

COOPERATIVE BANKS AND THEIR ROLE IN THE SOCIO-ECONOMIC DEVELOPMENT OF RURAL WOMEN IN THE PITHORAGARH DISTRICT OF UTTARAKHAND

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Abstract

Women have always been the deprived section of the society. Many changes in policies and programs have been made to change their position in society and one of them is cooperative banks. Cooperative banks have always helped nations especially women to uplift their status in life whether economically, socially, culturally, or politically. This paper is based on the study of change in women member's socio-economic status after joining the cooperative society. It shows their status before and after joining cooperative societies. Data was collected from 50 members from 4 cooperative societies of Pithoragarh district in Uttarakhand and the study concluded that rural women's participation in cooperative societies has a positive contribution to their socio-economic status, therefore, rural women should be encouraged to join cooperative societies to get the benefits of cooperative society's incentives

Keywords: Empowerment, Cooperative, Benefits

Introduction

Cooperatives are playing a great role in the development of rural areas in every aspect and it follows the idea of mutual work and self-help. People with the same needs whether it is social, financial, or cultural come together and help each other in their development.

Cooperative banks have always played a significant part in providing an inflow of credit solutions to rural populations for their different needs like agriculture, farming, animal husbandry, horticulture, entrepreneurship, individual credit, and many more.

It also helps members to fulfill their socio-cultural and economic needs. It also caters to each customer's different wants and needs with their different product and services.

India is seeing many positive changes in rural areas with the help of cooperative banks. Throughout the country cooperative societies are working with around 230 million members. Now

cooperative banks are providing more flow of credit to the agricultural sector than commercial banks. It has become the easiest credit system in the world. Cooperatives have 35% command over the production and distribution of fertilizer market 60 % in cotton and 58% share in sugar production. In the hand weaving sector also, it has around 55% share. (source: Indian Cooperative Movement: A Statistical Profile– 2016, National Cooperative Union of India)

In India, 70% or two-thirds of its population is located in rural areas and earns its livelihood through agricultural activities which is the reason why it is also considered an agricultural country. As per World Bank in 2022 rural population was 64.13% of India's total population.

In Indian GDP the rural population contribution is 25-30% and 46% in Indian income. Despite the growth in urbanization still half of the population in India resides in rural areas.

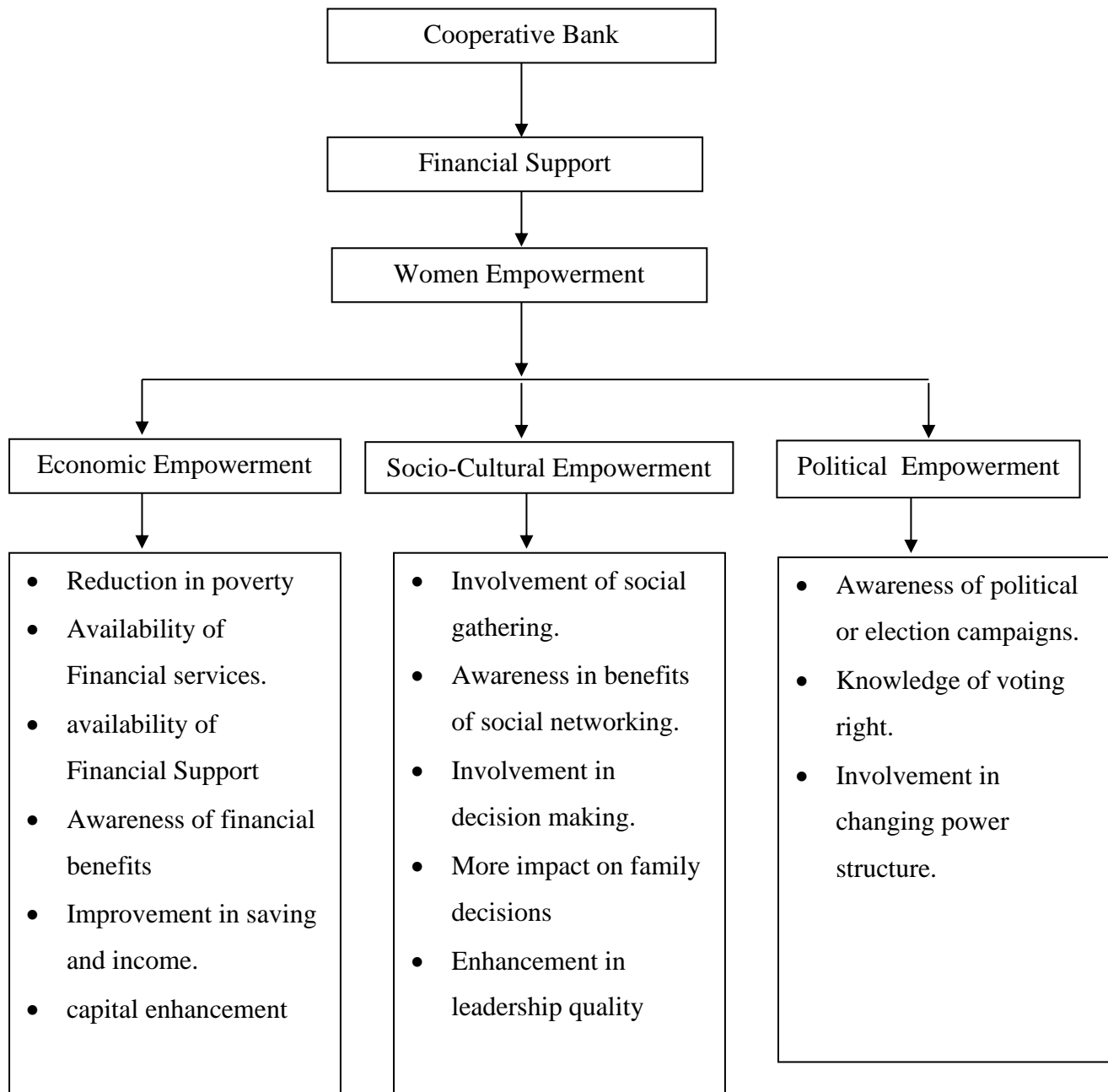
In Uttarakhand Cooperative banks are working in the following ways:-

