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**ROLE OF CO- OPERATIVES IN EMPOWERING WOMEN IN CHANDRAPUR DISTRICT**

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**ABSTRACT**

*The study examines the role of the co-operatives in the empowerments of women in Chandrapur District. Cumulative empowerment index (CEI) IS THE Dependents Variable Whereas Economic Security, mobility ability to purchase participation in decision making and involvement in social activities are independent variables. The stud is based on survey to 150 respondents. from is saving and credit co-operatives of Chandrapur District. To achieve the purpose of the study structured questionnaires are prepared. The regression models are estimated to test the significance and importance of role of co-operative empower women. The result shows that economic security and mobility are positively related to women empowerments. It indicates that higher the economic security and mobility provided by the co-operatives. higher would be women empowerment. Similarly, ability to purchase participation in decision making and involvement in social activities are positively related to women empowerment. The regression result shows that beta- coefficient are positive and significant for economics security mobility and involvement in social activities with women empowerment. It indicates that economic security. Mobility and involvement in social activities have significant. Positive impact on women empowerment. The beta coefficient for involvement in social activity is significant at 5% level of significance.*

**KEYWORDS**

economics security, mobility, co-operatives, women empowerment.

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**INTRODUCTION**

Empowerment has always been fundamental to the cooperative idea where lower level people get together to achieve goals that they would not be able to achieve on their own co-operative enterprises can be of different from such as they can be set up by a group of enterprises or by individual entrepreneur wishing to benefit from shared services, cheaper goods, access to markets or higher prices for their product.

Dr. Sen stated that empowerment is reflected in person capability set the capability of a person depend on various factor for example personal characteristics and social relationship. Empowerment is the capacity to fulfill this capability. The study states that the focus of discussion of measurement of empowerment should be on certain universally valued function which violate to the basic fundamental of survival and wellbeing regard less of the contest. Mamson and king defined empowerment as the process of increasing the capacity of individual or groups to make choices and to transform those choices into desired action and outcomes. Empowerment is also related to the process of internal changes, capacity and right to make decision. It is a process of changes by which individual or group with little or no power gain the ability to make choices that effect their lives. women empowerment has also been used to describe many things. However, there are three aspects, which are generally accepted and are given below:

1. Firstly, to be empowered on must have been disco powered in relation to men.
2. Secondly empowerment cannot be bestowed, agencies cannot empower women. The only thing they can do is to facilitate women empowering themselves.
3. Thirdly definition of empowerment usually includes a sense of people making decisions on matters which are important in their lives.

A Crucial past is also women being able to carry out the result of these decisions. There is some evidence that while women's own struggle for empowerment has tended to be collective inventions often focus more on the individual. This tendency has also been critical because the empowerment one individual women does little to enhance the situation of poor women as a whole in society. Family empowerment is an ongoing process rather than product. One does not arrive as a stage of being empowered in an absolute sense. With the change of circumstances. Social relationship and norms the scale of empowerment might also change. Hashemi, Schuer & Rily (1991) found that involvement in credit programmes does empower women. It increases women mobility ability. to make purchase and major household decisions. Their legal and political awareness and participation in public campaigns and protests. Furthermore, the study has elaborated that the minimalist credit programmes provide access to an important economic resources. and thus enable women to negotiate gender barriers, increase their control over their own lives and improve their relative position in their house hold. The study also relived that women's empowerment can only be achieved by increasing women's consciousness about gender and class relation and organizing them to engage in grassroots struggle for women's rights programmed gives women to participate in group and share information which gradually make them enable to know their right and duties.

Orlow (2014) found that women in devisor felt empowered as individuals as well as group in comparison to the situation before credits and women groups. They felt that they were no longer controlled by men or other villagers.

KC (2012) found that co-operatives have contributed immensely to create awareness in the community. It has created a situation where women were provided equal opportunity in the selection of occupation, education, training, and various other social activities some of the most valued benefits that women get after taking participation on micro credit programme include increased on women participation in social organization. increased house hold decision increased respect and prestige form both male and female relatives and community members able to generate income and able to uplift living standard of their families.

The purpose of this study is to examine the role of co-operatives in empowerment of women specifically it examines the impact of economic security mobility ability to purchase participation in decision unmaking and involvement in social activities in women empowerment.

**OBJECTIVE**

To know the Role of Co- Operatives in Empowering women in Chandrapur District.

**METHODOLOGY**

The study is based on the primary data which are gathered form the 150 respondents 15 saving and credit co-operative of Chandrapur District. The primary data are used to gather the information about effect of empowerment dimension on women empowerment from co-operatives Tables I shows the number of co-operatives elected for the study along with the number of respondent.

