



# Women Participation In Co- Operative Societies Is An Effective Tool For Empowering Women : An Analytical Study In Nilambur Taluk

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## Abstract

Women play a significant role in the development of cooperative societies, contributing to economic empowerment, social progress, and community development. In rural and semi-urban areas, cooperative societies provide women with opportunities for financial independence, decision-making, and participation in economic activities. The study examines how cooperative societies serve as platforms for economic and social empowerment of women. Insights gained can help identify ways to strengthen women's leadership and decision-making abilities in cooperative settings

**Key Words:** Co- Operative society, Women empowerment, Economic development

## I - INTRODUCTION

Women, being an integral part of society, have a crucial role in the success and sustainability of co-operative societies. Women play a vital role in the socio - economic development of rural areas, yet their contributions often go unnoticed and undervalued, particularly in the context of cooperative societies. In many rural communities, cooperative societies act as important institutions for economic empowerment and social inclusion. However, women's active participation in decision-making, leadership, and operational roles remains limited due to cultural, social, and institutional barriers. The study on the empowerment of women through cooperative societies, , It highlights the vital contributions of women to the functioning and

success of cooperative societies. By analyzing their participation, roles and responsibilities, the study aims to shed light on the often-underappreciated efforts of women in community-driven initiatives. The study is centered on Nilambur, a rural area where cooperative societies significantly influence community development. The area is chosen to understand the localized dynamics of women's involvement in cooperatives and the region known for its active participation in self-help groups (SHGs) and cooperative movements. Women in this area have been involved in various cooperative activities, including microfinance, agriculture, dairy farming, handicrafts, and small scale industries. The study emphasizes women who are members, beneficiaries, or leaders in cooperative societies. It also considers the broader social, cultural, and economic factors affecting their participation.

## II - REVIEW OF LITERATURE

**V Shaharban (2018)** financial inclusion, which promotes access and the use of high-quality financial services, particularly among poor people, is crucial to achieve inclusive growth. Women disproportionately face financial access barriers that prevent them from participating in the economy and from improving their lives.

**Florence N Wachira (2004)** Shirika SACCO was one of the first to be registered to employees of the ministry of cooperative department. in this study analysis of participation of women in Shiriks SACCO activities and management was done to relate this participation to its economic growth.

**P Vasantha kumari (2001)** This study deals with the working of women's industrial co-operative Societies (WICS) in kerala. The formation of women's co-operatives was identified as a lucrative enterprise and a feasible proposition for empowerment of women through encouraging and ensuring their active participation in the process of social and economic development.

**PC Okonkwo (2019)** The contribution of co-operative societies in Economic Empowerment of Rural Woman aims at discussing way and methods through which co-operative societies can contribute in Economic Empowerment of the rural women. The general objective of the study is to evaluate the contribution of co-operative societies in economic empowerment of rural women in local government Area of Abia state.

**YP Chandrashekara (2019)** Empowerment of women is a new ideology for carrying democratic values into the family and society. Empowerment of women means equal ownership of productive resources, increase participation in economic and commercial sections, awareness of their rights and responsibilities.

## III - OBJECTIVES OF THE STUDY

- To analyze women's participate in co-operative societies.
- To examine the socio-economic development of women .
- To identify challenges faced by women participation in co operative societies
- To analyse the motivational factors to improve women participation iop so

## CO-OPERATIVE SOCIETY

A cooperative society is a voluntary association of individuals who come together to achieve a common economic goal. The members of the society pool their resources, skills, and knowledge to provide goods and services to each other and to the community.

### Empowerment of Women

Women play a vital role in cooperative societies, contributing to their growth, development, and success. Here are some key aspects of the role through women empowerment in cooperative societies:

#### Leadership and Decision-Making

1. Board representation: Women's representation on cooperative boards ensures diverse perspectives and decision-making.
2. Leadership positions: Women hold leadership positions, such as chairpersons, secretaries, and treasurers, in cooperative societies.

