rs.20, 000/-. Majority was living in semi pucca or pucca houses and the water supply was regular in

all the homes. 96.29 per cent of men board members owned land. 63.63 per cent women and 92.59 per cent of men board members had nuclear families.

Table - 4.7 Profile of Secretaries

1.	AGE											
	Gender of Respondents		Between 30-35		Between 40-45		Between 50-55					
			No.	%	No.	%	No.	%				
	Women (N-5)		3	60	-	-	2	40				
Men (N-4)		-	-	2	50	2	50					
2.	EDUCATIONAL QUALIFICATION											
	Gender		SSLC& JDC		Graduate		Post Graduate					
			Number	%	Number	%	No.	%				
	Women		1	20	4	80	-	-				
Men		2	50	1	25	1	25					
3.	YEARS OF SERVICE											
	Gender		0-5 Yrs		6-10 Yrs		11-15 Yrs		16-20 Yrs		Above 20 yrs	
			No.	%	No.	%	No.	%	No.	%	No.	%
	Women		4	80	1	20	-	-	-	-	-	-
Men		1	25	-	-	2	50	-	-	1	25	
4.	CASTE											
	Gender		SC		ST		OBC		OC			
			No.	%	No.	%	No.	%	No.	%		
	Women		-	-	-	-	2	40	3	60		
Men		-	-	-	-	1	25	3	60			

Sixty per cent of the women secretaries selected for this study were in the age group of 30-35 whereas there was an equal distribution of male secretaries in both age groups of 40-45 (50 per cent) and 50-55 (50 per cent). Eighty per cent of women secretaries were graduates whereas 50 per cent of men members were having an educational qualification of SSLC and JDC (Junior Diploma in Cooperation); 80 per cent of women secretaries had been in the service for less than five years whereas 50 per cent of men were in the service for 11-15 years. Sixty per cent of male and female secretaries belonged to other castes.

A. MEMBERS

Table –4.8 Participation of members in Business Transactions

Sl. No	Business Transactions	Male members		Women Members	
		Number	%	Number	%
1	Deposit to Society	40	44.4	31	34.4
2	Borrowed Loans	83	92.2	73	81.1
3	Purchased consumer goods	57	63.3	32	35.5
4	Purchase of inputs	49	54.4	33	35.5
5	Receipt of Dividend	2	2.22	2	2.22

For all the indicators of participation in the business transactions of the society, the per cent of women members was low when compared to male members. From the data it could be inferred that greater percent of members both men and women have utilized the services of co-operative society (PACs) for borrowing than for saving. The male members who deposited with the co-operative society chose to do so due to the convenient location and higher interest rate. Whereas convenient location, familiarity with the employees and a feeling of ownership were the reasons given by the women members for the same. 92.2 per cent of men members and 81.1 per cent of women members have borrowed from the society. The reason for the lower percent of borrowing among women members was the ease of borrowal from other sources. Hence necessary steps need to be taken to minimize/ reduce the lengthy procedures and time factor involved in providing the borrowal service so as to attract more women members. In a Co-operative society in Tiruvarur district of Tamilnadu where the board

members, sensitive to the customs of the Muslim women, set up a separate and covered entry and a woman clerk to attend to these women and the Secretary of Nemom SCB, in Thiruvananthapuram district who visits the homes of the women members to collect savings, are some of the successful methods to attract more women members to utilize the services of the PACS. Although individual case studies cannot be generalized, area specific and client specific strategies can be and have to be planned so as to bring in more involvement of women members in the Co-operative societies

Though women mostly handle consumer goods like provisions, it was men (63.3 per cent) who purchased more of it from societies than women (35.5 per cent) where by, it could be understood that such business transactions with the society were carried out mostly by men on behalf of women. This again is an indicator of lower participation and poor direct involvement of women members in PACS. Public Distribution System (PDS), a government initiative to market the consumer goods at a reasonable rate for the public is now at cross roads with the less off take except may be in villages. In its place highly competitive and more consumer friendly, margin free shops are available for the general public. In such a situation where PDS remains a major activity of the co-operative societies, strengthening the co-operative societies to chalk out newer strategies would be a rather feasible and practical solution. This can happen only when the felt needs of customers are analyzed and understood. On analyzing the situation, it becomes clear that the lower participation of women were due to two mutually influencing factors, - women's needs and interests not being represented in the PACS or PACS not being sensitive to women's needs, (especially in deciding the type of consumer goods needed/favored) and their own lack of interest to participate. Similarly, the business hours of the society should be made suitable for the customers especially women to buy the goods. When their interests are not represented, there is a probability to lose interest in the activities of the society. But at the same time, when women themselves are not interested in the activities of the society the chances of their interests being represented is closer to nil.

When, providing support to agricultural operation is an important objective of Primary Agricultural Credit Co-operative Society, it is interesting to note that 45.6 per cent of men and 63.3 per cent of women are not availing this service. All these issues raise the most pertinent question whether the women members themselves are handling the responsibilities associated with their membership in PACS.

Table –4.9 Member's Participation in Society's functioning and General Body

Sl. No	Type of participation	Male members N-90		Women Members N-90	
		Number	%	Number	%
1	Regular visits to Societies for business transactions	89	98.88	82	91
2	Castes votes in Society's elections	78	86.66	39	43.33
3	Attending General Body meetings	64	71.11	26	28.88

It is in the General Body meeting of any organization, the accounts of the past financial year is reviewed and members can express their suggestions on the management and functioning of the society. Hence regular visits to the society, voting in the society's elections and attending General Body meeting, all indicate the involvement of members in the functioning of the society and also their sense of ownership of the society. 98.88 per cent of male members and 91 per cent of female members visited the societies on a regular basis. But these were casual visits for

personal benefits like some kind of a business transaction and not to exercise the rights of a member in understanding and taking part in the functioning of the society.

Table-4.9 shows that, while 86.60 per cent of male members cast their votes in society's elections, only 43.3 per cent (half of it) of women members exercised their right to vote in elections. And out of this, 14 per cent voted sometimes only. Similarly, while 71.1 per cent of male members attended General Body Meetings, only 26 per cent of women members did so. In the year 1999-2000, General Body Meetings were held in five of the randomly selected nine Primary Agricultural Co-operative societies of Thiruvananthapuram district and the percentage of member's attendance was 35.05 per cent, 33.32 per cent, 2.474 per cent, 1.33 per cent and 6.422per cent in the Azhoor Muttapalam SCB, Naruvamoodu SCB, Ottasekharamangalam SCB, Panachamoodu SCB and Aruvikkara SCB respectively. This again shows the lack of interest on the part of the members in the functioning of the society. The timings of the General Body Meetings was not a factor for this low women participation as in all the nine societies the meetings were held during day time between 10 and 1.00 and between two and five PM.

