



## INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

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## WOMEN EMPOWERMENT AND COOPERATIVES- A COMPARATIVE STUDY OF GENERAL COOPERATIVES AND FISHERIES COOPERATIVES

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### ABSTRACT

*This paper attempts to analyze the role and contribution of cooperatives in empowering the women. Gender affects women's participation in development because the heavy burden of domestic and reproductive work, particularly childcare, is often an obstacle to women's participation in employment and programmes and their access to services. Fisherwomen are the part of the poor and marginalized section in India. They have been struggling to have betterment in their socio, economic and cultural status. The cooperative societies, general and specific, have been playing a key role in empowering the fisherwomen in the coastal district of Dakshina Kannada. As we are aware, the cooperatives set ultimate goals in creating employment without exploitation, distribution with a sense of responsibility to the consumer, production that allows the farmers a fair return on produce and capital does not demand unreasonable return on investments and empowering women both economically and socially. Poor women in particular are seriously constrained in their capacity to contribute to family income and to act as change agents by the impact of gender roles and stereotypes. Poor women particularly suffer from the lack of attention and low priority given to women's needs as a result of women's low level of participation in decision-making. The women's movement, a wide-spread network of Non-Government Organizations and women cooperatives which have strong grass-roots presence and deep insight into women's concerns have contributed in inspiring initiatives for the empowerment of women. The importance of fishery cooperatives lies in rendering economic assistance to the dispersed and disorganized fisherwomen, whose dependence on merchants and middlemen is even greater than that of those following agricultural pursuits. Economic empowerment of fisherwomen is possible by providing credit for some income generating activities. Among fisherwomen mobility is limited. Hence they need some eco-friendly technologies, which could provide additional income to the family. There are enough evidences to show that if enough opportunities are provided, women can contribute substantially for the national economy. The basic goal in the development of women is to make them self-reliant participants for improving their conditions. Against this background, the paper attempts to do a comparative analysis between the contribution of general women cooperative societies and fisherwomen cooperatives towards empowerment of women. An empirical study is conducted by extracting information from members of four general women cooperatives and four fisherwomen cooperatives by using structured questionnaire. The data is analysed using relevant statistical tools. The study is based on an empirical investigation of the problem in the context of Dakshina Kannada district.*

### KEYWORDS

Women empowerment, Cooperatives, Gender.

### INTRODUCTION

India stands second in the world in total fish production, after China, with a production of 7.3 mn tonnes in 2007 (Source: Fishstat, FAO, 2009). The annual per capita consumption of fish in India was estimated at 4.8 kg in 2003. Fish is especially important for the economically weaker sections of the population, providing a cheap and accessible source of protein and essential micronutrients. A large section of the population also depends on fish resources (both marine and inland) for their livelihoods, employment and income. Currently, 14 mn people are estimated to be employed in the fisheries sector, which contributes 1.07 per cent of India's gross domestic product. Fish vending is a traditional occupation that has been a means of livelihood for thousands in India, with the majority of fish vendors being women. The nature of the product handled by women fish vendors causes a certain stigma that fishermen themselves do not generally face. Unlike men, whose labour is largely confined to the sea, river or lake, fish vendors have to travel with their product to market places. They have to interact with the public and the law. In the process, they are often forced to deal with inbred prejudices and problems of various kinds.

### CONCEPT OF EMPOWERMENT

The word 'power' derives from Latin and means 'to be able'. 'Empower' in return means to render a person able by giving power, strength or competence. In the particular context of our analysis, the word refers to enabling the fisherwomen to exercise her right to lead a happy life. It does not mean educating a handful of women and rewarding them with administrative positions in developmental programmes. It means preparing every woman to actively participate in the decision making process for a better livelihood. Empowerment is an active multidimensional process which should enable individuals to realize their full potential in all spheres of life. This power has to be acquired, sustained and exercised. Nina Wallerstein and Edward Bernstein have specifically referred to empowerment as a social action process that promotes participating organization, communities, and individuals in gaining control over their lives in the community and larger society. With this perspective, empowerment is not characterized as achieving power to dominate others, but rather power to act with others to effect change. They have given particular emphasis to participation in groups as a means of promoting change at the three levels –individual, organizational, and community<sup>1</sup>.