#### Economic Empowerment

1. Financial inclusion: Cooperatives provide women with access to financial services, enabling them to manage their finances and make informed decisions.
2. Entrepreneurship opportunities: Cooperatives offer women opportunities to start and grow their own businesses, promoting entrepreneurship and economic empowerment.

#### Social Empowerment

1. Community engagement: Women's participation in cooperative societies fosters community engagement, social cohesion, and collective action.
2. Capacity building: Cooperatives provide women with training, skills development, and capacity-building programs, enhancing their confidence and self-esteem.

#### Specific Roles

1. Membership and recruitment: Women play a crucial role in recruiting new members and promoting the cooperative's services.
2. Loan and credit management: Women are involved in managing loan and credit programs, ensuring that members receive fair and affordable financial services.
3. Agricultural and productive activities: Women participate in agricultural and productive activities, such as farming, handicrafts, and small-scale enterprises.

#### Challenges and Opportunities

1. Gender-based barriers: Women in cooperative societies face challenges such as limited access to education, training, and resources.
2. Empowerment and capacity building: Addressing these challenges requires targeted

empowerment and capacity-building programs for women.

3. Inclusive policies and practices: Cooperatives must adopt inclusive policies and practices that promote gender equality and women's participation.

### Best Practices

1. Gender-sensitive policies: Cooperatives should develop and implement gender-sensitive policies that promote women's participation and empowerment.
2. Training and capacity building: Regular training and capacity-building programs should be provided to women members and leaders.'

## IV - ANALYSIS AND DISCUSSIONS

### MOTIVATION FOR WOMEN'S PARTICIPATION IN CO-OPERATIVE SOCIETIES

VARIABLES	NO OF RESPONDENTS	PERCENTAGES
ECONOMIC BENEFITS	10	25%
SOCIAL BENEFITS	18	45%
PERSONAL EMPOWERMENT	10	25%
FAMILY PRESSURE	2	5%
TOTAL	40	100%

Above chart shows that most women (45%) joined for social benefits. 25% joined for economic benefits and personal empowerment each. Only 5% joined due to family pressure. This shows that social benefits are the main reason for joining.

### CHALLENGES FACED BY THE RESPONDENT WHILE PARTICIPATING IN CO-OPERATIVE SOCIETY

VARIABLES	NO OF RESPONDENTS	PERCENTAGES
LACK OF EDUCATION	9	22.50%
LIMITED FINANCIAL RESOURCES	19	47.50%
SOCIAL AND CULTURAL BARRIERS	8	20%
TIME CONSTRAINTS	4	10%
TOTAL	40	100%

In the above chart show the most women (47.5%) face financial problems. 22.5% struggle with lack of education, 20% with social barriers, and 10% with lack of time. Money is the biggest challenge.

**FACTORS TO IMPROVE WOMEN'S PARTICIPATION IN CO-OPERATIVE SOCIETY**

VARIABLES	NO OF RESPONDENTS	PERCENTAGES
PROVIDE EDUCATION AND TRAINING	17	42.50%
INCREASE ACCESS TO CREDIT	13	32.50%
PROMOTE GENDER EQUALITY	7	17.50%
IMPROVE INFRASTRUCTURE	3	7.50%
TOTAL	40	100%

In the above chart show the most women (42.5%) want education and training, 32.5% need better access to credit, 17.5% support gender equality, and 7.5% want better infrastructure. Education is the top need.

**CO- OPERATIVE SOCIETIES ARE AN EFFECTIVE WAY TO EMPOWER WOMAN**

VARIABLES	NO OF RESPONDENTS	PERCENTAGES
YES	29	72.50%
NO	5	12.50%
NOT SURE	6	15%
TOTAL	40	100%

In the above chart show the most women (72.5%) said yes, 12.5% said no, and 15% are not sure. This shows that most women agree.

