

Country Situation Paper ...

WOMEN'S INVOLVEMENT IN COOPERATIVES  
(PHILIPPINES)

by

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I N D I A

## PHILIPPINES

### Background

The Philippines is composed of 7,100 islands. According to the May 1980 Census, the population was 47,914,017.

The Philippines has a land area of 30 million hectares, of which about 12.5 million hectares are reserved as permanent forests. Economic, especially non-rural activity is concentrated on the island of Luzon, and in the vicinity of the capital Manila, in particular. Increasingly, however, development planning seeks to generate economic activity elsewhere, and especially in the southernmost island of Mindanao.

The economy is based largely on agriculture, forestry and fishing, which provide one quarter of the Gross Domestic Product and employ half the labour force. The major food producing area is the central lowland of Luzon. Rice forms the most important single item in the agricultural system, but its predominance is less marked than in other South-East Asian countries, and in some of the islands maize is a leading food crop. Coconut and coconut products, sugar, bananas and pineapples are other significant crops. Timber provides an important export commodity. Mineral deposits include copper, iron ore, manganese, molybdenum, zinc, lead and also gold and silver. In the manufacturing sector food and beverage products, chemical, textiles, tobacco and footwear are the main products. There have been strong efforts to increase domestic processing of raw materials, particularly timber, copper and copra.

During the mid 1970s, the economy expanded at a fairly constant rate, with the annual increase in Gross National Product averaging 6 per cent.

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In 1978 adverse trading conditions, coupled with lower productivity in the agricultural and manufacturing sectors resulted in a disappointing export performance. In 1979 economic activity slowed down due to tight credit, high inflation and the ever-increasing oil price burden. Less favourable overseas markets for export products, notably coconut products and copra aggravated the situation in 1980.

Officially the unemployment rate is only about 5 per cent of the labour force, but unofficial estimate put it at close to 10 per cent. Over 150,000 jobs are expected to be created through the development of manufacturing activities, but population growth requires that over 500,000 new jobs be created annually. Half the labour force remains engaged in rural occupations compared with one in ten in manufacturing. However, in agriculture, forestry and fishing, employment from May to August is largely seasonal.

The 1973 Constitution provides for free compulsory public education at elementary level and in some areas education is free upto secondary level.

The organisation of education is the responsibility of the Minister of Education & Culture. The Department under him is responsible for the development and implementation of programmes based on the policies formulated by the National Board of Education (NBE). The Board of Higher Education assists the NBE with its post secondary education programmes.

There are both government and private schools, and the latter are either sectorian or non-sectorian. In 1974 the existing administrative bureaux were abolished and replaced by the Bureau of Elementary Education, the Bureau of Secondary Education and the Bureau of Higher Education. In 1974 the first National College Entrance Examination (NCEE) was taken by 318,521 students.

The education budget for 1978 was 3,900 million Pesos - about 12 per cent of the total national budget, total enrollment in 1978/79 was 11.8 million as against 4.3 million in 1963/64. In 1978/79, 9,204,134 students were enrolled in public schools, 2,429,255 in private schools, and 161,648 in State Colleges and universities.

A total of 50,658 adults attended functional literacy courses in 1975.

In 1980 there were 43 universities in the country.

### The Cooperative Movement

There are five major types of cooperatives in the Philippines - producers, marketing, credit, consumers and service. Those whose membership are composed of individuals are classified as primaries. Area marketing cooperatives and Cooperative Rural Banks, which are composed of village-level farmers organisations, are classified as secondary cooperatives. All cooperatives are exempted from payment of sales taxes. Agricultural cooperatives are exempted from payment of income-tax for ten years; non-agricultural cooperatives are exempted for five years.

The first attempt at institutionalizing cooperatives was made in 1915. In that year a law was passed, which resulted in the creation of a rural cooperative credit section under the Bureau of Agriculture. This was meant to help farmers to meet their credit requirements.

Twelve years later (in 1927) the Cooperative Marketing Law was passed, to help farmers to market their produce.

In 1940, a National Trading Corporation was organised to handle all government activities concerned with the organisation and supervision of cooperatives - but this was soon abolished.

In 1941 the National Cooperative Administration (NCA) was created to take over the functions of the National Trading Corporation. In 1949 the NCA was converted into the National Cooperatives & Small Business Corporation - but was abolished the following year to give way to the new Cooperative Administration Office.

In 1952 agriculture received a big boost when the Agricultural Credit & Cooperative Financing Administration was set up to organise, finance and supervise agricultural cooperatives.

In 1957 the Philippine Non-Agricultural Cooperative Act was passed; this Act consolidated, amended and codified existing non-agricultural cooperative laws. Previous to the passing of this law all non-agricultural cooperatives were under the jurisdiction of the Cooperatives Administration Office (CAO). Agricultural cooperatives continued to be under the Agricultural Credit & Cooperative Financing Administration (ACCEFA).

In 1963, the Agricultural Land Reform Code reorganized ACCEFA into the Agricultural Credit Administration to finance, examine and regulate agricultural cooperatives. A new agency, the Agricultural Productivity Commission, took over the functions of promotion, organisation and education.

In 1969, the National Electrification Administration was created to promote, organise and supervise electric cooperatives.

Nearly every important step in the growth and development of cooperatives was characterized by government initiatives through legislation that defined the ground rules for organisation and operation.

However, as these various pieces of legislation were uncoordinated they failed to have the desired results. In fact, instead of strengthening the movement, they slowed down its growth and led to the subsequent closure of many cooperatives. Out of 938 registered agricultural cooperatives by 1973, for example, only 364 were active.

With the consolidation of all cooperative laws into Presidential Decree No.175 entitled "Strengthening the Cooperative Movement" on April 14, 1973, the responsibility of initiating, promoting, organising, supervising and developing cooperatives finally rested with the Ministry of Agriculture's Bureau of Cooperatives Development (BCOD).

There are two sectors in the Philippine Cooperative Movement - government and private - and they are performing complementary roles; while the Government puts more emphasis on agricultural development the private sector involves itself mainly in non-agricultural cooperatives.

#### Cooperative Union of the Philippines (CUP)

The Cooperative Union of the Philippines was formed on 1st February 1980. Initially organised by 13 regional cooperative unions and ten national federations, the CUP as the umbrella organisation of the cooperative movement, will gradually assume the leadership in cooperative development, which is now exercised by the government. The government, through the Bureau of Cooperatives Development will then take on the role of registrar, supervisor, and active supporter of cooperatives

### Women in the Philippines (General)

As of August 1976 the total population (of 10 years and over) was 31,376,000 of which females numbered 15,943,000 or 50.81%. In the labour force out of a total of 16,245,000 persons, females numbered 5,736,000 or 35.30%. Out of a total of 15,427,000 persons who were fully or partially employed, women numbered 5,405,000 or 35.03%. The totally unemployed numbered 818,000 of which males constituted 487,000 and females 331,000 or 40.46%.

