

Impact of Cooperative Entrepreneurship on Women's Decision Making and Social Freedom

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Abstract

This study was conducted in Kashmir region of J&K state. The sample comprised experimental group of 180 entrepreneur women from cooperative sector of economy and controlled group of 180 non-entrepreneur women (but earning cash for their work). The aim was to find out influence of entrepreneur behaviour on women's decision making power and their desire or social freedom. Two research scales were used under the study namely "Decision Making Power" and "Women's Desire for Social Freedom". The study reveals that women's participation in cooperatives is generally low. Irrespective of this, the present study shows that entrepreneur women through cooperative sector of economy enjoy more feminine and egalitarian decision making power than non-entrepreneur women. Entrepreneur women also desire more social freedom than non-entrepreneur women, especially desire for economic freedom and social equality.

Keywords: cooperative, entrepreneurship, social, freedom, women

1. Introduction

Entrepreneur behaviour through cooperative sector of economy refers to the skill of discovering new economic opportunities, managing the business, taking risk and introducing innovations through joint ventures. The Cooperatives can become instruments of women's empowerment. Cooperatives are important entrepreneur sector of Indian economy, which meet their capital needs through various sources, viz. share capital contributed by members, any entry fees that may be charged, retention of surpluses from profitable operations, by the use of deferred pay-out for produce delivered, for goods sold and patronage refunds, by member's deposits of various types and borrowing from external sources including banks, government and government agencies and donations. Through integrating women's values, skills and experiences in the application of the cooperative concept, a democratic society can be developed, where mutual concern and economic and social security

thrive. Women contribute more than men in terms of labour input in farming and are solely responsible for household management duties. However, the income accruing to women is not commensurate with their efforts in the household. Household income distribution is skewed in favour of men. Hence, men are erroneously believed to play a more dominant role in rural development than the women (Eugene, 1988). The working women, though encountering role-conflict, have learnt to become firm and assertive. They now seek and demand their family's cooperation in performing household chores. In addition to taking care of the family and home, she works shoulder to shoulder with men folk (Singh, 1991). Cooperative entrepreneurship is known to operate in almost every area of economic and social activity. They are significant, and functionally essential, component of advanced market economies. This economic sector, when combined with the social

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and environmental conscience which characterises cooperative business enterprises and the international cooperative movement, is of major significance for women's advancement (International Cooperative Alliance Report, 1995). 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. 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 (Anne-Brit, 2006). Cooperatives have a key role to play as they are able to respond to both women's practical and strategic needs by providing access to income-generating activities as worker-owners and providing essential services which contribute to the advancement of women such as health-care, child-care, consumer goods. By virtue of this double capacity, women can have access to common production resources (such as credit, land, marketing facilities, infrastructure, tools, technology, etc), which increase their income as well as lighten their tasks. By forming themselves into cooperatives they can also benefit from economies of scale and improve their access to opening markets (International Cooperative Alliance Report, 1994).

2. Review of Literature

Women's decision-making power in India is mostly analysed through different indirect characteristics like employment, education, occupation, age difference between spouses, education difference between spouses, standard of living, exposure to mass media, parity of the women, age at marriage, political representation and legal rights (Dey & Saroj, 2002; Dixon-Mueller, 1998; Jejeebhoy, 1995; Roy & Niranjana, 2004; Woldemicael, 2007). In this paper, an

attempt is made to present cross country comparison of literature related to decision making power among women, which may be relevant to understand Indian women's access to decision making vis-à-vis women in other countries, especially in Asia.

Bhadoria (1997) found that in India discrimination and prejudice against women begins at birth, continues through adulthood and old age. The discrimination against women exists among every social hierarchy. In this type of society women's participation in household decision-making, mobility and decision about their own health care is also very low because it is a patriarchal society and here most of the decisions are taken by men or male members in the family. In other words 'female decisions' are strongly influenced at first by their fathers, then their husbands and in-laws. In fact girls were taken as a burden because investments made for a girl bring no return. Instead at the time of marriage, sizable dowry has to be given along with her, draining the family resources. That's why parents prefer son rather than daughter. That preference is reflected in every aspect of life like access to nutrition, child care and education. In simple terms the family lineage and living arrangements are centred on men and inheritance and succession practices tend to neglect women as well.