### COOPERATIVES

Much of the success of the cooperative societies is, indeed, due to the fact that they do succeed in enlisting the wholehearted cooperation of their members. It is, therefore, not a difference in regard to the laws in accordance with which they are registered which marks off a cooperative society from a stock company or a partnership; it is not the difference in regard to the limitation of share interest, the payment of dividend, the withdrawal of capital or according of voting power that vitally distinguishes a cooperative society from other trading organizations. The last named are merely methods adopted by certain types of society to secure greater equity of treatment among the members of the societies; what makes an undertaking, cooperative is the deliberate evaluation of cooperation to the status of a principle of organization to be fostered and employed for the purposes of realizing those objects for attaining of which the undertaking has been called into being<sup>2</sup>.

<sup>1</sup> Andral N, (2002), 'Women and Indian Society- Options and Constraints', Rawat Publications, Jaipur and New Delhi, p.234

<sup>2</sup> Hall F and Watkins W.P., (1937), 'Cooperation', Cooperative Union, Manchester

This underlines the basic philosophy of cooperativism<sup>3</sup>. The idea of replacing economic competition by the mutual cooperation of producers and/or consumers was central to the nineteenth-century socialist tradition, particularly Robert Owen and his followers. In principle all economic activities related to the processes of production, distribution, and exchange might be included in a scheme for a 'Co-operative Commonwealth', implying the total abolition of capitalist industrial ownership and management, and the establishment of a network of voluntary associations owned and run by groups of workers or (in the case of consumer cooperatives) by consumers. It is one of the key principles of economic cooperation that net earnings are redistributed directly (usually on an annual basis) to the 'members' of the association or undertaking, and do not serve as profit for a separate group of owners or investors. In practice, cooperatives of many kinds have emerged and flourished across the world: in farming, industry, and the service sector, and in the form of consumer societies and housing associations. Keith Taylor opines that cooperatives have been more common and in many respects more successful in capitalist societies (including the United States) than under systems of socialist economic planning. Yet for many democratic socialists and anarchists the cooperative principle, linked to the ideal of workers' control, remains an important starting-point for building a vision of an alternative society to both capitalism and state socialism.

**TABLE 1: SHOWING SHARE OF COOPERATIVES IN NATIONAL ECONOMY (%) IN INDIA**

Particulars	1996	2001	2002
Rural n/w( villages covered)	99.5	100	100
Agricultural credit disbursed	60.05	49.3	46.15
Fertilizer disbursed	30.35	35.2	36.22
Fertilizer production nutrient	18.64	23.5	27.65
Sugar produced	56.8	59.73	59
Capacity utilization of sugar mills	131	114.3	111.5
Wheat procurement	28.5	28.9	31.8
Animal feed production/ supply	-	50	50
Retail fair price shops (rural+urban)	20	21	22
Milk procurement to total production	6.4	6.9	7.44
Milk procurement to marketable surplus	18.26	10.5	10.5
Ice-cream manufacture	-	45	45
Oil marketed	50	50	50
Spindle age in cooperatives	12	10	9.5
Cotton marketed/ procurement	72.9	59.5	NA
Cotton yarn/ fabrics production	16.3	22	23
Fishermen in cooperatives	21	21	21
Rubber processed and marketed	-	-	95
Areca nut processed and Marketed	-	-	50
Direct employment generated (millions)	-	-	1.07
Self-employment generated for persons(millions)	12.5	14.1	14.39

Source: National resource centre, NCU

#### RURAL, TRIBAL WOMEN IN INDIA

Organizations have been promoting women SHGs to encourage the participation of women in development, to disseminate information, engage them in income generation programs, and help themselves in socio-economic empowerment, all aimed at rural transformation. Most rural women carry what is usually called a triple handicap as women, as rural people and as members of the scheduled castes and tribes. Further, Indian women's lives are circumscribed by what can be termed as the "five Ps". Patriarchy, productive resources access inadequacy, poverty, promotion advancement insufficiency and powerlessness. At the core of this circle of denial and discrimination in their rightful entitlements of life, education and training for a scientific technological world, health and social security, lies the gross violation of the human rights of women embodied in invisible structural and outward forms of violence perpetrated by triple concentric circles of the family, community and society at large. Understandably, talking about rural transformation without addressing these core issues would only amount to lip service to society<sup>4</sup>.