### General Impressions on the Status of Filipino Women

In comparison with other Asian countries, Filipino women are said to enjoy privileges that other women have to fight for or more conveniently resign themselves to. In the field of education, Filipino women supposedly attain equal if not more education than men. Women's participation in generally labelled male disciplines such as law, medicine and the physical sciences is considered a common event. Newspaper articles that feature such lines as "more working women in RP", "women invading more and more fields", "more women join engineering field", as well as periodic awards given to outstanding women, serve to build the perception that Filipinas have continually increased and improved their participation in the labour force. In the political area, women are thought to participate actively in elections not only as voters but also as candidates for election in local national posts.

In the domestic scene, husband-wife interaction appears to be shared. Women who are able to successfully combine domestic roles with work outside the home do not seem to be a rarity. That the wife is the traditional holder of the family purse has never been questioned.

### Women in Rural Areas

There are almost twice as many rural women (63.66%) than urban women (36.34%).

Around three-quarters of rural women regard their role in society as that of housekeepers. They spend at least 29 days a month and at least eight hours a day on their main activity which is housekeeping. In addition, they take on the subsistence part of farm work as unpaid family workers. They usually have no time left for recreation or for the opportunities to interact with outside issues.

### problems of Rural Women

1. Traditional attitudes of male dominance, lack of recognition of women's potential, and unequal opportunities for men and women.
2. Low educational background; irrelevance of curricula; attitude of parents towards the education of girls; difficulty in combining school, agricultural and household work.
3. Lack of training opportunities; modernisation programmes are usually directed to men.
4. Early marriage.
5. Poor economic conditions
6. Lack of social services.
7. Lack of comprehensive rural planning.

### Women and Cooperation

Participation of women in cooperative development is minimal since they mostly act as substitutes in the absence of their husbands. In rural areas too, though women attend meetings they are not a party to decision-making.

A survey undertaken by the ICA ROEC in 1979 revealed the following female position ....



in the 31 consumer cooperatives covered :-

As members: The percentage of female membership in two consumer societies in Region VI was as high as 80.20%. In Regions IX and X - in each of which two societies were covered - it was as low as 26.73% and 21.41% respectively. In the other regions it was approximately half of the total membership.

As board members : There were five Presidents, 19 Board Secretaries and 45 other Board Members in all 31 societies.

As employees : There were 21 managers and 276 other workers in all 31 societies. Most of the "other workers" were sales clerks, accountants/cashiers/book-keepers and clerks.

The female position in the 44 Credit Cooperatives covered by the Survey was as follows :-

As members: In Region XI the female membership in all societies was 77.08%. Elsewhere the percentage of female members was slightly more than half, except in Regions IV and X where it was 34.16% and 40.30% (in two societies in each region) respectively.

As board members : In 44 societies there were a total of 10 female Presidents, 27 Board secretaries and 98 other Board members.

As employees : There were 17 women managers and 91 other female employees in all 44 societies. "Other employees" constitute mainly cashiers, accountants and clerks.

### Female Position in other Types of Cooperatives

Ten cooperatives (other than Consumers', Credit and Samahang Nayan) were covered. In a pharmaceutical marketing cooperative in Region V 88.88% of the members were females. There was a woman President, one Board Secretary and five female Board Members. In addition, there was one female employee who was a pharmacist.

In two housing societies (in Regions IV and XI) the percentage of female members was 63.04% in one and 48.77% in the other, although there was only one woman Board Secretary and two Board Managers in both societies together. One society had three female managers. There were no other female employees.

In the other types of cooperatives covered (publishing, multipurpose and service cooperatives) women membership averaged 20%. There were one or two women Board Members. However, the publishing cooperative had two female Managers and six employees and of the two service cooperatives, one had five women employees and the other 27.

Compared to the other societies, fewer women were involved in the Samahang Nayan. The total membership in the seven Samahang Nayan covered in Region VI was 250, of which women constituted 57 or 22.80%. There were no female presidents. However, there were two female board secretaries, one woman board member and a female cashier.

A table showing the percentage of females as members, board members and employees in all types of societies in the

different regions covered by the survey is given below :-

Total Summary of female position in cooperatives

Region	Members	Board Members	Employees
Regions I - II	49%	52.35%	72.17%
Region III - Reports Case from farmers' Coop. (Samahang Nayon ) and federations (rural bank and farmers cooperatives)	3.4%	50%	50%
Region IV	38.09%	19.35%	56.20%
Region V	44.41%	31.08%	50.17%
Region VI	44.79%	41.19%	51%
Region VII	53%	29.65%	83.33%
Region IX	31.22%	0%	59.4%
Region X	33%	8%	80%
Region XI	52%	41.14%	50.83%
Grand Total	41.01%	50.82%	59.15%

Findings and Conclusion

As in most of the other developing countries of the Region, where people are mainly dependent on agriculture, credit cooperatives were introduced by the governments - even in pre-independence days - to help free farmers from the usurious money lenders. In the Philippines the Credit Act came into force in 1915, and was aimed at enabling small farmers to establish rural credit cooperatives to meet their credit needs for productive purposes. Later, subsequent legislation was enacted and was also related to agricultural credit and marketing.

In 1957 the Non-Agricultural Cooperative Law was passed, and sought to promote the organisation of all types of non-agricultural cooperatives. Thus we see that credit cooperatives are the oldest form of cooperatives in the Philippines.

Even today the New Cooperatives Development Programme lays great stress on the need for enabling small farmers to provide themselves with credit for productive purposes and facilities for marketing their agricultural produce. Equal stress is laid on the need for cooperative training for all categories of members, and for technical agricultural training to help increase and improve production. The New Cooperative Development Programme is, in fact, aimed at improving the living conditions of the rural people.

Despite all efforts, however, as revealed by the Survey, women are hardly involved so far in the Samahang Nayan. The reasons may be several. Samahang Nayan only started to be established in 1973, and are therefore still relatively young. Another factor is that although the literacy rate for the country as a whole is very high, opportunities for higher education are less outside the larger towns and cities, although there is now a trend towards the universities opening branches in the smaller towns, wherever opportunities for education are limited, we always find more males in higher institutions of learning, and it followed naturally that the situation is the same with regard to employment, as more men are qualified for jobs than women.

In the Samahang Nayan it is the men who are the full-time farmers and who are given credit for productive purposes, technical agricultural training and assistance with the marketing of their produce. How then - and why - should women involve themselves in the Samahang Nayan? Yet we have

to realise that if farm families, and farming communities are to prosper and contribute to the development of the country, women cannot be left out of the development plans in the rural areas. Women must, therefore, have a definite place in the cooperative sector in the rural areas.

As far as credit cooperatives are concerned, these are usually formed by the employees of the different institutions. If the institution employes more men, the society will naturally have more male members and vice-versa.

The Survey reveals that females generally constitute approximately, half the membership in the consumers cooperatives. However, in institutional cooperatives where large numbers of women are employed by the institution concerned, we naturally find a greater number of women.

It is common to find that institutions having credit cooperatives also have consumers cooperatives, and very often the membership in both types of societies is common. The management of the institutions having such cooperatives is generally very helpful, hence, accommodation and other facilities are made available to the society, and the management personnel are also involved in the society. This was the usual pattern in the universities, hospitals and business houses covered by the Survey.

There are more male than female Presidents, but quite a few societies have women board secretaries and other board members. As employees, women in credit societies are employed as accountants, cashiers, clerks and typists. In the consumer societies, in addition to holding such posts, quite a few women are employed as sales-clerk.