Table-4.10 Member's Awareness of Amendment of KCS Act

Sl.no	Awareness of Legislative Provisions and Amendment of KCS Act	Number	%
1	Male Members	40	44.44
2	Female Members	3	3.33

The 1999 Amendment of Kerala Co-operative Societies Act stipulates that one seat should be reserved for SC/ST members and a woman member on the boards of all types of co-operatives at all levels. Knowledge on the legislative provisions and amendment and membership rights would prove more helpful in better understanding of the society's functioning and also to participate more effectively as members. Results

indicate that when 44.4 per cent of male members were aware of the amendment of KCS Act, only 3.33 per cent of women members were aware of the same.

Lack of awareness on the above aspects of Primary Agricultural Co-operative societies is a major contributory reason for the poor participation of women members in co-operatives. It is like a person getting elected to the Indian Parliament without knowing the Indian Constitution. But efforts and initiatives are not taken by members as a group and women specifically, to improve their awareness on the same by attending member education programs as is evident by the per cent of male (12.0) and female (7.0) members who have attended member education programs. But again it is a well-known fact that member education programs are conducted very rarely and even if conducted is superfluous. In this context, the societies should consider conducting member education programs on their own as a means of improving the participation of members in the running of the societies and also for improving the transactions.

Table-4.11 Member's Perceptions on the Functioning of Primary Agricultural Co-operative societies

Sl.No	Members' Perceptions	Male Members		Female Members	
		Number	%	Number	%
1	Political parties manage the Primay Agricultural Co-operative societies	54	60	18	20.0
2	Absence of Caste system in giving benefits to the members	9	10	7	7.77
3	Members are owners of the Primay Agricultural Co-operative societies	69	76	78	86.6
4	Secretary of the Society responds positively to the members	84	93	68	75
5	Members get privilege as the secretary is a male/female	24	26	13	14.4
6	Members feel confident that the money is safe with the society	72	83	80	88.8
7	Satisfied with the working of the Society	75	83	80	88.8
8	Political consideration exists in	17	18.8	5	5.55

	giving benefits to members				
9	Board Members are helpful	82	91	36	40
10	Lady Board members are helpful	63	70	9	10

Although political parties have a major say in the functioning of the societies, only 20 per cent of women members believed so whereas it was 60 per cent for men members. When only five per cent of women members opined that political consideration existed in giving benefits to the members, 18.8 per cent male members believed so. This can be attributed to the poor knowledge of women members about the functioning of the society, which again is because women's dealings with the society were handled either by her husband or by other male members in the family.

A greater per cent of men (70per cent) women (86.6per cent) felt that they are the owners of the society, 83 per cent of men and 88.8 per cent of women members opined that they were satisfied with the working of the society. 88 per cent of men and 91 per cent of women members opined that their money was safe with the society.

93 per cent of men and 75 per cent of women members opined that secretaries/employees of societies responded positively to the members' needs and only 13 per cent women and 26 per cent of men members said that gender of secretary affected the privileges of members.

91 per cent of male members opined that board members were helpful whereas only 40 per cent of women thought so. Similarly, when 70 per cent of men opined that lady board members were helpful only 10 per cent women thought so. These wide differences in their viewpoint is substantiated by the fact that when 51.1 per cent of men preferred lady board members only 10 per cent of women members did so. Poor direct involvement of female members with the society's activities whereby the women members practically do not get a chance to do it on their own; hence having only a superficial knowledge on the real situations prevalent in the Primary Agricultural Co-operative societies and also the greater participation of male members of the family at

behest of women in utilization of services and functioning of the society were factors revealed in the interviews which substantiated the reasons for women member's low knowledge on the functioning of the societies.. All these point to the fact that although women members constitute 40 per cent of membership in PACS of Trivandrum district, their understanding about the society's functioning is only a tip of the iceberg and is a major hindrance to effective participation.

Table-4.12 Constraints/ Barriers to participation as members

Sl.No	Constraints/ Barriers	Yes		No	
		Number	%	Number	%
1	Perception on Gender Roles (female)				
a	Fears that society will blame the lady active in PACS	2	2.22	88	97
b	Membership in PACS is male's work	1	1.11	89	98.8
2	Constraints/ Barriers at the family level for women members (female)				
a	Lack of time due to household chores to participate in society	36	40	54	60
b	Family does not allow to be active in society's work	5	5.55	85	94.44
3	Attitudes of women members itself act as barriers to participate (female)	Yes		No	
		Number	%	Number	%
a	Not used to such type of work	6	6.66	84	93.3
b	Not interested in society's activities	11	12.22	79	87.7
4	Constraints/ Barriers to Participation at the Organizational level	Male		Female	
		Number	%	Number	%
a	No interference/problems created by employees	83	92.2	86	95.55
b	No constraints in approaching the board members	87	96.6	50	55.55

The constraints/ barriers to participation of women members and men members are looked into from four different angles – Perception on gender roles, barriers in the family and society, the organizational level and self- defeating attitude of members. 97 per cent of women members opined that a lady active in PACS would not be blamed by the society, while 14.4 per cent of men thought so. Similarly, 98.8 per cent strongly believed that membership in PACS was not men's work. Hence, it could be inferred that lower participation of women in co-operatives was not because of their negative perception about women being active in co-operatives nor because it was considered a man's job. But, the society (men) was enforcing on / expecting women to take a low key in co-operative society's activities. Data substantiates this. 33 percent of women members' decision to avail services from co-operatives was taken by significant male members of the family and women were merely complying with their decisions. Even the procedures for availing the services like filling up forms for depositing money were done by husbands (17.8per cent), other male members (12.2per cent), and other male relatives (3.3per cent). The male members of the family also took care of aspects of repayment.

As regards the organizational dynamics affecting participation, 92 per cent of men and 96 per cent of women members said that they have never faced any constraints from the employees of the society. 97 per cent of men were of the opinion that they had no constraint in approaching board members for help whereas only 50 per cent of women members felt so. The presence of only one-woman board member at the board of directors was one reason and women members have constraints in approaching male board members for help. Another fact was that still lesser per cent of women members approached the lady board members for help as there is generally only one lady board member.

Self interest and motivation to learn are equally or more important to overcome barriers to participation. But here again, 87.8 per cent of women members opined that they were interested in the society's work and 93.3 per cent did not feel that they were not used to such type of work.

Hence, dual role, lower representation of women members at the board level coupled with constraints of women in approaching male board members and the upper hand taken by male members of the family in the decision making related to type of assistance availed, management / repayment were major hindrances to participation of women member in Co-operatives.