1. Granting of easy credit facilities to members as per their needs and requirements.
2. Agricultural loans to farmers at low rates of interest.
3. Providing marketing and distributing facilities to farmers.
4. Providing reasonable rates to farmers for their products.
5. Market and purchase their goods through Cooperatives.
6. Grant them nonagricultural loans also.
7. For remote and rural areas, the availability of consumer goods to be accessible.
8. To set up District cooperative banks in all of the districts.
9. Making the members self-reliant by providing them equal opportunities.

Women and Cooperatives: Cooperatives are the source of power and a sustainable chain for women's development. Cooperatives help women recognize their potential and empower them to build their self-confidence back in terms of income generation and living a dignified life on their own. Cooperatives are an effective tool where both women and cooperatives work together to achieve their collective goal and benefit in terms of both socially and economically.

Empowerment refers to providing women power and control over their life and their own decisions. It is very important to empower men and women equally for not only their well-being but for the nation as a whole. It gives them growth, development, and the confidence to make great decisions in life.

Women empowerment through cooperatives:



Review of literature

Kakati and Kakoty, conducted a study on Gumla Grameen Poultry self-supporting cooperative society ltd based at Gumla Jharkhand to study the progress of women after joining a cooperative society and how a women-led cooperative society helps members to not only grow as an individual but also as a group. It was also concluded that a cooperative society impacted women at all levels whether it was societal or household as empowerment is multidimensional and comes from various factors.

Chandrashekara, Rural women's existence is almost invisible as socially or economically in a society. To make them visible in a societal framework it is important to make them socially and economically develop. For this cooperative organizations are playing a vital role, especially for women living in rural areas. They are making women more self-reliant and confident enough to achieve their social and economic goals in life.

Sarker and Datta, There are three most important factors for a woman to join a cooperative society employment opportunity at home, a rise in her income, and growth in her social status. These are the driving forces for women and also help them in their empowerment. It is also concluded that as income increases, the social and economic empowerment of women in society also increases. They become more confident in life to take chances and risks.

Prasad and Maheshwari, If equal status is provided to women especially those who are residing in rural areas not only they uplift as individuals but also the society and with this the whole nation uplifts. By providing them with employment opportunities cooperatives are playing a major role because they are making them aware of the social surroundings and making positive changes in their lives. It also establishes a healthy relationship between their status and awareness level.

General Objective of the Study

- The main aim of the study is to examine the Social Change and Economic Development of Rural Women attained through Cooperatives in Pithoragarh district of Uttarakhand.