As far as training is concerned, out of 5,272 respondents, 100% females have attended pre-membership seminars.

Some of the consumers' cooperatives hold training in management, shop display, accounting and sales promotion. The credit cooperatives hold training in management, accounting, capital build-up, auditing, leadership, etc. Two Samahang Nayan had training in book-keeping, while one marketing cooperative had training in management, and one housing cooperative had an education seminar. Many societies have in-service training for their staff and training for their Board of Directors. All training is open to men and women.

Although 63.41% women (out of 5,272 women) have attended courses on family planning, 58.54% courses in health, 19.51% courses on budgeting, 24.38% on community development, 14.65% on good house-keeping and 7.32% in handicrafts, there is a definite need for more of training in cooperatives and related subjects. Also there is an urgent need for more of income generating projects especially for women in the rural areas - the wives of small farmers - so that they can supplement the family income.

According to the latest information, about 30% of women are involved in all types of cooperatives. A breakdown of the percentage of women in different types of cooperatives is as follows :-

Consumers	..	40%
Credit	..	30%
Others	..	10%

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I N D I A



## INDIA

### BACKGROUND

India covers an area of 32,87,263 sq.km. and according to the 1981 census, its population was 68,51,84,692.

India, a union of States, is a sovereign socialist secular Democratic Republic with a parliamentary system of Government.

The Indian economy is still predominantly agricultural, about half the country's national income is derived from agriculture and allied activities, which absorb nearly three-fourths of its working force. Per capital income is around Rs.740/- as of 1982.

### The Cooperative Movement

The Cooperative Movement in India originated with the enactment of the Cooperative Societies Act in 1904. From then upto the present time the Movement has passed through various stages of development. The history of the Movement can broadly be divided into 5 stages :

#### First Stage: 1904-1912

The Act of 1904 provided for the organisation of primary credit societies, and stress was laid on the promotion of agricultural credit only. By 1912, 8177 societies with a membership of over 4 lakhs and working capital of Rs.335.7 lakhs had been organised.

One of the special features during this period was that Government was the prime mover of the Movement, which was also supported by Government loans. The objective of credit cooperatives was to free the rural people - who formed the majority of the population from rural indebtedness and help them to increase productivity by making available loans for necessary agricultural inputs.

For a variety of reasons, the condition of all societies at this time was far from satisfactory. Voluntary cooperators started to take an interest in the Movement and in 1911 the first Cooperative Bank was formed in Bombay and by a special agreement between the promoters and the Government it was registered under the Act of 1904. (Normally the Act did not allow for the registration of central societies and non-credit societies).

1) Lakh = Hundred thousand

### Second Stage 1912-1919

The Act of 1904 was found to be inadequate to cope with the expanding movement, hence a new Act was passed in 1912 to remove the defects of the Act of 1904. After this, with the establishment of Central Banks, primary societies ceased to be dependent on Government loans. Multi-purpose cooperative societies, societies formed by labourers and housing societies were started in certain areas. Serious attention started to be given to cooperative education and training of workers in cooperatives.

In 1919 there were 28,000 societies with 11 lakhs members and a working capital of Rs. 15 crores.<sup>2)</sup>

### Third Stage 1919-1929

Under the Reforms of 1919 Cooperation became a State subject, under the charge of a Minister in each State, and during the early years Cooperation made rapid progress in various States. Expansion of the Movement till 1929 was quite satisfactory as is clear from the following figures :

Year	No. of Societies in thousands	Membership in lakhs	Working capital Rs. in crores
1920	28.4	11.3	15
1929	94	37	75

### Fourth Stage: 1929-1939

In 1929, the world economic depression set in and this seriously affected the movement. Many societies were liquidated. Finding that agriculturists were raising huge loans on the mortgage of their lands, Land Mortgage Banks were started on a cooperative basis and many people were saved from the clutches of the money-lenders.

A very important event was the establishment of the Reserve Bank of India in 1935. The Agricultural Credit Department was also set up simultaneously to study agricultural credit problems and to give financial accommodation to the cooperative credit structures. In 1937 this Department

<sup>2)</sup> Crore = Ten million

prepared its statutory report which provided valuable advice for the improvement of cooperative societies

#### Fifth Stage

From 1939 onwards, prices began to rise; as a result the movement got a good fillip. The following figures show the progress of the movement during this period : -

Year	No. of societies in thousands	Membership in lakhs	Working capital Rs. in crores
1940	116.9	60.0	104.6
1946	172.0	91.6	164.0
1947 *	139.0	91.0	156.0

Annexe-I lists Cooperative Societies in the country by type, number and membership.

As a result of high prices most of the overdues, which had accumulated during the period of depression, were cleared off. Overdues fell by 60% during this period. Demand for further loan also decreased greatly. So much so that the cooperative banks, including the land mortgage banks, were almost starving for want of business and were faced with the problem of surplus funds. Deposits in primary societies also increased from Rs.25 crores in 1939-40 to Rs.54 crores in 1945-46.

**Control Period:** Due to the imposition of controls on the distribution of commodities, distributive cooperatives began to be organised all over the country. There was a marked growth of marketing societies also. Thus the cooperative movement, which was almost entirely a credit movement so far, started diversifying its activities.

**Advancement of cooperative thought:** An important landmark of this period was the setting up of the Cooperative Planning Committee, which drew up plans for the development of cooperative movement in various spheres. It fixed targets of bringing 50% of villages and 30% of population into the fold of cooperation in 10 years period. It also fixed the target of marketing 25% of agricultural marketable surplus through cooperative marketing societies.

\* Figures of 1947 exclude the societies which fell to the share of Pakistan.

## NATIONAL COOPERATIVE UNION OF INDIA (NCUI)

**Brief History :** The National Cooperative Union of India, known as the All-India Cooperative Union till 1961, emerged out of the All-India Cooperative Institutes' Association and the Indian Provincial Cooperative Banks Association which are set up in 1929. The NCUI is a federation at the national level of all types of Apex and other national cooperative societies in India. It is affiliated to the International Cooperative Alliance.

**Structure of the Cooperative Movement in India :** The voluntary sector of the Cooperative Movement in India is organised on a federal basis. At the base of the cooperative structure are the primary cooperative societies of various types, such as credit, consumers, marketing, processing, industrial, etc. Primary societies in some of the groups are also federated into district level cooperative organisations which in turn federate themselves into State level or Apex level cooperative organisations, Primaries in other groups are federated at the State level only. The State/ Apex level cooperative organisations in certain sectors are further federated into national bodies which are affiliated to the National Cooperative Union of India.

The following are the activities of the National Cooperative Union of India :

- (i) It has been implementing an education programme for members and office-bearers of Cooperative Societies since January 1957. It arranges for the training of instructors at its Training Centre in New Delhi. Up to the end of June, 1965, a total number of 3,066,098 consisting of 107,847 Secretaries and office-bearers, 581,130 managing committee members and 1,899,742 members and 477,379 non-members had been trained by the instructors since the inception of the programme.
- (ii) It produces a number of visual-aids e.g. posters, flip boards, flannelgraphs, sets of flash cards, etc. in various Indian languages and in English. It also produced a film entitled "Together we prosper".
- (iii) It has set up a Committee for Cooperative Training which administers training programme of senior and intermediate category of staff of the Cooperative Departments and Cooperative institutions in India through its various training centres.