#### EDUCATION

Looking at the Indian reality, it would be an understanding to say that boys and girls don't have the same access to education. According to the National Human Development Report 2001, the literacy rate of women is 54.03% and for men it is 75.64%. If women don't have access to education, their job opportunities and their economic contribution are also constrained, reinforcing the concept of the male breadwinner and women dependency. Needless to say the old social model has failed miserably. The table below shows the female literacy rate of the various districts of Karnataka as per the 2001 census. Dakshina Kannada district is in the second rank.

**TABLE 2: SHOWING FEMALE LITERACY RATE**

District	1991	2001	District	1991	2001
Bagalkot	37.13	43.56	Gulbarga	24.49	37.90
Bangalore Urban	68.81	77.48	Hassan	44.90	59.00
Bangalore rural	38.15	54.99	Haveri	43.28	57.37
Belgaum	38.69	52.32	Kodagu	61.22	72.26
Bellary	32.24	45.28	Kolar	37.75	52.23
Bidar	30.53	48.81	Koppal	22.78	39.61
Bijapur	41.57	43.47	Mandya	36.70	51.53
Chamrajnagar	28.60	42.48	Mysore	42.60	55.81
Chikmagalur	51.31	64.01	Raichur	21.70	35.93
Chitradurga	39.38	53.78	Shimoga	54.33	66.88
Dakshina Kannada	68.84	77.21	Tumkur	41.93	56.94
Davangere	44.41	58.04	Udupi	66.64	75.19
Dharwad	50.41	61.92	Uttar Kannada	56.77	68.47
Gadag	39.68	52.52	State	44.34	56.87

Source: Population census 1991, 2001 from Human Development Report, (2005), Government of Karnataka, Bangalore,

Report of the working group on empowerment of women for the 11<sup>th</sup> plan- Ministry of women and Child development

#### INSTITUTION BUILDING PROCESS OF A FISHERWOMEN SOCIETY

Rural women in our country have always contributed substantially to productivity and rural economy as they are often called as the invisible farmer in the agrarian sector. Yet their condition remains poor. Women in the traditional fisheries sector are no exception to this. The importance of fishery cooperatives lies in rendering economic assistance to the dispersed and disorganized fishermen, whose dependence on merchants and middlemen is even greater than that of those following agricultural pursuits

<sup>3</sup> The term cooperativism is used to denote the cooperative philosophy and system. It is commonly accepted that the underlying philosophy has made cooperatives, ethically higher form of enterprises with the power to remodel the whole society and to turn the users into owners of the main part of production. (Cooperative quarterly journal)

<sup>4</sup> Jawahar David, *OpCit*, p.16

**FISHING INDUSTRY IN KARNATAKA**

Karnataka is a state of diverse cultures, languages and faiths and the economic and social scenario within the state in many ways, minors the scenario prevalent in the country itself. It is one of the maritime states of India having a coast line of about 300 kms. The continental shelf area for the state is 25,000 sq kms. And the brackish water potential of 8000 hectares. The state has about 26 fish landing centers of which 12 are in undivided Dakshina Kannada.

**FISHING INDUSTRY IN DAKSHINA KANNADA**

In Dakshina Kannada district Sea fishing in one of the main occupations. It also serves as an important source of nutritious food. The coastal area of the district is about 42 kms in length. Dakshina Kannada district includes Mangalore, Bantwal, Puttur, Beltangadi and Sulia taluk. Therefore forms an important part in the development of the district. In this district there are about 21 fishing villages, housing 24,099 fishermen in which 11,573 are actively engaged in fisheries occupation. In the district there are 22 fisheries cooperative societies out of which 4 are women cooperative societies.<sup>5</sup>

**BACKGROUND OF THE STUDY**

The present study has certain theoretical concerns. They, being the issue of poverty alleviation, gender disparities, and development in the context of empowerment. The development discourse in India and elsewhere is huge, complex and multidimensional. This study is a comparative analysis of the contribution of fisherwomen cooperatives and general women cooperatives towards the empowerment of the women. In the background of these theoretical concerns, the study is on the basis of an empirical investigation of the problem in the context of Dakshina Kannada district of coastal Karnataka.