TABLE 1: LIST OF THE CO-OPERATIVES ELECTED FOR THE STUDY ALONG THE NUMBER OF RESPONDENTS

Sr. No	Name of Co-Operative	Respondent
1	Chandrapur Co-operative Bank	10
2	District central Co-operative E Bank	10
3	Coal- City urban co-operative Bank	10
4	The Akola Urban co-operative Bank	10
5	Chandrapur District - co-operative Bank	10
6	Nirmal Ujjawal Credit co-operative Bank	10
7	Shri Anand Nagri Sahakari Bank	10
8	Bhagini Nivedita co-operative Bank	10
9	Babaji Daate Mahila Sahakari Bank	10
10	Shri Dhokeshwar Urban Multistage Credit Bank	10
11	The Citizen co-operative Society	10
12	Santaji Mahila Nagari Sahakari Pathsantha	10
13	Elevate Nagari Sakari Pathsantha	10
14	Bhagyshree Nagari Sahakari Pathsantha	10
15	Tirupati Urban co-operative Bank	10
	Total	150

Thus the study is based on 150 Respondent observation. The model estimated in this study assumes that empowerment of the women through co-operative depends on the determinants of empowerment. The empowerment dimensions are economic security, mobility, ability to chase participation in decision making and involvement in social activities. There for model took the Announcing from

$$y = a + b_1x_1 + b_2x_2 + b_3x_4 + b_5x_5 + e \dots (1)$$

$y$  = Estimated value of the empowerment Index (CEI)  
 $X_1$  = Economic Security  
 $X_2$  = Mobility  
 $X_3$  = Ability to purchase  
 $X_4$  = Participation in decision making  
 $X_5$  = Involvement in Social activities  
 $e$  = error term.

#### EMPOWERMENT INDEX

This study uses empowerment Index (E1) as depend variable. As observed in different empirical studies this variable can be expressed in term of percentage and ratio depending on the purpose of the study. E.g. Handya / Kassamb (2004) used empowerment index (E1) ratio in the study of women's empowerment in rural India.

#### ECONOMIC SECURITY

Economic security is an important system of empowerment, security denotes the ownership of assets, Yunus (1991) Stated that money going through a woman in a household brings more benefits to the household than money entering the household through a man. Hence this shows significance relationship of economic security with women empowerment. Benu adr (2001) explored that women's monetary contribution to their households are specially contribution to their months or other crisis important during eleven month or their crisis period like illness loss of corps and so on in ensuring the family members do not have to go angry and that all important installment payments are made on time which also shows the significant relationship of economic security with women empowerment based on it this study develops the following hypothesis

##### H1 - Economic security has positive relation with Empowerment index mobility

Mobility is considered as other determine of empowerment. Hashemi, Schuler and Riley (1996) stated that saving and credit program increases mobility as they attend meeting, they travel outside to visit to local officer and went to occasion at training programmes. Banu Farsaaddin Blossain and Akter (2001) explored the significant Positive relationship of mobility with women empowerment. Traveling to co-operative office has given these women opportunities to communicate with the outside world of at the same time has helped them overcome their fear and limpidity in dealing with strangers which also shows the relation between mobility and empowerment, based on it, this study develops following hypothesis.

##### H2 - Mobility has positive relation with empowerment Index (E1)

##### Ability to make purchases

Hashemi et al (1996) revealed that purchasing small daily items a like daily food items, Kitchen items, oils, snacks, cloths general necessity of children etc shows the ability in the women. Pitt et.al (2006) stated that purchasing capacity involves seven categories of common household purchases food toilet rise, candies for the children, cooking utensils furniture, children's clothing and own clothing to find out if women were able to make the purchase and it so whether or not they make the purchase without their husband permission. The Study should the significant positive impact or ability to purchase with positive impact or ability to purchase with empowerment, based on this study is following hypothesis.

##### H3 - Ability to make purchases has positive relation with Empowerment Index (E1) Participation in major decisions

Points are given for making both individuals and joins/ decision with husband within the past few years about house repair. Business income saving management of properties, relating to children and other family members Mishav are Dale (1996) pointed that adequate economic resources also play an important and significant role in determining a person's bargaining power within the household and in the wider community as well. Noreen (2011) explored that microfinance loans have positive effects on women's domestic decision making based on it, this study develops the following Hypothesis.

##### H4 - Participation in major decision has positive relation with empowerment Index (E1)

Involvement in Social Activities - Corsi, Botthi, Rondinella A Zacchia (2006) stated that impact of microfinance on women empowerment has been assessed by taking into consideration of women's participation in social and civil life along with other seven dimension of women empowerment. If women had campaigned for social issues like domestic violence. corruption social awareness like education of daughter it could be meant as involving in social activities, according to chest and Khan (2002) microcredits also has a positive and Significant impact on women involvement in the community and on their political empowering rights based on it this study develops the following hypothesis.

