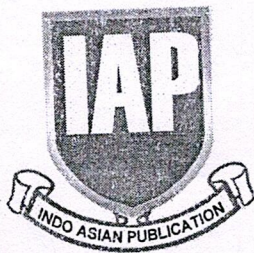


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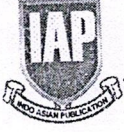
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2 3 3

**INDEX**

Sr. No	Title for Research Paper	Page No
1	Gender Issues in Co-operative Sector Dr. Ashok N. Shelgenwar, Rahul S. Dombe	1
2	Performance of Co-operative Credit In Maharashtra Anil G. Pitale	5
3	Black Money and Indian Tax Structure Dr. P. U. Athawale	12
4	Challenges Before Indian Agriculture Sector Dr. Smt. B. D. Patil	20
5	Economic Development during Twelfth Five Year Plan of India Dr. E D Korpakwad, S. B. Patil	27
6	Decay of Poona Society as reflected in Ghashiram Kotwal Savita Laxmanrao Andelwar	33
7	Analysis of GST (Goods and Services Taxes) Kanta Patil	38
8	दैनंदिन अध्यापन कार्यनीतीद्वारे जीवन कौशल्यांची रूजवणूक डॉ. विठ्ठलराव गोनशेटवाड	41
9	महिला सबलीकरण व महाराष्ट्र शासनाची भुमिका डॉ. एम.एस. कांबळे	48
10	लोकहितवादी गोपळ हरी देशमुख यांचे अर्थचिंतन डॉ. संजय जिभारु पाटील	53
11	दलित कवितेतील महापुरुषांविषयीचा कृतज्ञताभाव विलास कचरु पंडित	58

GENDER ISSUES IN CO-OPERATIVE SECTOR

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Meaning of Co-operative :

Cooperatives are autonomous associations of people who join together to meet their common economic, social and/or cultural needs through jointly-owned and democratically controlled enterprises. Cooperatives are able to promote economic and social development because they are commercial organizations that follow a broader set of values than those associated purely with the profit motive. Because cooperatives are owned by those who use their services, the decisions taken by cooperatives balance the need for profitability with the wider interests of the community.

They also foster economic fairness by ensuring equal access to markets and services for the membership base, which is open and voluntary (see Statement on Cooperative Identity). Cooperatives play an important role in job creation by directly providing productive self-employment for several hundred million worker-owners of production and service provision cooperatives and non-member employees of these and other cooperative enterprises. Although cooperatives are not instruments of employment promotion as such, they do create and maintain employment in both urban and rural areas around the world and thus provide income to both members and employees in the form of shares of surplus (profit), wages and salaries depending on the type of cooperative.

Enterprise development and particularly the promotion of small and medium enterprises, has been adopted as a prerequisite and a strategy for job creation and economic growth in a large number of countries. Governments are responsible for formulating policies for an enabling environment for these businesses. However, more awareness and knowledge about the cooperative form of enterprise, as an option to conduct business, is widely needed by the people most likely to benefit from it.

Co-operative sector as a potential empowerment medium :

Empowerment has always been fundamental to the cooperative idea where people get together to achieve goals that they would not be able to achieve on their own. The goals are decided by the members themselves and, since cooperatives are organized on the principle of one person - one vote, the cooperative form of enterprise provides women with the opportunity of participating on equal terms with men. Cooperative enterprises can take on different forms: They can be set up by a group of enterprises or by individual entrepreneurs wishing to benefit from shared services, cheaper goods, easier access to markets or higher prices for their products. But what they all have in common is that, as a group, members are able to create economies of scale and increase their influence and bargaining power.

In many developing countries women work individually, often isolated, in the informal economy, operating at a low level of activity and reaping marginal income. Joining forces in small-scale cooperatives can provide them with the economic, social and political leverage they need. A good example of this can be seen in the achievements of SEWA in India (see Box overleaf). For the member entrepreneurs, cooperatives provide the setting for collective problem-solving and the articulation of strategic and basic needs.

The support and mutual encouragement that a group of entrepreneurs can give each other can also be crucial in helping to maintain or boost their self-confidence. Solidarity, social responsibility, equality and caring for others are among the core values on which genuine cooperatives are based. But are women able to fully utilize the potential that the cooperative method of doing business represents? And do the traditional cooperatives recognize and make full use of the potential that women members and employees represent?

Barriers and challenges to women's participation in co-operatives :

Since cooperatives, like other forms of enterprise, reflect the broader society in which they operate, it is not surprising that gender imbalances do exist, despite the cooperative

principles and values that proclaim equality and equity. Among the most important gender issues in cooperatives today are women's low level of active participation and their under-representation in decision-making and leadership. In cases where women actually do make up a large proportion of the membership, such as in credit and consumer cooperatives, their active participation is particularly crucial as the cooperatives cannot claim to be truly democratic if women do not participate in decision making, and neither can women members' needs and interests be adequately addressed. Women, especially in developing countries, are confronted by formidable constraints that block their active participation in cooperatives.

First and foremost among these constraints is the traditional role of women in society and the prevalent misconception that women's reproductive and domestic responsibilities constitute their main role. This places women at the margins of the cooperative business world. It restricts their choice of economic occupations and opportunities and is the root cause of their heavy work burden and time constraint. Carrying out income-earning activities in addition to their nonpaid work as mothers and home-makers, often leaves little time or energy to attend meetings or carry out other additional tasks. Women's lack of access to resources is also a major stumbling block. It affects both their participation in existing cooperatives or the setting up of new ones. Without independent assets it is also difficult for women to invest in their own right in cooperatives. In many countries women lack access to land, credit or production inputs; their level of education is lower than men's and their business experience and knowledge of cooperatives is very often limited. Because they are unable to participate in cooperatives, they are excluded from the benefits that cooperatives and their support structures often provide to their members such as credit, education and training, production inputs, technology and marketing outlets. In other words, because they are disadvantaged at the outset, it is all the more difficult for them to change their predicament as they do not have access to resources.

Legal constraints can also hinder women's participation in cooperatives. Studies carried out by the ILO¹, have indicated that cooperative laws are generally "gender neutral" and do not discriminate directly against women. In certain cases, the provisions in the cooperative law are in fact gender pro-active, stating that the participation of women in the membership should be reflected in cooperative decision-making i.e. in boards and committees. One such example is the Cooperative Law of Namibia of 1996. However, women do face barriers to their participation in cooperatives as a result of related laws that

discriminate against women in regard to property ownership and inheritance. In some countries, women are also restricted from conducting business independently or without their husband's consent. In other cases women's legal rights may be stipulated in a law but not necessarily enforced or they may be superseded by customary law.

In cooperative by-laws, which are formulated by the members themselves, certain rules and regulations can have a discriminatory effect on the participation of women. For example, in agricultural cooperatives, ownership or control over land or property are often stipulated as a condition for membership. Or, if the cooperative only allows one member per farm/household, the general tendency is that a man is chosen. When the women household members are excluded from membership, they are consequently excluded from the services that cooperatives provide in rural communities. To address this problem, cooperatives in some countries allow for participation and voting rights for several members per household. In Norway, for example, it is stipulated that "there must be at least two votes per farm". In order to exercise one's right to vote, personal attendance at the general meeting is obligatory. In addition, it is stipulated that both representatives must be able to hold office bearer positions or responsibilities in the cooperative. The lack of social, economic and legal rights also partly explains women's low participation in cooperative decision-making and leadership positions.

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