Interestingly, this district has a remarkable history of the process of modernization and development finally culminating in the formation of a very distinct variety of commercial capitalism. Alongside the development of a very distinct kind of modernization, this district also has witnessed a wide range of ideological and cultural developments of far reaching implications. However this does not mean to say that the crucial problems that confront Indian Society today are not present here. In fact, like any other part of India, Dakshina Kannada district also face the challenges of poverty, discrimination, inequality and injustice. Consequently, the state, the financial and development agencies, and third sector organizations have started addressing these issues in a major way. As a result we see a widespread and active cooperative movement in this district.

**REVIEW OF RELATED LITERATURE**

S.L.Goel and B.B.Goel in their study on 'Apex Cooperative federations' (1979) in the state of Haryana discern that the spirit of motivation and morale is missing among the employees. They enumerated a number of factors which were responsible for poor morale such as lack of effective leadership, lack of participation in the decision making process, lack of team spirit, poor conditions of service, lack of effective communication, lack of sound personnel policy and personnel planning, absence of job enrichment, absence of delegation and decentralisation, absence of identity with the goals of the organization.etc.

B.B. Goel's 'Cooperative member education Programme: Role of cooperative Unions- A case study', NCDC bulletin, Vol XVI, No.3, Aug 1981, is regarding study on member education. Brij Bhushan Goel identified that inadequate trained personnel, lack of coordination by business federations, insufficiency and inadequacy of finance were the stumbling blocks in retreading the implementation of member education programmes.

V.M Rao's 'Empowering Rural Women' (2004) lays stress on participation in political structures and formal decision making and on the ability to obtain income that enables participation in economic decision making. It also identifies the crucial variables of empowerment as awareness, education, independence, wealth, property and self confidence.

J.M.Owasdi's 'Management of Non Governmental Organizations: Towards a Developed Civil Society (2006)', emphasizes on valuing women's work and equal rights and argues that it is essential that women be able to challenge the restrictive structures imposed on them.

Ranga Reddy's 'Empowerment of women and Ecological Development (2002)' consists of selected papers presented at the seminar on 'Empowerment of Women and Ecological Development'. Empowerment is seen as the ability to direct and control one's own life. The objective of women empowerment will be to create an environment where women can freely exercise their rights both within and outside the house as equal partners along with men.

Kamta Prasad's 'NGO's and Socio-Economic Development Opportunities (2000)' focuses on upliftment of the weaker sections of the society and highlights the immense potential of NGO's in the development process.

Krishna Bhowmik's 'Indian Women: The Ushering of a New Dawn (2006)' emerges out of an in-depth study of their various roles, their marginalization, the issues and concerns that move them, their multiple roles, women's role on Human Resource Development, importance of women's rights, importance of women's education and importance of women in economic development.

**OBJECTIVES OF THE STUDY**

1. To study the ways in which fisher women cooperatives and general women cooperatives have been attempting to overcome poverty and empower women.
2. To compare the contribution of fisherwomen cooperative societies and general women cooperatives towards empowerment of women members in Dakshina Kannada district of Coastal Karnataka
3. To analyse the difficulties in the management and implementation of women empowerment programmes and suggest measures for improvement

**METHODOLOGY**

Four fisherwomen cooperatives and four general women cooperatives are considered for the study. The following table indicates the details of the cooperatives considered for the study