The study brings to light the over all member participation is poor, more so women. A couple of reasons that could be attributed are: (1) the members view cooperatives as arms of the government because of its earlier policies. Of late, the focus is shifted to institution like panchayats to cater to the development of the area. Hence, members of cooperatives have apprehension about getting free doles and subsidies through cooperatives for which they are used to. (2) The sectoral contribution of agriculture to total state income in Kerala has been steadily declining which is reflected in poor utilization of services like purchase of agricultural inputs. (3) Moreover, cooperatives were not sensitive to changes in environment and failed in areas such as focused customer services, gender sensitive policies, professionalising management, avoidance of political interference, diversification of activity in tune with the changing times and in identifying the genuine needs of the members.

Table- 4.13 Difference in the level of participation of male and female members

		Sum of squares	df	Mean square	F	Significance level
Total score of male & female members	Between groups	1046.422	1	1046.422	68.814	0.000
	Within groups	2706.778	178	15.207		
	Total	3753.200	179			
Level of participation of male & female members	Between groups	2.162	1	2.162	68.814	0.000
	Within groups	5.593	178	3.142E-02		
	Total	7.755	179			

From the above table, it could be inferred that there was a significant difference in the level of participation of male and female members of the Primary Agricultural Co-operative societies. This was due to the differences in their participation level in the business transactions, elections and General Body meetings of the society, their knowledge on the functioning of the societies and the type of constraints/ barriers to effective participation. There existed no significant difference in the level of participation, among men members and among the women members, within the selected nine societies.

Table- 4.14 Comparison of Factors Influencing The level of Female * And Male **Member Participation in Cooperative Societies

Factors influencing participation	Mean value (Female members)		Mean value (Male members)		Discriminate function co-efficient		Standard function co-efficient		Percentage share of discrimination		Rank	
	Group I	Group II	Group I	Group II	Fe-male	Male	Fe-male	Male	Fe-male	Male	Fe-male	Male
1. Age	37.408	39.6053	44.59	46.89	0.036	0.036	0.393	0.490	4.74	7.59	9	4
2. Receiving benefit from society	2.512	2.4737	2.78	2.86	0.016	0.289	0.012	0.108	0.15	1.67	31	23
3. onvenient location of society	2.06	2.2105	2.22	2.24	-0.108	-0.235	-0.086	-0.162	1.04	2.51	25	15
4. Familiarity of society and employees	2	2.1053	1.41	1.51	0.046	-0.32	0.039	-0.205	0.47	3.17	28	13
5. For the sake of election	1.2308	1.2105	1.37	1.29	-1.042	-0.51	-0.624	-0.357	7.53	5353	3	7
6. Political reasons	1.0962	1.1842	1.33	1.37	1.199	0.645	0.515	0.470	6.21	7.28	4	5
7. Belief in Co-operative ideology	1.0962	1.3684	1.89	2.22	-0.112	0.352	-0.06	0.242	0.72	3.75	27	12
8. Attending member education programs	*0.103846	0.1316	0.11	0.14	-0.521	0.368	-0.139	0.126	1.68	1.95	22	21
9. Caste	1.2692	1.3158	1.11	1.57	-0.015	0.875	-0.007	0.397	0.08	6.15	32	6
10. Deposit with the society	0.1731	0.5789	0.1500	0.57	1.090	1.066	0.475	0.493	5.73	7.63	3	3
11. Awareness on preference	0.000	0.02632	?	?	4.105	?	0.432	?	5.21	?	6	?
12. Educational qualification	3.6538	3.7368	3.0700	3.57	0.251	0.507	0.282	0.566	3.40	8.76	14	1
13. Fear of social criticism	0.03846	0.000	0.110	0.16	0.478	-0.355	0.071	-0.14	0.86	2.17	26	1
14. Household size	3.9038	4.0526	4.96	4.75	-0.064	0.07	-0.115	0.112	1.39	1.73	23	2
15. Household type	2.9423	2.9737	2.48	3.32	0.345	0.441	0.344	0.334	4.15	5.17	12	9
16. Status of joint family	0.05769	0.1053	0.26000	0.16	-0.381	-0.355	-0.103	-0.14	1.24	2.17	24	18
17. Awareness of KCS Act	0.03846	0.02632	0.22	0.54	-0.863	0.128	-0.157	0.062	1.89	0.96	21	24
18. Lack of time due to household activities	0.4615	1.3158	-	-	-0.715	-	-0.350	-	4.22	-	11	-
19. Considered as male work	0.000	0.02632	-	-	6.175	-	0.65	-	7.84	-	2	-

20. Awareness on political interference	0.1923	0.2105	0.6700	0.81	-0.04	-0.305	-0.016	-0.219	0.19	2	30	19
21. Activities	0.1731	0.05263	-	-	-0.75	-	-0.244	-	2.94	-	16	-
22. No prior experience	0.09615	0.02632	-	-	-1.471	-	-0.368	-	4.44	-	10	-
23. Permission restricted by family members	0.0769	0.02632	-	-	-1.77	-	-0.408	-	4.92	-	7	-
24. Percentage of female income	18.3108	15.3247	-	-	-0.006	-	-0.181	-	2.18	-	19	-
25. Viewing political factor for getting benefit	0.0577	0.05263	0.3300	0.13	0.099	-0.331	0.023	-0.127	0.28	1.97	29	20
26. Purchase of consumer goods	0.2692	0.7105	0.63	1.49	0.413	0.31	0.271	0.320	3.27	4.95	15	8
27. Purchase of inputs	0.2692	0.8684	0.4400	1.46	0.872	0.313	0.661	0.350	7.98	5.42	1	8
28. Member in self help groups	0.3269	0.2105	-	-	-0.691	-	-0.310	-	3.74	-	13	-
29. Size of land holding	3.4423	2.1053	42.59	63.75	-0.016	-0.002	-0.194	-0.142	2.34	2.20	18	17
30. Total income of the family	8038.5250	3704.043	23709.15	32195.37	0.000	0.000	-0.162	-0.179	1.96	2.77	20	14
31. Frequency of visit to the society	1.6154	2.1316	-	-	0.440	-	0.395	-	4.77	-	8	-
32. Participation in people's plan campaign	0.4423	0.3684	-	-	0.406	-	0.201	-	2.43	-	17	-
33. Attendance in general body meeting	-	-	0.7	1.92	-	0.474	-	0.506	-	7.83	-	2
34. Not interested in social activities	-	-	0.15	0.0635	-	-1.012	-	-0.289	-	4.47	-	11

***Female members**

Mean Discriminating Score for Group I: -0.962, Group I –participation less than Mean value

Mean Discriminating Score for Group II: 1.317, Group II –participation greater than Mean value

Chi Square-59.853 (0.002) Significant at 5 per cent level

****Male members**

Mean Discriminating Score for Group I: -2.098, Group I –participation less than Mean value

Mean Discriminating Score for Group II: 0.899, Group II –participation greater than Mean value