In a study of Rakiinumpa (1998), a total of 200 representative cross sections of the Maranaw population in Marawi City, Philippines - stratified by education into those with no schooling, those who finished the elementary, high school, and college levels - were interviewed in order to determine the extent of wives' participation in family decision-making; to find out the areas of family decisions where Maranaw wives play a major role; and to identify the factors related to wives' participation in family decision-making. The study showed that the stereotyped role of an acquiescent Maranaw wife had changed. Decisions affecting the family were made by both husbands and wives jointly. Housewives had slightly higher participation in all the 14 activities in the participation scale. College education significantly accounted for the change in role behavior. The variables of age; length of marriage; social status; and gainful employment appeared to have no relation to the participation of women in

decision-making Hull (2000) studied decision making power of women in Java, which is the most heavily populated island in Indonesia, with 60 per cent of the population occupying only 7 per cent of the total land area. It is found that in the domestic domain, female autonomy has been widely recognized. The Javanese believe that husband and wife should work together as a team. The study brings forth that, in each income category and social class, 80 per cent of married women (n = 950) claim that it is they who keep the household income. In a town in central Java, wives make most household decisions. They usually consult with their husbands only on major matters. Strong-willed men may have a relationship of equal partnership with their wives, but families actually dominated by the man are exceedingly rare. In Maguwohardjo (Central Java), about 75 per cent of married couples (n = 950) agreed with the statement, "In general, females are more clever than males." The strong position of the Javanese woman in the domestic domain influences her role as mother. The woman is the main and direct authority figure over the children, dominating in the management of the household and family decision making.

Khanam (2003) conducted a study on *family decision-making pattern of husband and wife*. The focus of the study was on family decision-making pattern of husband and wife. Family decision-making pattern of husband and wife was operationalised as who makes decisions and to what extent husband and wife were involved in decision-making regarding allocation of resources within the family. The study was conducted in Mymensingh district of Bangladesh. The sample of the study consisted of 60 couples with nonworking wives and 60 couples with working wives from selected areas of Mymensingh district, Bangladesh. The data were collected using the questionnaires based on 4 interview technique. The study found that husbands with non-working wives had more involved in family decisions compared to their wives. Both husbands and wives of couple with working wives jointly shared decisions on family matters. The results of multiple regression analyses in the wives' model showed that wives' education and employment were found to have a positive effect on wives' involvement in family decision-making. Between the two (education and employment) predictor variables, wives' education was found to con-

tribute more significantly towards wives' involvement in family decision-making. The husbands' model revealed that wives' employment and wives' education had a negative effect on husbands' involvement in family decision making. While husbands' gender ideology and husbands' training had a positive effect on husbands' involvement in family decision-making. These findings indicated that wives who are unemployed, their husbands tend to have more involved in family decision making. Access to education and training provide women with opportunities to participate in economic activities outside home, which increase their status and enhance their role to make decision regarding allocation of resources within the family.

Lina & Hanna (2008) conducted a study to understand the situation concerning women and gender in relation to development, in the Mozambican district of Nacala Porto and to identify present theoretical feminist perspectives in terms of perceived problems for women, their ability to solve them, focus areas for improvement and strategies for reaching development aims. The study displays a discrepancy between the powerful women in the Mozambican parliament and the lack of social power described by the women in Nacala Porto. At the district level, the results show a dominating modernistic paradigm, similar to the situation identified by Boserup, who emphasized that the economical development did not benefit women equally. The subordination of women has been apparent in the district. The long-term strategy of transforming the gender structure has been met with support as well as resistance.