**TABLE 3: SHOWING THE FISHERWOMEN COOPERATIVE SOCIETIES IN DAKSHINA KANNADA**

Sl.No.	Name of the cooperative Society	No. of members	Sample size
1	Mulki fisherwomen cooperative society	168	20
2	Mangalore Bengre fisherwomen cooperative society	615	62
3	Bolar fisherwomen cooperative society	470	47
4	Ullala fisherwomen cooperative society	802	80
Total		2055	209

**TABLE 4: SHOWING FOUR GENERAL WOMEN COOPERATIVE SOCIETIES CONSIDERED FOR THE STUDY**

Sl.No.	Name of the cooperative Society	No. of members	Sample size
1	Ujire Women vividodhesha cooperative society,	2458	100
2	Puttur Women multipurpose cooperative society	955	50
3	Subramanya Women cooperative society	3000	150
4	Vamanjoor Women cooperative society	500	50
Total		6913	350

The study consists of two types of investigation. The first type consists of study of vast variety of secondary resources covering issues like Gender inequality, empowerment, development, poverty alleviation and cooperative movement. The second type is based on a comprehensive field survey. A structured

<sup>5</sup> Dehadrai P V,(1992), 'Women at the centre stage for socio-economic change in fishing community', *Women Empowerment in fisheries*, Narendra Publishing House, Delhi, pp17-22



questionnaire was prepared, to illicit information from the members of the Cooperative societies. The investigator covered 209 members (10% of the population) of the fisherwomen cooperatives and 350 members (5% of the population) of the general women cooperatives. The researcher has followed convenient sampling method. The researcher was able to engage in long and fruitful discussions and deliberations among a wide variety of people engaged at different levels in the cooperative movement. The data so collected is analysed using chi square test with a 5% level of significance. The chi-square is one of the most popular statistics because it is easy to calculate and interpret. There are two kinds of chi-square tests. The first is called a one-way analysis, and the second is called a two-way analysis. The purpose of both is to determine whether the observed frequencies (counts) markedly differ from the frequencies that we would expect by chance. The observed cell frequencies are organized in rows and columns like a spreadsheet. This table of observed cell frequencies is called a contingency table, and the chi-square test is part of a contingency table analysis.

### LIMITATIONS OF THE STUDY

1. Data is collected having in mind the limited time available
2. Hesitation of the members to reveal certain information due to fear that it would affect their membership in the society.

### ANALYSIS AND INTERPRETATION

TABLE 5: SHOWING PROFILE OF THE RESPONDENTS

Indicators	General women cooperatives	Percentage	Fisherwomen cooperatives	Percentage	Chi-square value ( $X^2$ )	P Value
Sample size	350		209			
Age					74.608	p<0.001
18-25	30	8.5	7	3.34		
26-35	95	27.14	37	17.7		
36-45	189	54	79	37.79		
Above 45	36	10.28	86	41.14		
Education					19.301	p=0.0017
Illiterate	18	5.14	8	3.82		
Literate	52	14.85	49	23.44		
Primary	65	18.57	52	24.88		
Higher sec	161	46	60	28.7		
Intermed	29	8.28	22	10.54		
Graduatn	25	7.14	18	8.61		
Marital Status					2.964	p=0.567
Married	254	72.57	145	69.37		
Unmarried	41	11.71	21	10.04		
Widowd	37	10.57	28	13.39		
Divorced	1	0.28	2	0.95		
Sepratr	17	4.85	13	6.22		
Type of family					74.623	p<0.001
Nuclear	108	30.85	101	48.32		
Joint	51	14.57	70	33.49		
Extended	191	54.57	38	18.18		
Head of the family					36.504	p<0.001
Self	67	19.14	66	31.57		
Husband	107	30.57	74	35.4		
Father	52	14.85	20	9.56		
Mother	14	4	15	4.85		
Inlaws	40	11.43	21	10.04		
Sister	4	1.14	4	1.91		
Brothr/son	66	18.85	9	4.3		
Deci makr					117.405	p<0.001
Self	61	17.42	92	44		
Husband	102	29.14	20	9.56		
Both	46	13.14	65	31.1		
Sis-inlaw/ inlaws	22	6.28	9	4.3		
Mother	17	4.85	12	5.74		
Father	53	15.14	9	4.3		
Brothr/son	49	14	2	0.95		