Chi Square-81.699 (0.000) Significant at 5per cent level

On understanding that, there was a significant difference in the level of participation of male and female members of PACS in Thiruvananthapuram district, it was decided to identify the factors that positively affect the participation and also those factors that hindered the participation of male and female members. For this, a statistical technique called discriminate function analysis was used. 32 factors- both quantitative and qualitative variables (as both could be used together in discriminate analysis) influencing participation in PACS were selected for women members and 24 for male members. Out of this, the first 10 dominant factors from each group were identified as influencing the participation of members. These were again classified as the ones that positively influenced participation and as ones that hindered participation of members in PACS. Comparison of factors that influenced the participation of members brought out the fact that factors that influence the participation of male members were different from that, which influenced the female members' participation. But results of the analysis showed that for both male and female members the variables- age, savings deposits with PACS, purchase of inputs from PACS positively influenced participation. Apart from these, frequency of visits to the society, the attitude of female members towards society's work as not a male work and membership for political reasons, their belief that being treated well as a lady in itself is congruent to lack of discrimination were factors that positively influenced the participation of female members of PACS. Membership for the sake of contesting in the election, constraints to participation from one's family and lack of prior experience in such work were the factors that hindered the participation of women members. In the case of male members, apart from purchase of inputs, age, savings deposits with PACS other variables like purchase of consumer goods, higher educational qualification, membership for political reasons, better housing facilities, caste and regular attendance in General body meetings were the factors that improved participation whereas membership for the sake of contesting in election was the only factor that hindered the participation of both male and female members of PACS.

B. BOARD MEMBERS

Table-4.15 Participation of Board Members in the Activities of the Society

Sl. No	Participation in Society	Male Board Members		Female Board Members	
		Number	%	Number	%
1	Length of Membership				
A	Below 10 yrs	7	25	6	54.05
B	Above 10 yrs	20	74.1	5	45.04
2	Length of Board Membership				
A	Below 10 yrs	19	70.31	8	72.07
B	Above 10 yrs	18	29.602	3	27.02
3	Utilization of services of society	22	81.5	10	90.9
4	Visits to society other than for board meeting	16	60	6	54
5	Awareness of KCSA Act	26	96.3	6	54.04
6	Awareness on amendment of KCS Act	27	100	4	36.3
	Total	27	100	11	100

Generally members who had been actively involved in the societies and who have utilized the services of the society are usually elected to the Director Board as board members. While 74.1 per cent of male members were members of Primary Agricultural Co-operative societies for more than 10 years, only 45.04 per cent of women members were members for the same period. But the duration of board membership was almost similar for both the male and female board members- 70.4 per cent for men and 72.7 per cent for women. By and large, utilization of services was also almost similar among the female and male board members. The women members availed more services (90per cent) than male members (81.5per cent). When 60 per

cent of male board members visited societies on days other than for board meeting and only 54 per cent of women board members did so. Awareness of the provision of KCS Act and its amendment was considered important for effective functioning as board members. But this awareness was very low among women board members as reflected by the data on their knowledge of provisions of the KCS Act (54.04per cent) and its amendment (36.36per cent) where as it was 96.3 per cent and cent percent for male members. Since the women were on the board to represent the political interests of their families, the utilization of services were higher. But visits on days other than for board meetings and awareness of legislation and amendment which requires a greater sense of involvement and effective functioning was lower among women members, indicating that they were not functioning effectively as board members. Hence it can be concluded that election of women members to the board do not take into consideration length of their membership or their performance, though ideologically it is considered so. But this holds true in the case of male board members-especially if they are affiliated to the political party for long.

Table- 4.16 Representation in the Board /Management Committee

Sl No	Representation in the Board of directors	Male members N-27		Female members N-11	
		Number	%	Number	%
1	Elected	27	100	11	100
2	Nominated	-	-	-	-
3	Unopposed election	16	59.25	7	63.63
4	Elected due to political considerations	25	92.59	10	90.9
5	Elected due to other reasons	16	59.25	10	90.9

All the 27 male and 11 female board members of PACS in Thiruvananthapuram district were elected to the board and out of this, 59.25 per cent male and 63.63 per cent female board members were elected unopposed. As the provision of nomination to the board was amended in the year 1987, no member was nominated to the board. Representation at the board of directors of PACS, usually, is an indicator of the member's active participation. But in reality, affiliation to political parties has been described as the major reason for being elected to the board as reported by 92.59 per cent male and 90.09 per cent female board members. Apart from this, other reasons stated for being selected for contesting the election to the board of directors were active involvement in the PACS or general society, family's loyalty and affiliation to the political party. This was in unison with the fact that the democratic nature of Primary Agricultural Co-operative societies no longer exists and the governance of the Co-operatives is controlled by the political party which decides who all should be on the board. This is done with the intention of representing the political will of the party and to take care of the vested interests (both that of power and economic benefits) of the party and its partisans. Hence representation at board level is more of a political decision than, one based on an individual's genuine interest and efficiency, which again would negatively affect their level of participation, especially in the case of women members.

The study also comes out with the fact that although male members above 60 years of age were elected to the board, women members above 60 years were not. All the board members were most active in between the sixth and fifteenth year of membership in PACS.

Table-4.17 Efficiency in the role as Board members

SIN	Efficiency in the role as Board members	Male members N-27		Female members N-11	
		Number	%	Number	%
		1	Participate in discussions	27	100
2	Encourage more women to participate	27	100	9	81.81
3	Attend Board meetings	27	100	11	100
4	Help women members	27	100	11	100
5	Member's opinion considered in the board	27	100	11	100
6	Given dissenting note	1	3.703	1	9.09
7	Contributed significantly to decision making	27	100	10	90.9

Effective functioning at the board of directors calls for decision-making and leadership skills from the board members. As the primary objective of representation of women members, at the board level is to help women members and also to encourage more women to participate, the same had been studied in order to find out whether the members are able to fulfil this objective. In order to understand the efficiency of board members, indicators like whether they have given any dissenting note, their attendance in board meetings, whether their opinions are considered in the board and their contribution to decision making was also studied. Although 100 per cent male and female board members opined that they were able to help women members, only 81.8 per cent of female board members said that they could encourage more women to participate. All the male and female members opined that they have participated in discussions, attended board meetings and their opinions had been considered at the board level. And one-woman board member opined that problems and issues of women board members were not discussed in the board meetings. When 100 per cent of male members had opined that they have made significant contribution to decision making only 90.9 per cent female members thought so. Although, board meetings were

conducted regularly and members participated regularly, by and large meetings were conducted smoothly with out much dissention to the decisions taken in the board. Here again, only one male and one female member of the societies gave a dissenting note and that too on the instructions of the party to which they were affiliated. This holds importance against the background information provided by the board members that, in all societies all the board members including the female board member belonged to the same political party and the political party's stand as regards any decision will be discussed and consensus arrived prior to the board meeting and the board approves party decision. In case of any dissention at the party level, the board members are informed and the decisions validated at the board level, thereby avoiding dissentions. And in the present study, all the board members of the nine randomly selected societies belonged to the same political party-Left Democratic Front in the year 1999 and also on the previous boards. And hence it can be concluded that the political party in power actually controls the decisions and functioning of PACS and the participation and efficiency of board members were not even factors influencing the decisions made at the board level.