Ming & Jui (2008) investigated the influence of working wives on their family decision making in Hong Kong. Based on convenience sampling and Batra and Stryman (1990)'s scale, the research shows that there is no significant difference for the influence on their family decision between working wives and non-working wives. Western working wives are taking more active roles in their family decision making, whereas, this study indicates that at least some Chinese working wives behave differently in this context. Therefore, neither resource theory nor unitary model is supported by empirical data in the study. There is no consensus regarding the effect of working status of wives on family buying decision

making. It may indicate that there is cultural difference between Eastern and Western families.

3. Objectives for the Study

The study is based on following objectives:

- To assess the impact of entrepreneurship on Decision Making Power (DMP)
- To observe women's Desire for Social Freedom (DSF) as influenced by their entrepreneur behaviour

4. Hypotheses under the Study

The following hypotheses are put under the study:

H_0 = Women's Desire for Social Freedom (DSF) is not significant with their entrepreneur behaviour.

H_1 = There is significant relation between women entrepreneurship and their Decision Making Power (DMP).

4.1 Methodology

Sample and Locale: This study was conducted in Kashmir region of Jammu and Kashmir State in India. The sample comprised random selection of 360 women respondents, out of which fifty per cent (i.e., 180) were selected from rural areas and other fifty per cent (i.e., 180) were selected from urban areas. In both these areas, again an equal percentage i.e. fifty per cent, were those women respondents who were doing their business venture through cooperative sector of economy (women entrepreneurs) and/or fifty per cent were those who were earning cash for their work but didn't have any business venture of their own (non-entrepreneur women). Thus, 90 women respondents from urban areas and 90 women respondents from rural areas were entrepreneur women. Similarly, 90 women respondents in urban areas and 90 women respondents in rural areas were non-entrepreneur women.

4.2 Tools and Techniques

The tools comprised a research scale namely "Decision Making Power (DMP) among Women." self-constructed by Jan (2004) and "Women's Desire for Social

Freedom (DSF) Scale" constructed by Bhusan, (1987). The reliability test shows Decision-Making Power (DMP) reliable by 91 per cent and scale regarding Desire for Social Freedom (DSF) was found reliable by 89 per cent.

The scale regarding Decision Making Power (DMP) consisted of 43 items on different aspects which were divided into 5 categories i.e., egalitarian, feminine masculine familial and non-specific decision makers. 'Egalitarian' meant decisions jointly by male member of family and respondent herself. 'Feminine' meant decisions taken by respondents herself and/or female members in the family. 'Masculine' meant decisions taken by male members of the family. 'Familial' meant decisions taken by parents, in-laws and/or grand parents in the family. 'Non-specific' meant decisions taken by secondary relations, i.e., uncles, aunts, guardians, etc.

The scale regarding Desire for Social Freedom (DSF) included 24 items, out of which 16 were positive items and eight items were negative. The scoring of the items was done as per the prescribed guidelines. Response of "agreement" to a positive item was scored as 'one' and "disagreement" was scored zero. In case of negative items in the scale, the scoring was reversed. The possible scores, therefore, ranged from zero to 24, higher score indicated greater desire for "social freedom" on the part of the subject. In addition to 'General Desire for Social Freedom' among women; the four dimensions of social freedom were also studied i.e., freedom from parents or husband; freedom from marriage; freedom from social customs, taboos and rituals; and economic freedom and social equality.

4.3 Scoring and Classification

The least score obtained on the scale of Decision Making Power (DMP) was 43 and the highest scored comprised 215. Among all decision makers i.e., egalitarian, feminine, masculine, familial and non-specific, their decision making power was divided into three levels i.e., low (Q1), medium (Q2), and high (Q3). Low levels of DMP on Q1 scored ≤ 107 on the scale. Medium level of Decision Making Power scored 107–152 on Q2. Similarly, high level of DMP on Q3 scored ≥ 152 –215 on the scale.