Source: Survey data, 2009

#### 1. AGE WISE DISTRIBUTION OF MEMBERS

It is now well established that age plays a crucial role in determining the nature and vitality of any course of action. Scholars point out that the success or failure of any social action depends largely and perhaps exclusively on the age factor. Therefore the question of age assumes significance in the context of the study as it is supposed to reflect the attitude and opinions and involvement in different aspects of women empowerment and the process and policies associated with it. There is very high significance difference between the age of the members of the general women cooperatives and the members of the fisherwomen cooperative societies. This means to say that the type of age distribution among the members of both the societies are quite different.

#### 2. EDUCATION WISE DISTRIBUTION OF THE MEMBERS

Education is considered to be a basic instrument in molding the individual and connecting him/her effectively to the social milieu. Educated citizens are supposed to be the enlightened citizens. It is a well known fact that education in India had remained outside the reach of a large segment of the population. Illiteracy is quoted as one of the prime reasons for most of the problems of our society. Our planners are convinced that eradication of the problem of illiteracy, through better education, would go a long way in solving many of our social, economic and political problems. The p value between the education of the members of the general women cooperatives and members of the fisherwomen cooperatives is 0.0017. This shows that there is high significance difference between the two. Again this means the education level of the members of the women cooperatives and fisherwomen cooperatives is different.

**3. MARITAL STATUS OF MEMBERS**

Marital status of the members of the women’s societies could prove decisive in shaping the nature and extent of their participation in the activities of the group and could influence the role that they assume in the effective functioning of the societies. This is particularly true in a traditionally anchored society like India, where marriage as a social institution tends to inscribe into the life of women certain distinctive kinds of social obligation, economic compulsions and cultural constraints. Consequently, we could see a certain shift in participation and performance of women due to marriage. The chi square table shows that there is no significance difference between the marital status of the members of the general women cooperatives and members of the fisherwomen cooperatives. Maximum members of both the type of cooperatives are married.

**4. TYPE OF FAMILY:** The chi square table shows that there is very high significance difference between the type of families of the respondents of the general women cooperative and fisherwomen cooperatives.

**5. HEAD OF THE FAMILY:** The chi square table shows that there is very high significance difference between the head of the family of the respondents of the two types of cooperatives.

**6. DECISION MAKERS IN THE FAMILY:** The fact that decision making is one of the most important indicators of empowerment cannot possibly be denied. It is the enhancement of decision-making power of empowerment of women that would finally lead to her empowerment. The chi square table shows that there is very high significance difference between the decision makers in the family of the respondents of the two types of cooperatives.

**TABLE 6: SHOWING CHANGES ON SOCIOECONOMIC STATUS AFTER JOINING SOCIETY**

Impact	General women cooperatives	Percentage	Fisherwomen cooperatives	Percentage	Chi-square value ( $\chi^2$ )	P Value
Sample size	350		209			
Mobility					231.234	p<0.001
Same	74	21.14	182	87.08		
Increasd	226	64.57	27	12.91		
Decreasd	0	0	0	0		
Decoratd	50	14.28	0	0		
Recognition in the family					157.124	p<0.001
Same	147	42	199	95.21		
Increasd	203	58	10	4.78		
Decreasd	0	0	0	0		
Decoratd	0	0	0	0		
Recognition in community					198.64	p<0.001
Same	79	22.57	175	83.73		
Increasd	250	71.42	34	16.26		
Decreasd	0	0	0	0		
Decoratd	21	6	0	0		
Interaction with outsiders					1131.959	p<0.001
Same	93	26.57	160	76.55		
Increasd	257	73.42	49	23.44		
Decreasd	0	0	0	0		
Decoratd	0	0	0	0		
Access to credit sources					174.96	p<0.001
Same	0	0	81	38.75		
Increasd	302	86.28	128	61.24		
Decreasd	0	0	0	0		
Decoratd	48	13.71	0	0		
Asset building					19.15	p<0.001
Same	255	72.85	185	88.5		
Increasd	95	27.14	24	6.85		
Decreasd	0	0	0	0		
Decoratd	0	0	0	0		
Voicing your concern					125.48	p<0.001
Same	256	73.14	205	98.08		
Increasd	94	26.85	4	1.91		
Decreasd	0	0	0	0		
Decoratd	0	0	0	0		
Decision making related to money centered					130.89	p<0.001
Same	108	30.85	169	80.86		
Increasd	242	69.14	40	19.13		
Decreasd	0	0	0	0		
Decoratd	0	0	0	0		