Table-4.18 Participation of Board members and members in other Development & group activities

Sl No	Development activities	Male board members		Female board members		Male members		Female members	
		No.	%	No.	%	No.	%	No.	%
1	Participation in people's Plan Campaign	22	81.48	7	63.63	68	75.55	37	41.1
2	Membership in self help group	-	-	6	54.54	-	-	25	27.77

The Kerala model of poverty alleviation through self-help groups and neighborhood groups of women under the auspices of Kudumbashree has won accolades from across the globe. This approach of improving the economic and social status of the family through women's improvement in itself, provide opportunities for women to function effectively as a group member discussing issues, putting forward suggestions, pointing out faults and making decisions. Similarly, the Panchayat Raj system of governance facilitates women to have a say in the development of their Panchayat. Hence, it was assumed that member's participation in other activities, which demands concerted efforts like Panchayat Raj and self-help groups would strengthen the member's participation in Primary Agricultural Co-operative societies. But the result shows that when 76 per cent of male members participated in People's Campaign program, the women's participation was only 41.1 per cent. Thomas Isaac, the architect of the People's Plan Campaign, opined in his book- "local democracy and development", that, although gender was given special attention especially in most individual-beneficiaries oriented poverty alleviation programs, it fell short of expectations in terms of exclusive women development projects. Inadequate participation of women in the planning and preparation of projects, other socio-economic problems like, low educational status of the women, lack of prior experience and exposure, triple burden of work, family burden and responsibilities as elected members were all reasons for the undesired level of women representatives' involvement and leadership in the campaign. Out of the 90 women members, only 27.2 per cent were members of self-help groups for women. The common problem cited as the reason for lower participation of women in any activity where they have to work shoulder to shoulder with the opposite sex was that, women are unable to speak up and fight for their rights in a male dominated arena and they are expected to succumb to the decisions taken by the male members. But the respondents' lower rate of participation in the exclusive women development schemes like kudumbashree itself points to the fact that women members, for some reason or the other were not interested in development activities. Sixty per cent of the women members opined that it would be better to have a group activity in co-operatives whereas only, 46 per cent male members felt the same. 63.3 per cent of

men members felt that there is a definite need for exclusive women's societies while only 57 per cent of women members agreed to that. Seventy per cent of male members were not sure whether their participation in Primary Agricultural Co-operative societies would improve whereas majority of women members were sure about it. In the case of board members, when 81.48 per cent of male board members had been involved with the People's Plan campaign, a not so bad, 63.63 per cent of women board members followed the suit. Although only 54.54 per cent of women board members were members of neighborhood groups, 91 per cent of board members opined that they would work better in such groups.

Table- 4.19 Gender friendliness of Primary Agricultural Co-operative societies as opined by Board members

Sl No	Gender friendliness of Co-operatives	Male members N-27		Female members N-11	
		Number	%	Number	%
I	AT THE MEMBER LEVEL				
1	Refusal of membership to a lady applicant	-	-	-	-
2	Lady members are actively involved in society's affairs	24	88.88	9	81.81
II	GENDER PREFERRED AT SECRETARY LEVEL & ITS REASONS				
1	Male preferred as Secretary	14	51.85	5	45.45
2	Men are more capable	25	92.59	8	72.72
3	Men can manage things easily	23	85.18	9	81.81
4	Female preferred as Secretary	5	18.5	4	36.36
5	Women are more educated than men	8	29.62	3	27.27
6	Women are transparent in dealings	12	44.44	5	45.45
7	Other Reasons	10	37.03	4	36.36
8	No gender bias	8	29.62	3	27.27
III	AT THE BOARD LEVEL				
1	A woman as the President can manage the functioning of the society	21	77.77	7	63.63
2	There is a need for women on board	27	100	11	100
3	There is a need for more women on board	27	100	8	72.72
4	More women do good to women members	23	85.18	7	63.63
IV	WOMEN DEVELOPMENT INITIATIVES OF CO-OPERATIVE SOCIETIES				
1	Special fund for women development	4	14.8	1	9.09
2	Special schemes for women development	8	29.62	1	9.09

The percentage of women membership in PACS of Thiruvananthapuram district was 40.38 per cent in the year 1999-2000 and at the board member level it was 11.165 per cent (as stipulated by KCS Act, 1986). Therefore it is but necessary to understand the gender friendliness of Primary Agricultural Co-operative societies, which is a crucial and decisive factor that affects the level of participation of women members who form nearly half of the total membership. Hence, the gender sensitiveness at the member level, board member level, the gender preference for Secretaries and the women development initiatives of Primary Agricultural Co-operative societies, as opined by the board members was also addressed in this study. At the member level no lady applicant had been refused membership and 88.8 per cent male and 81.81 per cent female board members were of the opinion that lady members are actively involved in the society's activities. 51.85 per cent male members and 45.45 per cent of female board members strongly preferred men as Secretary as they felt that men can manage things more easily (85.2 per cent male board members and 81.8 per cent female board members) and that men are more capable (92.6 per cent men board members and 72.7 per cent female board members). A meager 18.5 per cent male and a still better 36.36 per cent female board members preferred women as Secretaries and the reasons stated were, transparency in dealings (44.4 per cent male board members & 45.5 per cent female board members), better educational qualification (29.6 per cent male board members & 27.3 per cent female board members) and also other reasons like easy accessibility, less dissension to board's decision (37 per cent men board members and 36.4 per cent female board members). When 77.8 per cent male board members were of the opinion that a woman President can manage the functioning of the society, only 63.7 per cent of women members had the same opinion. Even though all the male board members opined that there should be more women members on the board only 72.7 per cent of female members felt so. But all the board members agreed that women members are needed on the board. 85.2 per cent of male and 63.6 per cent of female board members opined that the more the number of women directors the better the help received by women members. Regarding the women development activities of Primary Agricultural Co-operative societies, only 29.6 per cent of male directors and 9 per cent (in 1 society

only) of female directors said that there are specific schemes for women development and special funds allotted for the same whereas 14.8 per cent male and nine per cent female directors were agreeing in principle with the need for a special fund and scheme for women development.