- (iv) It undertakes research and evaluation of some of the important cooperative problems. It has recently set up a 'Review and Service Unit' which studies the developments in the field of Cooperation in various States of India and abroad, and brings them to the notice of Indian Cooperators. This unit also services the member-organisations in respect of their fiscal, business and legal problems.
- (v) It publishes cooperative literature and brings out three journals two in English (one fortnightly and one quarterly and one in Hindi (monthly)).
- (vi) It organises Cooperative Congress and Seminars and Conferences on various aspects of the Cooperative Movement in India.

The membership of the Union is open to :

- (a) National Societies
- (b) Apex level societies
- (c) Insurance Societies, provided their area of operation covers one or more States and
- (d) A specified number of individuals to be conferred Honorary membership by the General Body.

The Union's expenditure is met from membership subscriptions and grants in-aid from the Ministry of Cooperation, Government of India.

The supreme authority of the Union vests in the General Body.

Every nominee and individual member is entitled to one vote. The General Body elects an Executive Committee once in two years from among the members of the General Body.

The Executive Committee meets at least thrice every year and discusses the programme and policies of the Union and other cooperative matters of national importance.

Women started to be involved in cooperatives in a systematic way in the mid - 1960's when the Women's Wings were initiated.

### Women's Wings:

There are 22 States and 9 Union Territories in India, and 14 States and 1 Union Territory have Women's Wings. These employ Lady Instructors ranging from one to four in number. The only two States which have expanded their Women's Wings considerably are Gujarat and Maharashtra which have 19 and 13 instructors each.\* In other places the Women's Programme is not a separate one, but women are covered in the general education programme.

The objectives of the Women's Wings are to increase Women's involvement in cooperatives, to impart cooperative education to women members and office-bearers, to help weak cooperatives, and to promote women's cooperatives as well as women's participation in on-going cooperatives having mixed membership. Cooperative education is linked with topics of special interest to women, such as nutrition, home budgeting, child care etc.

As regards cooperative training, employees of women's cooperatives are encouraged to make use of the training facilities available in the cooperative sector. There is a National Institute of Cooperative Management, sixteen cooperative training colleges, and over 70 cooperative centres spread all over the country. The National Centre for Cooperative Education of the NCUI organises special leadership courses for women workers, and women also participate in seminars and conferences organised by the cooperatives at different levels.

### Women's Cooperatives:

Women in the rural and urban areas are involved in cooperatives of various kinds, and we will first deal with the rural areas.

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\* Other States which have also increased the number of Lady Instructors are Madhya Pradesh, Bihar and Karnataka which have 8, 10 and 6 Instructors respectively (See Annexe II).

### Rural Women

In most parts of the country - particularly among marginal and landless agriculturists, earning a livelihood is still a family endeavour. The patterns of participation of women vary according to regional and cultural norms. Throughout the Himalayan region women play the major rôle in agricultural production. Where the shifting system of cultivation prevails, men's role in agriculture ends with the chopping down of trees and turning the soil, whereas the whole process of planting and gathering of crops is done by women. Where terraced cultivation is practised, men usually do the ploughing, but women engage in all other agricultural work. In the Meghalaya State (northern India) women dominate the economic process and even educated women holding high office do not hesitate to do manual labour in the fields.

There is a general taboo on women engaging in ploughing but the degree of taboo varies from region to region. In another State of northern India, namely, Himachal Pradesh, women sometimes have to do the ploughing owing to the absence of male members in the family, or the inability to hire male labour, but this could result in some loss of prestige for women. In most parts of the country the jobs traditionally done by women are generally transplanting, sowing, weeding, harvesting, winnowing and threshing.

The general decline of handicrafts from the 18th century led to increasing pressure of population on agriculture and increase of poverty in the rural sector, resulting in migration. The Royal Commission on Labour in India attributed the most important cause of migration as being economic pressure and stated that: "the members who have no other employment are greatly in excess of what is really required for thorough cultivation of the land".

When there were prospects of employment of women also such as plantations, mines, the jute and textile industries, families migrated. Similarly women migrated with their husbands who went as indentured labourers to other colonies in the British Empire. When only men migrated the women

continued to depend on agricultural work as cultivators or wage labourers.<sup>(1)</sup>

### Rural Women & Cooperation

Women are generally not the members of agricultural cooperatives as membership is linked with land ownership. The man is the head of the household, and therefore, the family land is usually registered in his name.

In many cases women are only engaged in agriculture during certain times of the year, and they need to be gainfully employed during the rest of the time. Below is an example of how women in a particular district of Gujarat State are able to earn supplementary incomes and contribute towards helping to raise standards of living in the communities in which they live.

The men in Kaira District of Gujarat State are farmers. Many farm households also own milch buffaloes. Over the years the activities of Dairying and Animal Husbandry have been increasing in Kaira District by continual research work and development programmes of the AMUL Dairy, which was established by the AMUL Milk Producers' Union Ltd. Today, next to agriculture, dairying and animal husbandry are the most important occupations.

In order to increase the efficiency of the primary milk societies and to promote their growth, the Gujarat State Cooperative Union and the Kaira District Cooperative Union in collaboration with the AMUL Dairy have been organising education classes and management oriented training programmes for honorary and paid workers - including women - connected with the cooperative dairy industry.

Under the Gujarat State Cooperative Union's Scheme for Women's Education, Lady Cooperative Education Instructors of the Union impart Cooperative Education as well as professional training in dairying and animal husbandry to women who are directly involved in the business.



The "Women's Cooperative Dairy Education and Development Project" is being implemented on a pilot basis. In addition to education on Cooperation and Training in Dairying and Animal Husbandry, women are also taught about health, nutrition, child care, home management, family welfare and other subjects related to the home. Efforts are also made to inculcate in them the habit of thrift and savings. The project operates in the villages, of Kaira District, in which the primary milk producers' cooperative societies operate. The project is financed by the AMUL Dairy and the Kaira District Cooperative Union.

The scheme envisages training about 10,080 women from 100% of the milk-producing societies in a period of seven years starting from 1981/82.

The Government of India in 1945 set up a Planning Committee to go into the matter of establishing small-scale industrial societies in the country. In 1955 a Village and Small-scale Industries Committee was appointed for the development of village and small industries in general and industrial cooperatives in particular. These were meant to create more employment, and one of the recommendations of the Committee was that production and marketing in village and small-scale industries should be mainly on a cooperative basis. State Finance Corporations should also have a separate Cottage Industries Section and should provide long-term loans for cottage industries. The Cooperative Development and Warehousing Corporation should also market the products of small industries. Several other recommendations were made for the promotion of small industries including in the cooperative sector. After this two Working Groups were set up on Industrial Cooperatives, the first in 1958 and the second in 1962 and they submitted further recommendations for action to be taken to strengthen the small industries in the cooperative sector.