Source: Survey data, 2009

**7. MOBILITY:** Mobility is perceived to be a very important indicator of women empowerment. It is said that in rural selling most of the women are indirectly ‘house arrested’ It is popularly believed that they have little opportunity to move out of their household and interact with the outside world. It is in this context the mobility question and impact of women’s societies concerning are highlighted and opinions are mobilized to argue that the entry of women’s societies to the villages has made a significant impact in this. During the survey, certain popular and recognizable dimensions of mobility were kept in mind in obtaining views and opinions of the respondents. These views and opinions are summarized as follows. The chi square table shows that there is very high significance difference between the mobility of the respondents of the two types of cooperatives

**8. RECOGNITION IN THE FAMILY:** The chi square table shows that there is very high significance difference between the recognition in family of the respondents of the two types of cooperatives

**9. RECOGNITION IN COMMUNITY:** The chi square table shows that there is very high significance difference between the recognition in community of the respondents of the two types of cooperatives

**10. INTERACTION WITH OUTSIDERS:** The chi square table shows that there is very high significance difference between the interactions with the outsiders of the respondents of the two types of cooperatives

- 11. ACCESS TO CREDIT SOURCES:** The chi square table shows that there is very high significance difference between the access to credit sources of the respondents of the two types of cooperatives
- 12. ASSET BUILDING:** Cooperative movement always aspired to build good asset base for the poorer and marginalized sections of the society. It was assumed that with increased asset base socio-economic empowerment be achieved
- The chi square table shows that there is very high significance difference between the asset buildings of the respondents of the two types of cooperatives
- 13. VOICING YOUR CONCERN:** The chi square table shows that there is very high significance difference between voicing the concern of the respondents of the two types of cooperatives
- 14. DECISION MAKING RELATED TO MONEY CENTERED:** The chi square table shows that there is very high significance difference between money centered decision making of the respondents of the two types of cooperatives

## CONCLUSION AND RECOMMENDATIONS

Co-operative societies are easy to form and have a stable life. Membership is open to all and members have limited liability. There is democratic management based on 'one-man, one vote'. The societies have stable life and they enjoy government patronage.

There is very high significance difference between the general women cooperatives and fisherwomen cooperatives with regards to the parameters taken for the study. The study found that the general women cooperatives were more effective in empowering women compared to the fisherwomen cooperatives.

They suffer from insufficient capital, problems in management and conflict among members. There is lack of motivation in members due to absence of direct reward for individual effort. Excessive government regulation and control may also pose problems for them. Co-operative societies are suitable in protecting exploitation of weaker sections of society and promoting their economic interest. It is ideal where service motive, and not profit, is the priority.

Women cooperative societies are very effective in poverty alleviation and women empowerment. Fisherwomen in particular are very enterprising. The respondent's opinion was that their very survival was difficult without the cooperative society. Drawback of the cooperatives is that they are engaged only in providing credit. The members are also not aware of anything else other than availability of credit. Member awareness is very essential. Since the employees are very less paid, there is lack of enthusiastic people coming forward to take up the responsibilities. Members do not take part actively in the activities of the society due to lack of leisure time. Societies need to identify some donors and think of increasing their income so that they are financially strengthened. Service providers aiming at sustainability cannot rely on donor money and instead they have to generate their own operational income from provision of efficient services and setting the price for their services approximately<sup>6</sup>.

All the efforts and plans of the government in the direction of poverty alleviation and women empowerment can reach the grass root and become effective only through the cooperatives. Therefore these cooperatives have to be financially strengthened and empowered to function effectively.

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