Table-4.20 Constraints faced by Board Members

SINo	Constraints	Male members N-27		Female members	
		Number	%	Number	%
I	PERCEPTION ON GENDER ROLES				
1.	Society will blame the lady active in social activity	9	33.33	3	27.27
2.	Women should be at home rather than involving in Social Activities	2	7.40	-	-
II	PROBLEMS RELATED TO WORK				
1	Problems in verifying books of accounts due to lack of Knowledge	2	7.40	4	36.36
2	Problems in verifying books of accounts due to Insufficient time	2	7.40	1	9.09
3	Earlier women had problems in involving in the Society	9	33.33	3	27.27
III	CONSTRAINTS AT FAMILY LEVEL				
1	Lack of time due to house work	9	33.33	3	27.27
2	Family doesn't co-operate	-	-	-	-
IV	DISTANCE TO CO-OPERATIVES				
1	Farther location of Co-operatives	2	7.40	4	36.36
V	SELF MOTIVATION				
1	Has become a board member just because of having Elected	-	-	2	18.18

The Constraints/Barriers to participation of Board Members has been grouped into perception on gender roles, problems related to work, constraints at family level, distance to co-operatives and self demotivating attitude. When not even a single woman board member was of the opinion that women should remain at home rather than involving in society's activities 7.4 per cent of male board members strongly felt so. Almost equal percentage of male (33.3 per cent) and female board (27.7per cent) members opined that society would blame the lady active in society's work This again confirms the fact that although women are willing to participate in society's activities

the male member's perception on gender roles and its enforcement on women may be factors that negatively affects women's participation. Regarding the problems related to work, 7.4per cent male board members had problems in verifying the books of accounts of the society due to insufficient knowledge and time and in the case of women there is a greater percent of 36.4, who found it difficult to do the same due to sheer ignorance and only a small nine per cent due to insufficient time. This again points to the need for improving the knowledge of women board members. Lack of time due to household chores was the major constraint for women members as opined by both male (33.3per cent) and female (27.7per cent) board members and not a single member reported lack of family support as a constraint. The chances of family not supporting the lady board member is rare as it is because of the family's ties with the party that the women had contested in the election. 36.6 per cent of women board members and 7.4 per cent of male board members opined that farther location of Co-operatives was a major constraint to participation .18.18 per cent of female board members opined that they have become board members because they were selected by the party to contest in election and not because of self interest and motivation to serve the society whereas not a single male board member said so. There were greater constraints/barriers to participation among members in the age group of 31-50 (as it is that period of life cycle when family responsibilities are high), those who had educational qualification till high school and those with 6-15 years of membership.

Table-4.21, Difference in the level of participation of male & female board members of the societies

		Sum of squares	df	Mean square	F	Significance level
Total score of	Between groups	29.545	8	3.693	1.477	0.465

female board members	Within groups	5.000	2	2.500		
	Total	34.545	10			
Total score of male board members	Between groups	4.211	1	4.211	0.857	0.361
	Within groups	176.842	36	4.912		
	Total	181.053				
Level of participation of male & female board members		Sum of squares	Df	Means-square	F	Significance level
	Female scores – combined for all Sample societies					
		0.38	9	4.225E-02	1.19	0.353
		4.889E-02	1	4.889E-02	1.377	0.254
		0.337	8	4.219E-02	1.188	0.354
	Male scores – combined for all Sample societies					
		0.507	8	6.340E-02	1.786	0.14
		1.101	17	6.474E-02	1.824	0.100
		0.710	20	3.550E-02	-	-
		Total	1.811	37	4.893E-02	-

The above table shows that there is a significant difference in the level of participation of male and female board members of the Primary Agricultural Co-operative societies. This difference was due to the differences in the length of membership, their level of awareness on the legal provisions and amendments, the type of constraints faced by them etc.

Table- 4.22 Comparison of Factors Influencing the level of Female * And Male ** Board Member Participation in Cooperative Societies

Factors Influencing Participation	Mean value (Female members)	Mean value (Male members)	Discriminate function co-efficient	Standard function co-efficient	Percentage share of discrimination	Rank
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	G-I	G-II	G-I	G-II	Fe-male	male	Fe-male	male	Fe-male	male	Fe-male	male
1. Age	436.6	0.054	49.94	50.80	0.054	0.0015	0.55	1.189	1.71	11.58	8	4
2. Caste	1.44	2.640	1.35	1.20	2.640	0.006	1.452	0.03	4.51	0.03	7	16
3. Political consideration for election	1.00	1.00	1.00	1.00	-	-	-	-	-	-	-	-
4. Gender consideration for election	1.22	1.00	1.06	1.00	7.850	1.295	4.934	0.251	15.33	2.45	3	12
5. Caste consideration for election	1.44	1.50	1.71	1.40	5.006	-0.251	4.327	-0.224	13.44	2.18	4	14
6. Active in society's affairs	2.89	3.00	2.41	2.40	-12.679	0.584	-3.985	0.503	12.38	4.9	5	8
7. Constraint at home	0	0.00	0.058	0.10	-	0.997	-	0.271		2.64	-	11
8. Societal constraint	0.33	0.00	0.29	0.40	-0.894	0.517	-0.421	0.252	1.31	2.45	9	12
9. Location constraint	0	0.00	0.12	0.00	-	4.714	-	1.252		12.2	-	3
10. Giving dissenting note	0.11	0.00	0.00	0.10	18.38	4.244	5.776	-0.805	17.94	7.84	2	7
11. Size of household	3.78	0.00	4.41	4.20	2.86	0.37	3.76	0.417	11.68	4.06	6	9
12. Type of housing	3.56	0.00	3.53	3.30	12.701	1.974	6.985	1.387	21.70	13.51	1	1
13. Status of joint family	0.33	0.00	0.058	0.10	-	-2.971	-	-0.806	-	7.85	-	6
14. Educational qualification	5.56	3.00	5.24	5.80	-	-0.293	-	-0.417	-	4.06	-	9
15. Frequency of utilization of services of society	2.22	3.50	2.06	2.60	-	-0.1098	-	-1.268	-	12.35	-	2
16. Member of SHGs	0.56	0.50	0.00	0.00	-	0	-	-	-	-	-	0
17. Total income	82.31	62.60	66.59	76.40	-	-0.004	-	-0.221	-	2.15	-	15
18. Total land size	58.44	94.00	58.49	56.80	-	-0.013	-	-0.999	-	9.73	-	5

***Female board members**

Mean Discriminating Score for Group I: 1.270, Group I –participation less than Mean value

Mean Discriminating Score for Group II: -5.713, Group II –participation greater than Mean value

Chi Square-10.300 (0.395) Significant at 5per cent level

****Male board members**

Mean Discriminating Score for Group I: -0.827, Group I –participation less than Mean value

Mean Discriminating Score for Group II: -1.406, Group II –participation greater than Mean value

Chi Square—13.832 (0.611) Not Significant at 5per cent level

Regarding the factors influencing the participation of board members of PACS, nine variables for female and 16 for male board members satisfied the criteria for discriminate function analysis. Although similarity could not be identified on the factors that positively influenced the participation of both sexes it was found that, greater size of the family, age and better housing facilities were factors that hindered their participation in PACS. Caste and gender consideration for election was the other factors that hindered women board member's participation. It was male board member's belief that women are active in the society's work and farther location of co-operatives acted as barriers to women's participation. Frequency of utilization of services, prevalence of

joint family, educational qualification, act of giving dissenting notes and land holding were factors that improved the participation of male board members whereas, for female board members it was their belief that women are active in society's activities and the absence of the notion that women should be at home rather than involve in society's activities.