There is a Village & Khadi Industries Commission (KVIC) the budget of which forms a part of the Central Government budget. Some village cooperatives have been placed in a separate category as they are controlled by the KVIC, which provides them technical, financial and other assistance.

The KVIC grants financial aid to State Khadi and Village Industries Boards, State Governments, Institutions, Cooperatives and other statutory bodies and also offers them technical guidance, training and supervision. The KVIC also maintains its own offices in the various States to coordinate its many activities.

As most of the aid is channelled through cooperatives, the KVIC is interested in organising cooperatives in all industries with which it is connected, and the KVIC's Cooperative Advisory Committee looks after its activities in this sphere. The KVIC has in its care 22 or so industries and these include: processing of cereals and pulses, edible oil, production of matches, brown sugar, non-edible oils, soap, pottery, bamboo & cane-work, etc. Production of Khadi (hand spun cloth) is the biggest village industry and is entrusted to the KVIC.

Apart from the cooperatives which are controlled by the KVIC, Government also set up Boards to advise them on the handloom, coir and sericulture industries, including cooperatives in all these fields. In addition there are weavers' societies and many other types of cooperatives producing a variety of handicrafts etc. It is not known how many women participate in these societies.

#### Urban Women & Cooperation:

In the urban areas too one of the prime needs of women seems to be to earn supplementary incomes so as to be able to meet the rising cost of living. Those most affected are women belonging to the fixed income or salaried workers' bracket and to the low income group. There are some thousands of women's industrial cooperatives in the country, undertaking a large variety of activities. Such societies mostly have fully women membership.

As often mentioned, women have less access to education and training as compared to men, hence it is difficult for them to find well paid employment, and hence many of them turn to the industrial small-scale cooperatives. Also, because of traditions and social taboos, many women do not feel free to express themselves or act independently when men are

present; in fact, they feel more comfortable in the company of other women with whom they can discuss common problems which affect their daily lives. This is one of the reasons why women prefer to form their own exclusively women's societies. Another reason is that some such societies offer them the chance to work during their leisure hours - after they have completed their household chores. In some cases, they can also take work home for completion.

The Government also assists women's urban industrial societies. Another organ which assists voluntary organisations financially and in other ways to improve and strengthen existing welfare services and to take up new activities is the Central Social Welfare Board, which has its network in all States and Union Territories. The Board was established in 1953 and considerable sums are earmarked for its activities in the successive Five-Year Plans. The Board works for the socially and economically weaker sections with emphasis on women, children and the handicapped and its programmes include cooperatives.

Activities undertaken by women's cooperatives include :  
weaving, tailoring, knitting, doll-making, food preparation, handicrafts, etc.

There are also ancilliary societies which work as feeder units to large undertakings, and below is one example of this type of society:

The Indian Telephone Industries Ltd (I.T.I) was one of the first public-sector undertakings in independent India and a pioneer in setting up ancilliary feeder units which provided supplementary incomes to needy women - thereby enabling them to improve their standard of living.

The I.T.I experimental scheme was started in 1959, and was initiated by the Central and Karnataka State Social Welfare Boards who approached the Indian Telephone Industries to help a group of women which included destitute and physically handicapped persons. This commenced the Women's Industrial Cooperative Society Ltd at Ulsoor, Bangalore (Karnataka State, India). The society commenced operations in July 1960 with 36 members who earned a guaranteed wage of Rs. 75 per month.

On the basis of its successful working, the I.T.I. was encouraged to open more ancilliary units.

The I.T.I. has its own township called Doorvaninagar, which in 1964-65 had about 1,500 houses. Many women - who were the wives, daughters, sisters and other dependents of I.T.I. employees - and who were residing in Doorvaninagar, had plenty of free time, so the I.T.I. felt the families of its employees could benefit if the women could be given an opportunity to utilize their leisure hours in gainful employment.

As a result, 15 officers of I.T.I., both men and women, started an ancilliary unit in 1965. When this society was started the criteria was the economic position of the family i.e. the size of the family and the family income. Neither age nor lack of educational qualifications were a bar to membership. The society started with 60 members each of whom earned Rs.2 per day.

In 1970 officers working in the Cross Bar Division of I.T.I. started a third ancilliary society with 30 members. Here the members had to have enough education (matriculation) to enable them to read the instructions provided to them by I.T.I. for the jobs to be done.

In 1976 I.T.I. started a fourth ancilliary unit with 20 members.

When these societies started members earned between Rs.60/- to Rs.75/- per month. Today they earn between Rs.300 to Rs.400 per month. In addition there are incentive scheme which are linked to efficiency and production and through these member workers earn between 30 to 60% more of their salaries. All workers are paid on a monthly basis.

Member workers are covered by the provisions of the Cooperative Societies Act and the Factories Act as they apply in Karnataka State.

Cooperative education is imparted by the Women's Wing of the Karnataka State Cooperative Union.

I.T.I. provides working accommodation, on-the-job training, raw materials etc and take delivery of the finished products. The women are engaged in assembly of various telephone components.

The Board of Directors comprise 2 senior officers of I.T. and between 4-7 other persons who are elected by the members from among themselves.

Each society has a male Manager and one has a lady accountant. Other staff are those who look after the maintenance of the building.

All societies are functioning successfully, and excellent relations exist between them and the I.T.I.

There are about 200 Consumer Women's Consumer Coops in the country they generally retail articles of daily consumption, and many of them deal in controlled or rationed commodities - as the Government entrusts much of the sale of such items to the cooperatives. There are also women members in some on-going mixed-membership consumer cooperatives, but women are not yet involved in the Consumers' Movement.

As far as Thrift & Credit Societies are concerned, working women usually join the employees thrift & credit societies of the institutions where they work.

There are in the urban areas Women's Cooperative Banks. The National Cooperative Union of India attempted to collect data relating to both male and female membership in cooperative banks in the country. Out of 150 Questionnaires sent out, replies received from 57 banks indicated that 49 of them were registered with mixed membership, whereas eight were registered as women's cooperative banks. Of these eight, two had some male membership. The percentage of female committee members in all the banks - excluding the women's banks - was 2.0% in 1977/78. The percentage of female employees to the total was 11% in 1975 and 14% in 1977/78.

The objectives of the women's cooperative banks are to assist women in the low income brackets to be free from the clutches of private money-lenders; to make available to them small loans for productive purposes, and to teach them the value of thrift and savings.

There are some women's societies which undertake welfare activities such as running of creches for the babies of working mothers, operation of canteens for working people and working girls hostels, but the main types of cooperatives to which women are attracted are industrial, consumer and thrift and credit societies.

Annexe-III lists Women's Cooperative Societies by type and number for the year 1980-81.

In a few Indian States the State Cooperative Laws and Acts make provision for including Women representatives in the Managing Committees of Cooperative Societies.