##### H5 - Involvement in social activities has positive relation with empowerment index (E1)

## RESULT AND DISCUSSION

### Co-relation analysis

The person co-relation coefficients have been computed and the results are presented in Table No. 2

TABLE 2: CORRELATION COEFFICIENT DEPENDENT INDEPENDENTS VARIABLES

Variable	E1	Es	MO	ATP	PIDM	ISA
E1	1.00	0.38	0.69	.498	.613	.062
ES		1.00	.029	0.63	0.51	0.61
MO			1.00	.050	0.18	.001
ATP				1.00	0.090	0.86
PIDM					1.00	0.76
ISA						1.00

This table shows persons co-relation coefficient between dependent and independent variables. The dependent variable is empowerment Index (E1) AND independent Variables Are economics security (Es) Mobility (Mo) ability to purchase (ATP) participation in decision making (PIDM) and involvement in social activities (ISA).

The Result also shows that participation in decision making is positively related to empowerment which indicates that if women are encouraged to participate in decision making within the family then these women members perceive that they have importance with in their family and get empowered women members get exposure when they activity involved in various activities of Co-operative. It also helps them to get information regarding various national and international issues. They can share their views between other members which wider the knowledge. The entire process makes them able to judge the issue and put their own views. The study also shows that involvement in social activities has positive relationship with empowerment which indicates that if women's socio economic states increases or they have both information and financial resources after joining the saving and credit co-operative they are requested to involve in social issues which are happening around them. It shows that they get empowered. In such situation not only the society call them to participate in such issues bad also the family wants them to involve.

Similarly, ability to purchase is positively related to women empowerment. It indicates that co-operatives increase the ability of women to make purchase which helps to increase women empowerment. Likewise, mobility and economic security are positively related to empowerment. It indicates that higher the economic security and mobility higher would be women empowerment.

**REGRESSION ANALYSIS**

Having indicate the person co-relation coefficients the regression analysis has been conducted and the result are presented in table 3.

TABLE 3: ESTIMATED REGRESSION RESULT OF Es, Mo, ATP PIDM and ISA ON EMPOWERMENT INDEX

Models	Constant	Es	Mo	ATP	PIDM	ISA	Adjusted R2	t value
1	1.183 (6.98)*	.524 (7.25)*					.24	52.64*
2	-352 (-1.85)						.56	106.80*
3	-482 (-1.85)*		.681* (11.04)				.56	71.71*
4	-438 (-1.76)	.468* (8.49)		.060 (1.11)	0.24 (-408)		.56	53.54*
5	-134 (-517)	.688* 11.08			-0.018 (-.296)	0.073 (3.28)*	.56	53.77*
6	-295 (-1.11)	.460* (8.37)		.060 (1.12)		0.075 (2.31)*	.57	54.46*
7	-2.62 (-927)	.461 (8.35)	.690 (11.11)	.661 (1.12)	-0.20 (-3.26)	0.073 (2.28)**	.56	43.34*

This table present regression analysis of women empowerment. The models Elst = Bo+ BEST + B2MOST +B3Apt + B4PIDMT+et. The dependents variable is empowerment. index (E1) and dependent variables are economic security (ES) Mobility (Mo) ability to purchase (ATP) participation in decision making (PIDM) and involvement in social activities (ISA)Beta Coefficient for empowerment index

**Note -**

Figures in parenthesis are t- values

\* Denote that the results are significant at 1% Level

\* Denote that the results are significant 5% level

The table shows that beta coefficient is positively significant for economic security which implies that better the economic security of the women after joining the co-operative better would be the empowerment. Similarly, beta coefficient is positive significant for mobility of the women in nearby places. Women members are supposed to be confident and considered as empowered. Similar beta coefficients are positively significant for ability to make purchase. It indicates that ability to purchase has positive impact on empowerment.

The result also shows that beta coefficient is positively significant for participation in decision making which indicates that higher the participation higher would be the empowerment similarly beta coefficient is positive for involvement in social activities which implies it there is an increase of the involvement of the women in social activities and charitable work in the society then they are considered as empowered women.

**SUMMARY AND CONCLUSION**

Producing valid and reliable measured of women's empowerment is a very difficulties task Behaviors and attitudes that signed be used to measure women's empowerment in one society may have no relevance in another microfinance has become very well-known element of the development programme of government non- government organization (NGOS) and other kinds of organizations. In Particular microchemist for women has become increasingly common as a poverty alleviate intervention in developing countries worldwide. In this perspective, mobility, economic security, ability to make purchase irrespective of its size involvement in major house hold decisions and involvement in social activities are considered as the determinants of the empowerment.

The study aims at examine the role of co-operative in empowerment of women. The Study is based on primary sources of data which are collected from the 150 respondent of 15 saving and credit co-operatives of Chandrapur District.

The study found that there is positive relationship of economics security mobility, ability to purchase, participation in decision making and involvement in social activities with the empowerment of women form co-operative which indicates that if saving and credit co-operative make their member especially the women economically secure by the providing adequate financial support.

They become confident so that they can move out of the house alone and measure purchase as per their won need and judgment involve in social function and festivals which was not happened before then the women member are supposed to be socio economically empowered. Likewise, beta coefficients are positive for economic security, mobility, ability to make purchase participation decision making and involvement in social activities with empowerment of the women by saving and credit co-operative. The study revealed that economic security and participation of decision along with the ability to make purchase are the major indicators of empowerment.

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