C. SECRETARIES

Table-23 Efficiency Of Secretaries Of Primary Agricultural Co-operative societies

Sl No	Indicators	Male				Female			
		Yes		No		Yes		No	
		No.	%	No.	%	No.	%	No.	%
1	Familiarity with the provisions of KCS ACT	4	100	-	-	5	100	-	-
2	Familiarity with the amendments of KCS ACT	3	75	1	25	4	80	1	20
3	Awareness about the objectives of the society	4	100	-	-	5	100	-	-
4	Has got the Board member's cooperation	4	100	-	-	5	100	-	-
5	Problems in dealing with members	-	-	4	100	1	20	4	80
6	Completion of Society's work in time	3	75	1	25	4	80	1	20
7	Specific activities for business promotion	2	50	2	50	3	60	2	40
8	Consideration for decision making at the board								
A	Political	-		4	100	1	20	4	80
B	Caste	-		4	100	-	-	5	100
C	Religion	-		4	100	-	-	5	100
D	Gender	-		4	100	-	-	5	100

Secretaries implement the decisions taken by the board and manage the functioning of the Primary Agricultural Co-operative societies. The decision-making and leadership skills required from them as employees are not that crucial as that of the members and board members in determining their participation in Co-operatives. Hence this study has not focused on the participation of Secretaries in depth. When all the managers of Primary

Agricultural Co-operative societies, both male and female were aware of the objectives of the Cooperative societies and have the co-operation of the board members; also know the KCS Act, but only 75 per cent of male secretaries and 80 per cent of female secretaries were aware of its amendment. Twenty per cent of female board members said that they had problems in dealing with the members when no male secretary reported such problem. 75 per cent of male and 80 per cent of female secretaries said that they could complete the jobs assigned to them on time. Similarly, 60 per cent of female and 50 per cent of male Secretaries said that they have specific business promotion activities. All the Secretaries opined that gender, caste and religion did not influence the decisions taken at the board. When all the male secretaries felt that politics is not a factor in taking decisions at the board level only 80 per cent of female Secretaries felt so. As it can be inferred from the table that the secretaries were having a good relationship with the members and the managing committee and have the technical knowledge of running the society, theirs is the human resource that actually runs the show.

Table- 24 Perception of Secretaries on the working style of women board members

Sl. No.	Perceptions	MALE				FEMALE			
		Yes		No		Yes		No	
		No.	%	No.	%	No.	%	No.	%
1	Management as President by a lady	3	75	1	25	4	80	1	20
2	Response of women board members to the ideas put forth by Secretaries for business improvement	4	100	-	-	4	80	1	20
3	Understanding of book of accounts by women board members	3	75	1	25	4	80	1	20
4	Need for more women board members	3	75	1	25	4	80	1	20

75 per cent of male secretaries and 80 per cent of female Secretaries felt that a lady President can manage the society well and also that women board members are capable of verifying the books of accounts and that there is a need for more board members. Male Secretaries opined that women board members lacked knowledge about matters like property deed and encumbrance certificates. The entire male Secretaries and 80 per cent of female Secretaries said that women board members responded favorably to the ideas put forth by Secretaries

CHAPTER V

CONCLUSION AND RECOMMENDATIONS

The state of Kerala has achieved many landmarks in the social sector. The state with high human development indices like life expectancy, literacy health care, education, sex ratio etc has however lagged behind in the economic aspects. The progress in the quality of life was mostly limited to the physical aspects and did not succeed in creating more space for the women. Gender analysis and planning are tools for identifying the different roles, needs of men and women, developing and implementing concrete measures for the promotion of equality of opportunity and treatment between men and women. In the past, the neglect of the policies and programmes to take into account the sex composition and gender characteristics of the target group has led to unanticipated negative effects on the position of women.

Even in organisations women have not been given ample space to involve and participate actively. There exists severe gender disparity curbing the potential of women. The co-operative sector also has not been able give space to the women in providing economic independence. Despite the fact that co-operatives are based on the idea of democracy and the full participation of each member without regard to gender and other arbitrary forms of discrimination. Women do not have the adequate share and the policies / programs didn't pay due attention to this fact. Even data on membership, disaggregated by sex is not available in co-operatives. The co-operatives also offer opportunities for women to participate in the economic activities or to gain economic power, being in the board or taking decisions gives personal power and this process would gain social acceptance to gain social power, ultimately resulting in empowerment of women. But as such, there are no specific policies and programs targeted on empowering women. *It is for the policy makers in co-operatives to remove the impediments in the process of women empowerment.*

The average women membership in PACS in Thiruvananthapuram district was 40.38 per cent in 1999-2000. It is an interesting fact that this figure is much higher compared to all India average of 8.05 per cent. Clearly, it is an indicator of economic power in terms of either land holding or deposit or borrowing from the co-operative societies as a member. The study focused on the aspect whether women in Kerala could capitalize this economic power to attain better personal and social power to be treated on equal footing with men resulting in higher level of empowerment. Unfortunately, there is a significant variation in the level of participation of men and women not in terms of societies but sex wise. It could also be inferred that social pressures are higher from that the general society would blame the women who are active in social activities. On the contrary, Kerala's social sector achievements are noteworthy especially in literacy.

Findings of the Study

☞ In availing services women are lagging far behind the male members.

☞ As regards the business transactions in PACS it is found that both women and men utilise the societies more, for borrowings. At the same time women borrowings is lower than men. Women find the procedures and process are cumbersome and there is delay in sanctioning of loans, whereby they seek alternatives, which are easier even though the interest rates are higher compared to PACS.

☞ Even in the case of savings and deposit, men use this facility more than women do. Women are more influenced by the familiarity with employees and sense of ownership than convenient location or higher rates of interest which are decisive for men.

☞ Utilisation of service of purchasing consumer goods is very low by women and it is mostly the men who use this facility, often on behalf of the women. This is because the needs and interests of women are not being represented in the PACS coupled with their lack of interest to participate. The business hours of the society are also not suitable for women.

☞ More than two thirds of the women members and nearly half of the men members do not purchase agricultural inputs from PACS.