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## R E F E R E N C E S

- 1) "India 1983" compiled by: Research & Reference Division, Publications Division, Ministry of Information and Broadcasting, Government of India, New Delhi.
- 2) "Theory, History & Practice of Cooperation" by R.D.Bedi, Loyal Book Depot, Meerut, 1981, Part IV, Chapter XIX - Growth of Cooperative Movement in India.
- 3) Directory of Cooperative Organisations in South-East Asia; "National Cooperative Union of India"; by ICA ROEC, New Delhi, India
- 4) Information supplied by NCUI.
- 5) "Towards Equality" - Report of the Committee on the Status of Women in India" - Government of India, Department of Social Welfare, Ministry of Education and Social Welfare, December 1974 p.150 (5.7 - 5.10)
- 6) Leaflet entitled "Cooperative Dairy Education and Development Programme for Women" published by the Kaira District Cooperative Union in July 1981. Printed at Anand Press, Gamdi - Anand, India.
- 7) "Industrial Cooperatives in India" by S.C.Mehta, Principal, Cooperative Training College, Raipur, Dehra Dun, 1975, printed by Atma Ram & Sons, Delhi 110006, "Profile of Industrial Cooperatives in India (ii) pp 66 + 67.
- 8) "Case Studies of Women's Cooperative Industrial Societies in Bangalore" April/May 1984 by Ms. M.D'Cruz.

Annexure I

Cooperative Societies by type, number & membership

Type of Societies	Number	Membership* (in thousands)
I. (All Credit Societies (a+b))	1,23,869	7,45,48
a. Short term.		
1. State Coop. Banks	27	36
2. Central Coop. Banks	338	2,71
Industrial Coop. Banks	9	63
4. Primary Credit Societies	1,22,586	6,62,48
b. Long term.		
1. Central Land Development Banks	19	23.24
2. Primary Land Development Banks	890	56,06
II All Non-Credit Societies (1 to 8)	1,79,368	2,68,73
1. Marketing	3,971	59,98
2. Agricultural Processing@	741	3,78
3. Sugar Factories	180	11,99
4. Farming	9,484	3,50
5. Weavers'	15,091	15,70
6. Other Industrial	30,367	17,18
7. Consumers' Stores	15,804	62,93
8. All other non-credit Societies	1,03,730	93.67.
TOTAL (I + II)	303,237	101,421

SOURCE: Statistical Statement Relating to Cooperative Movement of India, Published by National Bank for Agricultural and Rural Development (NABARD)

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\*Membership by sex is not available hence the total number of women membership vis a vis men or percentage of women membership to total could not be indicated.

(latest information available)



STATEWISE POSITION OF LADY COOPERATIVE  
EDUCATION INSTRUCTORS

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1.	Assam	1
2.	Bihar	8
3.	Gujarat	19
4.	Himachal Pradesh	1
5.	Karnataka	6
6.	Kerala	4
7.	Madhya Pradesh	10
8.	Manipur	1
9.	Maharashtra	13
10.	Meghalaya	1
11.	§ Mizoram	1
12.	Orissa	2
13.	Rajasthan	1
14.	Uttar Pradesh	3
15.	West Bengal	4
	<b>TOTAL</b>	<b>75</b>

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§ Union Territory : Directly administered  
by Central Government

SOURCE : NCUI

WOMEN COOPERATIVE SOCIETIES BY TYPE  
AND NUMBER FOR THE YEAR 1980-81

A - I

S.No.	Name of State	Industrial Coops.	Consumer Coops.	Multi-Purpose Coops.	Thrift & Savings Coops.	Others
1.	Andhra Pradesh	NA	17	NA	NA	NA
2.	Assam	239	NA	NA	NA	NA
3.	Gujarat	55	NA	NA	NA	NA
4.	Haryana	12	NA	NA	65	NA
5.	Himachal Pradesh	31	NIL	NIL	135	NIL
6.	Karnataka	10	NA	NA	NA	NA
7.	Kerala	NA	10	3	NA	13
8.	Madhya Pradesh	20	3	4	NA	NA
9.	Maharashtra	141	9	NA	8	NA
10.	Manipur	404	1	NA	2	NA
11.	Meghalaya	7	-	-	-	-
12.	Nagaland	19	NA	3	NA	NA
13.	Orissa	13	1	x	NA	NA
14.	Rajasthan	57	NA	NA	NA	NA
15.	Sikkim	NA	NA	1	NA	NA
16.	Tamil Nadu	NA	19	NA	NA	NA
17.	Tripura	13	3	NA	NA	NA
18.	Uttar Pradesh	NA	147	NA	NA	NA
19.	Andaman & Nicobar Islands	2	NA	NA	NA	NA
20.	Dadra Nagar Haveli	1	NA	NA	NA	NA
21.	Delhi	10	NA	NA	77	1
22.	Goa, Daman & Diu	2	3	NA	1	NIL
23.	Pondicherry	3	NA	NA	NA	X
24.	Mizoram	NA	NA	2	NA	NA

SUMMARY RECORD OF DISCUSSIONS OF THE PRELIMINARY  
WORKSHOP ON 'ADVANCEMENT OF WOMEN IN INDIAN  
COOPERATIVES' NOVEMBER 23, 1989 - NEW DELHI

The National Federation of State Cooperative Banks (NAFSCOB) Bombay in collaboration with Rabo International Advisory Services (RIAS) Rabobank Nederland organised a Workshop on 'Advancement of Women in India Cooperatives' on November 23, 1989 at Hotel Kanishka, New Delhi. The objectives of the workshop were:

1. To review the existing status of women, particularly with reference to Indian cooperatives
2. To understand the extent of Womens' participation in Indian cooperatives particularly credit cooperatives
3. To review the various measures initiated by Government to ameliorate the conditions/interests of women in the country.
4. To work out appropriate strategies to ensure the active participation of women in Indian cooperatives.

2. The workshop was attended by 17 delegates representing NAFSCOB, RIAS, National Cooperative Union of India (NCUI) Institute of Development Studies (IDS), Jaipur, Netherland Embassy, Self Employed Women's Association (SEWA), Ahmedabad, Vikas Jyot, Baroda, and Madhya Pradesh and Gujarat State Cooperative Banks. The list of participants is given in Annexure -1. The programme schedule is given on Annexure-II.

3. Mr.G.P.Bhave, Executive Vice-Chairman, Project Committee, NAFSCOB, Chaired the workshop and presented the background objectives and methodology of the workshop in his opening remarks. He briefed the participants on the proposed Pilot Training Programme for establishment of Training Institutes for Secretaries of the Primary Agricultural Credit Societies (PACS) in five identified States. The Training Project, he said, was aimed at giving a strong impetus to the development of grass root level organisation of the rural communities in India by the setting up of training institutes for Secretaries of PACS which might lead to strengthening of cooperative credit structure. He briefly touched upon the involvement of women in various activities and the active role played by them in the development of agriculture. Mr. Bhave explained that while the main focus of the workshop was

to explore the possibilities of involving women in formal credit cooperatives, there was wider scope for extending training project/ programme to women from other cooperatives. In this context he particularly cited example of leadership of women in their anti-tax and anti-traders campaigns in Manipur, Grain Banks movement in Assam and many other areas of activity where women spontaneously come together and carried out cooperative activity for common economic good. He made it clear that it was not the intention to confine discussions only to formally registered cooperatives but also to activities which were cooperative in character and could be called pre-cooperatives. This, he said, must very much be part of our perceptions. Shri Bhawe was optimistic of associating experts in the field of economic development of women with the proposed training project to chalk out appropriate future directions for effective involvement of women. He, then invited Mrs. Ela Bhatt to delivery her key note address.