Total Cooperative Societies in Uttarakhand

Particulars	2018-19	2019-20	2020-21
Total number of Cooperative Societies in the State:	3169	3054	2930
Total Number of memberships in the State	160991	203213	194451
Top Cooperative Sectors in the State:			
1. Multipurpose Primer Agri. Co. Societies Ltd	759	670	644
2. District Cooperative Bank	10	10	10
3. Total DCB's Bank Branches	286	286	286
4. Mahila Coop. Bank Branches	09	09	09

5. Marketing Cooperative Societies	34	34	29
6. District Coop. Development Federation	05	05	05
7. Block Unions	83	83	38
8. Apex Coop. Institutes	10	12	15

Total Category of Cooperative Societies in Uttarakhand

S.No.	Category of Societies	Number of Societies
1	State Level Cooperative Organizations (representing Marketing, Dairy Handloom Weavers, Fishermen, Sericulture, Oilseed, Sheep & Goat, Credit and Banking)	12
2	District Central Co-operative Banks	10
3	Primary Credit Cooperative Societies	670
4	Dairy Cooperatives (Distt. Level Fed.)	13
5	Dairy Primary Societies	2677
6	Marketing Cooperatives	34
7	Cooperative Sugar Mills	4
8	Textile Cooperative (Resham)	93
9	Service Sector Cooperative (Transportation)	34
10	Other type of societies	2432
	TOTAL	5979

Primary Agriculture Credit Society (PACs) Total -672

District Name	No. of society
Almora	78
Bageshwar	18
Chamoli	48
Champawat	23
Dehradun	39
Haridwar	43
Nainital	52
PauriGarhwal	114
Pithoragarh	74
Rudraprayag	34

TehriGarhwal	78
Udam Singh Nagar	35
Uttarkashi	36

Basic statistics/information of Pithoragarh district:-

S.No.	Description	
1	Establishment	24 January 1960
2	Tehsil	12
3	VikasKhand	8
4	Population	462289
	Male	227615
	Female	234674
	Rural	402456
	Urban	59833
	Scheduled Caste	106449
	Scheduled Tribe	19279
	Farmer	74361
	Agricultural Laborer	615
	Other	49086
5	Total land reporting area	410642(hectare)
6	Villages	1579
7	Village Councils	644
8	NyayPanchayat	64
9	PACs	74
10	Branches(as per 31 march 2021)	19

List of Co-operative Banks branches in Pithoragarh

S.No.	Branch Name	Location
1	<u>Co-operative Banks KurmanchalNsb Limited</u>	Mehra Market, Siltham, Pithoragarh - 262501 Uttarakhand
2	<u>Co-operative Banks PithoragarhZilaSahkari Bank</u>	G. N. Pant Road, Near L. I. C., Pithoragarh, Uttarakhand - 262501 Uttarakhand
3	<u>Co-operative Banks PithoragarhZilaSahkari Bank</u>	G. N. Pant Road, Pithoragarh Uttarakhand
4	<u>Co-operative Banks PithoragarhZilaSahkari Bank</u>	Main Market Didihat, Pithoragarh Uttarakhand
5	<u>Co-operative Banks PithoragarhZilaSahkari Bank</u>	Main Market Gangolihat, Pithoragarh GanaiGangolihat, Uttarakhand
6	<u>Co-operative Banks PithoragarhZilaSahkari Bank</u>	Main Market Dharchula, Pithoragarh Uttarakhand
7	<u>Co-operative Banks PithoragarhZilaSahkari Bank</u>	Main Market Munsyari, Pithoragarh Munsiari, Uttarakhand
8	<u>Co-operative Banks PithoragarhZilaSahkari Bank</u>	Main Market Berinag, Pithoragarh Uttarakhand
9	<u>Co-operative Banks PithoragarhZilaSahkari Bank</u>	Main Market Kanalichhina, Pithoragarh Uttarakhand
10	<u>Co-operative Banks PithoragarhZilaSahkari Bank</u>	Main Market Wadda, Pithoragarh Uttarakhand
11	<u>Co-operative Banks PithoragarhZilaSahkari Bank</u>	Main Market Naya Bazar Pithoragarh Uttarakhand
12	<u>Co-operative Banks PithoragarhZilaSahkari Bank</u>	Main Market Thal, Pithoragarh Uttarakhand
13	<u>Co-operative Banks PithoragarhZilaSahkari Bank</u>	Main Market Bungachhina, Pithoragarh Uttarakhand
14	<u>Co-operative Banks PithoragarhZilaSahkari Bank</u>	Main Market Madkote, Pithoragarh Uttarakhand
15	<u>Co-operative Banks PithoragarhZilaSahkari Bank</u>	Main Market Genai, Pithoragarh GanaiGangolihat, Uttarakhand

16	<u>Co-operative Banks</u> <u>PithoragarhZilaSahkari Bank</u>	Main Market Khetikhan, Pithoragarh Uttarakhand
17	<u>Co-operative Banks</u> <u>PithoragarhZilaSahkari Bank</u>	Main Market Askote, Pithoragarh Uttarakhand
18	<u>Co-operative Banks</u> <u>PithoragarhZilaSahkari Bank</u>	Main Market Nachani, Pithoragarh Nachni, Uttarakhand
19	<u>Co-operative Banks</u> <u>PithoragarhZilaSahkari Bank</u>	Main Market Kotmanya, Pithoragarh Uttarakhand
20	<u>Co-operative Banks</u> <u>PithoragarhZilaSahkari Bank</u>	Main Market Jorashi Didihat, Uttarakhand