**CHALLENGES FACED BY WOMAN IN CO- OPERATIVE SOCIETY**

VARIABLES	NO OF RESPONDENTS	PERCENTAGES
LACK OF LEADERSHIP OPPURTUNITIES	15	37.50%
FINANCIAL CONSTRAINTS	19	47.50%
GENDER BIAS	5	12.50%
FAMILY RESTRICTIONS	1	2.50%
TOTAL	40	100%

In the above chart shows the most women (47.5%) face financial problems. 37.5% struggle with lack of leadership opportunities, 12.5% with gender bias, and 2.5% with family restrictions. Money is the biggest challenge.

**SUPPORT AND NEED TO ENHANCE ROLE IN THE CO OPEFRATIVE SOCIETY**

VARIABLES	NO OF RESPONDENTS	PERCENTAGES
FINANCIAL ASSISTANCE	20	50%
TRAINING AND SKILL DEVELOPMENT	15	37.50%
AWARENESS PROGRAMME	5	12.50%
TOTAL	40	100%

In the above chart shows most women (50%) need financial assistance, 37.5% want training and skill development, and 12.5% prefer awareness programs. Financial help is the top priority.

**REMEDIES TO IMPROVE WOMEN'S PARTICIPATION IN THE CO-OPERATIVE SOCIETY**

VARIABLES	NO OF RESPONDENTS	PERCENTAGE
PROVIDE EDUCATION AND TRAINING	20	50%
INCREASES ACCESS TO CREDIT	15	37.50%
PROMOTE GENDER EQUALITY	5	12.50%
TOTAL	40	100%

In the above chart shows the most women (50%) want education and training, 37.5% need better credit access, and 12.5% support gender equality. Education is the top priority.

**CO-OPERATIVE SOCIETIES IN NILAMBUR AREA BETTER SUPPORT IN WOMEN'S EMPOWERMENT**

VARIABLES	NO OF RESPONDENTS	PERCENTAGES
PROVIDE TRAINING AND EDUCATION	22	55%
IMPROVE INFRASTRUCTURE	16	40%
PROMOTE GENDER EQUALITY	2	5%
TOTAL	40	100%

The above chart show the most women want training and education (55%), followed by better infrastructure (40%), while few (5%) prioritize gender equality. Training is the main need.

**V - FINDINGS**

- Majority of respondents believes 4. Participation – A high percentage (77.5%) have taken part in co-operative society activities.
- Most participants Social benefits (45%) are the main reason for joining, followed by economic benefits and personal empowerment.
- Majority respondent financial constraints (47.5%) are the biggest challenge, followed by lack of education and social barriers.
- Most participants of women hold leadership roles, but gender bias (12.5%) and lack of leadership opportunities (37.5%) remain concerns.
- Majority respondents Education and training (42.5%) and better access to credit (32.5%) are seen as key ways to increase participation.
- Many participants Self-Help Groups (47.5%) are the most common, followed by agricultural co-operatives (32.5%).
- 72.5% agree that co-operative societies effectively empower women.
- Most participant financial assistance (50%) is the top need, followed by training and awareness programs.
- Many participants Increased income (42.5%) and improved social status (35%) are the main benefits..



- Most respondents 62% are very satisfied with the services provided, with no dissatisfaction reported.
- Co-operative empower women, 42.5% are only somewhat aware of their full potential.

## VII - SUGGESTIONS

- Increase Awareness Campaigns – Conduct workshops to improve understanding of co-operative society benefits.
- Financial Support Programs – Introduce more microfinance schemes and loans tailored for women.
- Training and Skill Development – Expand training programs in entrepreneurship, leadership, and financial management.
- Encourage Long-Term Membership – Offer incentives for women to remain active in co-operative societies for extended periods.
- Strengthen Leadership Opportunities – Promote leadership roles for women and address gender biases.
- Expand Self-Help Groups – Strengthen existing Self-Help Groups and encourage new ones.
- Improve Infrastructure – Provide better meeting spaces and digital resources to support women's co-operative activities.
- Address Social and Cultural Barriers – Conduct awareness programs to change societal perceptions about women in leadership.

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