4. Mrs. Ela Bhatt commenced her address with the remark that the validity of cooperatives for the poor to improve their economic status and working conditions in the self-employed and handicraft sector could not be questioned even though the cooperative movement in the country had both successes and failures. She observed that though cooperatives have been successful in certain sectors like dairying in States like Gujarat and Maharashtra, the importance of the cooperatives as a whole in organising people, in enhancing productivity and employment, in equitable distribution of profits was well recognised. She also observed that the cooperatives were instruments through which the poor could get access to credit, production inputs, marketing facilities etc. According to Mrs. Bhatt, the participation of women in cooperative movement was very limited mainly due to illiteracy, cumbersome procedures of enrollment, difficulties in registration of cooperatives, inadequate financial support for supply of inputs and marketing, (which could be traced to their assetless status), lack of effective leadership and their inability to understand their potential. She felt that there was a varied scope for improvement of women's socio-economic conditions once they were enrolled as members of the cooperatives and went on to quote a study finding that cooperative movement in India failed due to the fact that the cooperative

laws did not encourage the spirit of voluntarism and cooperation. Lack of facilities for cooperative education and training were also reasons for non-involvement of women in cooperatives. She further pointed out that lack of adequate and specific schemes for financial assistance for existing women's cooperatives were further obstacles demotivating women from forming new cooperatives, or joining the existing, ones. Women could not avail of the financial support because of technicalities, complexities and inordinate delays involved in the whole process. Mrs. Bhatt further stated that industrial cooperatives were preferred by women as there were greater prospects for generating additional income, although here also lack of adequate supply of raw material and at reasonable prices was a major impediment. She maintained that there was a considerable demand for credit but lamented that the present banking setup was not upto meeting that demand.

5. Concluding, Mrs. Bhatt observed that since cooperatives were a means by which women could improve their economic well-being and gain in confidence and self-esteem, special policy towards increasing women's membership and formation of women's cooperatives was of utmost importance. She was happy that the importance of the women's role in economic activity had found acceptance at the highest level but regretted that this realisation had not seeped to the lower levels. She was optimistic that the present training project would aim at educating women in the Cooperative Concept and Principle and potentialities of cooperation, acquaint them with their role in supporting and strengthening the society, expose all women members on the managing committees to the provisions of the Cooperative Act and Rules and Bye-laws and techniques of cooperative management. While sharing the experiences of SEWA, a women's trade union organisation, she called for a joint action by the unions and cooperatives to help active involvement of women in cooperatives and utilisation of various existing schemes for their development.

6. Mrs. Jyotsnaben J. Shah, of Vikas Jyot Trust while supporting the views expressed by Mrs. Bhatt, indicated that the cooperatives provided a forum for the poor and women to get together and thereby avoid exploitation. She narrated the genesis of Vikas Jyot Trust where she could organise successfully few like-minded women-folk to create opportunities to supplement family income through activities of household produce. The organisation mooted by her provided means of livelihood through economic assistance to such women folk as were in need of monetary help. She further said that Vikas Jyot aimed at ensuring justice - social, economic and educational - to women and children for their overall development and for inculcating in them a sense of independence, self-sufficiency and thereby creating confidence in them to develop personality for a better society to live in. Mrs. Shah stressed the need for dissemination of information on cooperatives, credit and savings facilities and the developmental schemes formulated for women. All the information, she suggested, should be made available in regional languages to facilitate better understanding and better availment of opportunities. She said positive development of women could only occur when the Government extended support and guidance sincerely to the existing women's organisations. She concluded with a hope to associate herself with the proposed training project and the follow up programme aiming at imparting suitable orientation and training to women both in general cooperatives and credit cooperatives.

7. Mr. Marinus C. Piek, Managing Director, RIAS explained in detail the objective of the Pilot training project and the steps initiated to finalise the project in the identified States in India. He admitted that there was a delay in clearing the training project due to certain unavoidable factors. Further, he referred to the keenness of the Dutch Government with regard to the provisions to be made in the training project for the involvement of women and their feeling that each project funded by them should contribute to improving the position of women in the beneficiary country. While expressing his satisfaction on the organisation of the first workshop at such a short notice, he hoped that in the light of the demands of the Dutch Government, the possibility for women's involvement with regard to the training programmes and institutes would have

to be carefully planned and maintained. He also hoped that the workshop would discuss the aspects of rural banking such as credit deployment, savings mobilisation and role of management and supervision as far as the women were concerned.

8. Dr. Gerard Van Den Broek, RIAS, Rabobank observed that the awareness on the importance of the role of women and the necessity to positively change their position in society on a global scale was found in the policy of the Ministry of Development Cooperation, Government of Netherlands. Ideally, each project funded by it should contribute to the improvement of the position of women in the concerned country. He also felt that the impact and prospects for women with regard to the training programmes and proposed institutes in Gujarat and Madhya Pradesh States had to be carefully maintained and guided by RIAS from the early stages of the projects, especially in the light of the policies of the Dutch Ministry of Development Cooperation. Dr. Broek touched upon the efforts of the Indian Government to improve the socio-economic position of women, particularly the National perspective plan for women 1988 - 2000 A.D., which focusses on economic development and integration of women into the mainstream of the economy and equality and social justice for all women. He observed that though the attention of the Government had shifted from welfare orientation to development orientation, realisation of the objectives to the full extent depended on the financial support and expertise in the field. Dr. Broek said that the women's position was apt to be exploited in India for there were no laws to protect them. He felt that illiteracy was a major impediment which was complimented further by the patronising attitude adopted by the banking sector. In this context, he emphasised the need to keep the moneylender at bay. While appreciating the efforts made by the SEWA and Vikas Jyot, he opined that a lot of work was yet to be done to organise women to provide them enough strength for development. He was optimistic about the possibilities for formation of women cooperatives in adequate number as he felt that only the cooperatives could help women to improve their position and pave the way to their upliftment. Women organisations/cooperatives provided access to credit facilities which ultimately would bring them out of the clutches of moneylenders.

9. Dr. Broek observed that not even a single PACS was managed by women in India and called for providing accessibility of PACS to women. He felt that this should be the top priority apart from the attention to be paid in the training programme for the PACS secretaries. He suggested that PACS should stimulate womens' cooperative movement for reasons of socio-economic development. He further hoped that Institute of Development Studies, Jaipur could conduct a few case studies in Gujarát and Madhya Pradesh States to understand and assess the existing position of women organisations, their activities such as savings, credit etc. and their likely involvement in cooperatives. He felt that ultimately both womens' organisation and cooperatives should come closer and work together for the development of women in the country.

10. Mr. K. Van Der Wolk from Netherlands Embassy expressed his happiness over the development with regard to the proposed Pilot Training Project and specifically the efforts for improvement of the position of women. He felt that a positive approach had been initiated by organising a workshop on the subject.

11. Mr. M. M. Vyas, General Manager, Gujarat State Cooperative Bank while appreciating the presentations of Mr. Piek and Dr. Broek drew attention of all to his project proposal on the Pilot Training Programme and his two subsidiary projects wherein due attention had already been given to this aspect.