Main occupation of Pithoragarh District: Agriculture is the main occupation in Pithoragarh district as 41% of its population indulges in this. Agriculture is just a livelihood for the people and it also did not help to boost the economy. As Pithoragarh is situated in the hills and due to its geographical condition, it is difficult to establish any major industry here. Pithoragarh has a limited area dedicated to industry related to ironwork and aatachakki. Pithoragarh is blessed with natural beauty and is famous for its religious places due to which tourism is growing but it also needs to be supported for further growth. The rate of poverty is around 13%. Women are engaged in farming.

The average monthly income of a rural family is shown below: -

Average Monthly income of a rural family (%)			
Pithoragarh	Less than 5000	Rs. 5000-10000	More than 10000
	62.83	19.78	17.39

Pithoragarh Cooperative Bank's progress from the year 2017-2022

(amount in lakhs)

S. No	Description	2017-18	2018-19	2019-20	2020-21	2021-22
1	Share Capital	688.38	773.02	839.78	905.19	1071.54
2	Funds	6724.77	7683.19	8090.64	8904.54	9334.39
3	Private Capital	7413.15	8456.22	8930.42	9809.73	10405.93
4	Deposit	63344.36	70171.31	77975.01	82476.65	89082.55
5	External Debt	10523.01	11722.45	17836.16	14674.53	16938.32

	(from top banks and other banks)					
6	Working Capital	84200.19	92321.80	107238.03	111815.56	120999.74
7	Allocation	46619.40	52284.25	62248.52	56205.42	57405.81
8	Loans and advances	26708.73	32021.07	36545.76	46287.34	55465.72
9	Net Profit	166.78	297.95	312.88	453.03	536.88
10	% of managerial expenses (to working capital)	1.74	1.70	1.66	1.72	1.98
11	% of administrative expenses (to gross income)	24.81	25.07	24.47	22.17	26.75
12	Total Earnings	5903.80	6265.24	7271.47	8666.85	8947.05
13	Total Expenditure	5492.19	5967.29	6958.59	6803.82	7313.18
14	Recovery in %	71.93	40.09	82.50	59.30	61.01

Methodology

This study was conducted on 50 women members from four blocks of Pithoragarh District which are Dhanora, Kumaud, Pandegaon, and Kedarlinthuda respectively to examine the impact of Cooperatives on rural women's socio-economic empowerment and the change in their living status before and after joining Cooperative societies. For this study, a questionnaire was prepared, and a personal interview of 50 members was taken and the following result was found.

Income status of women members before joining cooperative society

Income	No. Of members	Percentage
<3000	14	28
3000-5000	20	40
5000-10000	14	28
More than 10000	2	4
Total	50	100

Source: field survey

Income status of women members after joining cooperative society

Income	No. Of members	Percentage
<10000	14	28

10000-15000	20	40
15000-30000	14	28
More than 30000	2	4
Total	50	100

Employment status of women members before joining cooperative society

Employment Status	No. Of members	Percentage
Employed	19	38
Unemployed	23	46
Unemployed Labour	6	12
Other	2	4
Total	50	100

Source: field survey

Employment status of women members after joining cooperative society

Employment Status	No. Of members	Percentage
Employed	18	36
Self-employed	12	24
Professional	2	4
Employed labour	18	36
Total	50	100

Source: field survey

Housing status of women members before joining cooperative society

House Status	No. Of members	Percentage
Own house	11	22
Rented	35	70
Other	4	8
Total	50	100

Housing status of women members after joining Cooperative society

House Status	No. Of members	Percentage
Own house	29	58
Rented	16	32
Other	5	10
Total	50	100

Electricity status of women members before joining cooperative society

Electricity Status	No. Of members	Percentage
Yes	39	78
No	11	22
Total	50	100

Source: field survey

Electricity status of women members after joining cooperative society

Electricity Status	No. Of members	Percentage
Yes	42	84
No	8	16
Total	50	100

As can be seen after joining cooperative societies the income, employment, housing, and electricity status of rural women have changed and it also has given them empowerment in their status on the whole.

Conclusion

From the above study, it can be concluded that cooperatives are bringing a positive change in women members' lives. They have contributed significantly to the socioeconomic empowerment of women members. The Cooperative societies have made them more financially independent, socially empowered, aware, and able to take responsibility on their own. Now they can not only take care of themselves but their whole family. However, there are still many constraints in their path but there are many hopes that policymakers will give more value to the contribution of these women members and will take proactive measures to help them get better health, education, employment, training, and easy credit facilities for their development.

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