☞ On the involvement of members in the functioning of the society and also their sense of ownership of the society, there is hardly any difference between male members and female members in visiting the societies. Most of these visits are casual seeking personal benefits and not to exercise their rights or for understanding or for taking part in the functioning of the society.

☞ Less than half of women members exercise their right to vote in elections while majority of male members cast their votes in elections. While only 26 per cent of women members compared to nearly 3/4th of the male members attended General Body Meetings .

☞ There is significant gap in the level of knowledge on the legislative provisions , amendment and membership rights among the women and men members. Hardly 3.3 percent of the women have some knowledge on these matters, which is a key factor for the poor participation.

☞ Women perceived that PACS as free from politics and felt a greater sense of ownership towards the societies, which is contrary to the reality of the functioning of the societies. This false perception is due to the poor knowledge of women members about the functioning of the society and as the dealings with the society were handled by male members in the family on behalf of the women.

☞ Most of the male members found that the board members are helpful whereas only 40 per cent of women thought so. The women members' lack of understanding about the society's exact functioning is a major obstacle to effective participation.

☞ *There are many constraints to participation of women members and men members are looked into from four different angles – Perception on gender roles, barriers in the family and society at the organisational level and self-defeating attitude of members.*

☞ *The lower participation of women in co-operatives is not because of their negative perception about women being active in co-operatives and nor because it is considered a man's job. But, the society is enforcing women to take a low profile in the activities of the society. Women are merely complying with the decisions of males in the family and are using women only as a front/ dummy.*

☞ Participation of women was affected due to the dual role, constraints in approaching male board members, lower representation of women at board level and the dominance of male members of the family in the decision making related to type of assistance, management / repayment.

☞ Women are on the board often to represent the political interests of their families than their own political interests. Women board members are not functioning effectively due to lack of awareness of legislation (KCS Act) & amendments. Election of women members to the board do not take into consideration length of their membership or their performance whereas these are influencing factors for the male board members- especially so, if they are affiliated to the political party for long.

☞ Representation (both men and women) at the board of directors of PACS, which is an indicator of the member's active participation is highly politicised .The other aspects influencing representation at board level are active involvement in the PACS or community, family's loyalty and affiliation to the political party. These signify that true democratic nature no longer exists and the political parties and the vested interests control the governance of the Co-operatives.

☞ Women engaged in other group activities like SHGs, NHGs etc are more actively involved in the PACS.

☞The major constraints to participation of women board members were the male members' perception of gender roles and its enforcement on women, lack of knowledge in verifying the books of accounts and lack of time due to household chores

RECOMMENDATIONS

The co-operatives must take efforts to make women utilise the services of the co-operatives on equal footing with men. This can be initiated by forming self-*help groups* consisting of women members of the co-operatives and the wives of male members, similar to the models in Japan and Thailand. Informal 'group training ' to enhance knowledge, interpersonal skills etc would subsequently improve participation. The monitoring of such women groups could be taken by the co-operatives and women board members of the society can spearhead such initiatives.

Co-operatives have to play active role in economic empowerment of women by facilitating an environment to increase the women's earning power by promoting group cohesiveness, formulating economic activities, arranging for marketing of products, provision of adequate funds, monitoring and supervision of projects. The co-operatives thus need to redirect its orientation to retain member loyalty for its own business survival.

There has to be efforts to enhance participation through legal measures. As in Andhra Pradesh , *a parallel legislation* could be implemented in Kerala also. **(While the report is being revised, efforts are going on and the Kerala State is planning to bring about parallel legislation)** For any co-operatives to succeed and to serve its members effectively, it is imperative to ensure high level of participation. In the existing co-operative legislation, the members do not get penalized for not being active. In the context of liberalised environment, co-operative legislation is undergoing changes and is being restructured. As a pioneering effort, Andhra Pradesh brought in parallel, co-operative legislation; one for Government funded co-operative societies and the other for self reliant and genuine co-operatives. As per this, if the members do not transact

consecutively for a period of one year, they cease to be on the membership rolls of the society. Such legal aspects would enhance accountability & participation of members. As a result members including women members would show more responsibility in the board, manage their own funds, ask for better rights, demand transparency in dealings and it is expected that they may overcome external interference to take decisions for themselves for better achievements.

The study revealed that women are more comfortable to work in women only groups but on the board, often there is only one woman. Steps must be taken to bring more women on the board. It is suggested that **amendment to the existing legislation** could be brought about favouring the women and to include women friendly provisions so that they get more space in the co-operative sector. Adequate opportunities for women in prestigious committees or offices on the board can be ensured.

Co-operatives are democratic in nature and hence, interventions by political parties are inevitable. However the existing gender imbalance against women may be reduced if the political will of the parties take cognizance of the need for women participation, by accommodating more women, encouraging and recognising their contribution. In Kerala, the decentralized planning / LSGIs have ensured 33 per cent reservation for women as a result of **political will**. In the state of Karnataka, recently, there are reservations for weaker sections of the society like Scheduled Caste and Scheduled tribe for the posts of Presidents and Vice Presidents of Co-operatives. In the same way, the Government of Tamil Nadu provides interest free loans for women members of co-operatives.

Intensive result oriented training programs are needed. Preferences and reservation would only provide an opportunity to empower women. But conscious efforts to meet the challenges of the job, desire and will to cope with social constraints are needed to strengthen the process of empowerment. For e.g. the training programs conducted by Kudumbashree has been found very effective and similar training or strategies may be adopted by the co-operatives. It is also suggested to conduct cross training like leadership, accounts management skills to both members and board members.

There is a need for **Strengthening of institutions** so as to build up capacity (undertaking specific measures or by setting up new organizational arrangements), to ensure that women will be reached and benefit from the services provided.

Gender sensitivity Training at various levels and to all stakeholders, policy makers, and officials have to be incorporated as part of all capacity building and Training activities in the co-operative sector.

Efforts have to be initiated for a positive action to mainstream women as a process driven approach to match the objectives and strategies evolving from time to time. Women are preferred in social audit, accountability to the community and in anticorruption measure. Failing to understand and bring about changes regarding gender sensitisation and women empowerment by the co-operatives would limit the role of co-operatives in the development work despite its universally applicable principles and values.

It is suggested at the Government level, a **task force** may be appointed to look into the nature and extent of accommodating women in various types of co-operatives. The task force would have representatives from the co-operative department, trainers, women co-operators and experts from the field of co-operatives. The task force will also look into the steps necessary to mainstream women in co-operative development.

Individual case studies should not be generalized; area specific and client specific strategies have to be planned so as to bring in more involvement of women members in the Co-operative societies. ***Hence policy interventions are necessary and should be targeted at women, which might be needed whenever cultural norms and values restrict women's equal participation in activities***

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