12. Mr. H. D. Gupta, Managing Director and Mr. K. R. Sahu, Chief General Manager, who represented Madhya Pradesh State Cooperative Bank, presented a paper on 'Advancement of women through cooperatives with particular reference to Madhya Pradesh. Mr. Gupta stated that there were about 35 womens' organisations in Madhya Pradesh which were mostly welfare oriented. He narrated various legal measures in force to induct and involve greater number of women in the mangement of PACS. These measures mostly related to the involvement of women as a) office-bearers, b) members of managing committees, c) employees and d) members. He listed a number of areas where womens' cooperatives could play an important role. While explaining the reasons for non-representation of women in PACS, he said that the patriarchal society



of India provided a supreme domination of the male where the title to properties and assets were passed on to the male lineage. He further added that this unfortunately eliminated more than 95 per cent of the Indian women-folk from acquiring assets and legal titles which was an essential requisite for becoming an active member of the cooperative credit institutions. Mr. Sahu while generally agreeing with Mr. Gupta, laid more emphasise on the inhibiting factor which worked against involving women in PACS. Both of them suggested that housewives of the members of Board of Management should be made to attend the annual general body meeting for an exposure to the cooperative credit structure.

13. Mr. Bhave said that discussions clearly indicated that the problem could be categorised as (i) environmental, (ii) judicial, legal and administrative and (iii) managerial training and emphasised the need to plan the action programme accordingly.

14. Referring to the concept of planning in a farm family, Mr. Vyas indicated the line of action the Gujarat State Cooperative Bank proposed to follow. According to him, the main features were that everyone in the family would be given a gainful activity, that the cluster approach would be adopted, that productive capacity, and not land, would be considered the main asset and that training would be linked with the type of activity.

15. Prof. Narulla of the Institute of Development Studies, Jaipur, while agreeing with most of the issues dealt by earlier participants, expressed that one needed to be conceptually clear with regard to the steps to be initiated for development of women. He felt that there was a need to tackle the issues of involving those who did not possess assets. At the same time, he said it was the bias against women which became a major problem besides many others. Mr. Bhave agreed with Prof. Narulla and said that it was necessary to develop a new mechanism for purveying credit and suggested that formation of a group of women within cooperatives was probably one such approach.

16. The workshop arrived at a broad consensus as under:

a) Initiate research and studies on the relevant aspect of the subject. Research studies should also look into the specific reasons for failure of womens' cooperatives/organisations. In this, the Institute of Development studies would have to play an important role.

b) Incorporate appropriate inputs relevant to the subject of empowerment of women in the management of cooperatives in the perceived training programmes. For that purpose, investigate into the four major elements, viz. credit, savings, membership and management. Also examine the possible role that the existing womens' organisations could play in that process.

c) Examine how certain provisions in the cooperative societies Acts for involvement of women could be implemented.

d) Examine the possibility of women also working as secretaries of PACS; how they could be encouraged to undertake this responsibility in a phased manner subject to physical limitations they have to face.

e) Examine the three suggested approaches to the subject of womens' involvement in cooperatives viz. household approach, individual approach and group approach.

f) Madhya Pradesh State Cooperative Bank to take further steps to activate womens' cooperatives.

g) Request NAFSCOB to approach Rabobank Foundation to seek permission for diversion of 50 per cent of the grants to institute studies in the subject.

h) Have one more broad based workshop in the first half of 1990 for comprehensive discussions on the action plan.

The Workshop concluded with Executive Vice Chairman thanking those present for participating in the discussions.

## LIST OF PARTICIPANTS

NAME	DESIGNATION	ORGANISATION REPRESENTING
1. Mr.G.P.Bhave	Executive Vice Chair- man	NAFSCOB, P.B.No.9921, Shivsha- kti, Worli, Bombay-18.
2. Mr.Marinus C.Piek	Managing Director RIAS	Rabobank Nederland. The Netherlands
3. Dr.Gerard Van Der Broek	Anthropologist/ Consultant	RIAS, Rabobank Nederland Croeselaan 18, P.B.No.17100 3500 H.G.Utrecht, The Netherlands.
4. Mrs.Ela Bhatt	General Secretary	SEWA, Victoria Garden, Bhadra, Ahmedabad - 380 001.
5. Mrs.Jyotsnaben J. Shah	Managing Trustee	Vikas Jyot, Near Nagarwada Charrasta, Vadodara-390 001.
6. Mr.M.M.Vyas	General Manager	Gujarat State Coop.Bank, Sahakar Bhavan, Relief Road Ahmedabad - 380 001.
7. Mr.H.D.Gupta	Managing Director	Madhya Pradesh State Coop. Bank, P.B.No.315, New Market Bhopal - 462 003.
8. Dr.D.D.Narula	Hony.Senior Fellow	Institute of Development Studies, B-124 A, Mangal Marg Bapu Nagar, Jaipur-302 015.
9. Mrs.Kanchan Mathur	Associate Fellow	IDS, Jaipur
10. Mr.K.Van Der Wolk	Secretary Develop- ment Cooperation	Netherlands Embassy, New Delhi
11. Mrs.Lalitha Iyer	Consultant (KAP)	RNE
12. Ms.S.K.Karwal	Student	RNE
13. Mr.P.K.Agarwal	Chief Executive	NCUI, New Delhi
14. Mr.K.R.Sahu	Chief Gen.Manager	Madhya Pradesh State Coop.Bank P.B.No.315, New Market, Bhopal
15. Mr.V.B.Sabnis	Officer on Spl.Duty	NAFSCOB, Bombay
16. Mr.B.Subrahmanyam	Research Officer	NAFSCOB, Bombay
17. Mr.K.Sudhakar	Project Officer	NAFSCOB, Bombay

PREPARATORY WORKSHOP ON  
ADVANCEMENT OF WOMEN IN INDIAN COOPERATIVES  
NOVEMBER 23, 1989

Programme Schedule

- 1000 hrs. Opening Remarks and presentation of issues on Women with reference to India.  
-Mr.G.P.Bhave, Executive Vice Chairman, Project Committee, NAFSCOB.
- 1020 hrs. Key Note Address  
-Mrs. Ela R.Bhatt
- 1105 hrs. Presentation of issues with reference to the expectations of RIAS/Dutch Government  
- Mr.M.C.Piek, Managing Director, RIAS, Rabobank  
- Dr.Gerard Van Der Brcek, RIAS, Rabobank  
- Mr.K. Van Der Wolk, Netherland Embassy, New Delhi
- 1205 hrs. Presentation of Status Report of Madhya Pradesh  
- Mr.H.D.Gupta, Managing Director  
- Mr. K.R.Sahu, Chief General Manager, Madhya Pradesh State Cooperative Bank
- 1235 hrs. Presentation of Status Report of Gujarat  
- Mr.M.M.Vyas, General Manager  
Gujarat State Cooperative Bank
- 1300 hrs. Lunch Break
- 1430 hrs. Presentation by Mrs.Jyotsnaben J.Shah  
Managing Trustee, Vikas Jyoti, Vadodara
- 1450 hrs. Presentation by Faculty Member, Institute of Development Studies, Jaipur  
- Prof. D.D.Narulla
- 1500 hrs. Discussion  
- Plan of Action.

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