The general desire for social freedom was divided into the categories of very low (p_{20}), low (p_{40}), medium (p_{60}), high (p_{80}) and very high (p_{99}). The 'Very Low' comprised only up to 20 per cent desire for social freedom and the 'Low' held only 20–40 per cent desire for social freedom. The 'Medium' desire represented 40–60 per cent social freedom; whereas 'High' desire possessed 60–80 per cent and 'Very high' meant 80–100 per cent desire for social freedom. In case of freedom from parents or husband; freedom from customs, taboos or rituals; freedom from marriage; and economic freedom and social equality, their levels were labelled as No Desire (zero score on the scale), Low Desire (p_{40}), Medium Desire (p_{60}) and High Desire (p_{80}). The 'No Desire' meant that the respondents had no desire for freedom regarding any of their specific roles. The 'Low Desire' suggested up to 40 per cent desire for freedom; while 'Medium Desire' depicted 40–60 per cent desire for freedom and 'High Desire' comprised more than 80 per cent desire for freedom from any of their specific roles in life.

4.4 Analysis of Data

The data collected was coded, scored, and analyzed through the software namely SPSS, computing quartiles (Q1, Q2, and Q3), percentiles (P_{20} , P_{40} , P_{60} , P_{80} and P_{99}), percentages, χ^2 -values, degrees of freedom, and levels of significance, and ANOVA. Levels of significance were obtained at the p-values ≤ 0.01 , ≤ 0.05 and ≥ 0.05 . The p-value of ≤ 0.01 was regarded as highly significant. The p-value ≤ 0.05 was considered significant, the p-values of ≥ 0.05 was calculated as in significant.

5. Results and Discussion

The awakening and liberation of few percentages of our women is beginning to have a trickle down effect in the sense of registering a greater awareness of women's problems and restrictive social practices that affect their economic growth and potential. Womanhood has withstood valiantly the challenges and ravages of time, economic depressions, invasions, social problems, religious upheavals and political turbulence. She has adopted herself to social changes and new developments in leadership demands.

5.1 Impact of Entrepreneurship Behaviour on Decision Making Power

Decision making is a term used to describe the process by which a person makes choices, determine judgments, and come to conclusions that guide behaviors (Scanzoni & Polonko 1980). Table 1 shows decision-making power among entrepreneur and non-entrepreneur women. It depicts that women generally enjoy low egalitarian decision making power. However, entrepreneur women hold little higher egalitarian decision making power than non-entrepreneur women. Entrepreneur women hold average and high levels of egalitarian decision making power by 6.67 per cent and 1.67 per cent respectively; while non-entrepreneur women hold 2.89 per cent and 1.67 per cent egalitarian decision making power at average and high levels respectively. This shows slight increase in decision making power among entrepreneur women. However, feminine decision making power is enjoyed by entrepreneur women by 13.89 per cent at average level than non-entrepreneur women who hold it by 4.44 per cent only at same level. Masculine decision making power is found low among 75.36 per cent entrepreneur women than 67.22 per cent non-entrepreneur women. Similar is case with familial and non specific decision making powers. Significant differences are seen among entrepreneur and non-entrepreneur women related to their egalitarian and masculine decision making power ($p < 0.05$). Highly significant differences are also found among entrepreneur and non-entrepreneur women in respect of their familial, feminine and non-specific decision making powers ($p < 0.01$).

Significant differences ($p < 0.05$) are also seen (Table 2) in the mean scores of Entrepreneur women and non-entrepreneur women as per their egalitarian, feminine and masculine decision making power. Although difference is also found in the mean scores of familial and non-specific decision makers; but this difference is not found statistically significant ($p > 0.05$). The absolute standard error of mean scores of entrepreneur women and non-entrepreneur women is found below zero. But the mean scores of decision making power are only up to 35 per cent, which depicts that the decision making power of women is low in their families.

Table 1. Decision Making Power among Women as per their Activity

Decision Making Power	Women				All Women		χ^2 Analysis
	Entrepreneur		Non-Entrepreneur		N	%	
	N	%	N	%	N	%	
Egalitarian Decision Making Power *							
Low	158	87.78	170	94.44	323	9.11	5.52 ₂
Average	12	6.67	7	2.89	18	5.28	
High	10	5.56	3	1.67	12	3.61	
Total	180	100.00	180	100.00	360	100.00	
Feminine Decision Making Power **							
Low	139	77.22	157	87.22	296	82.22	9.88 ₂
Average	25	13.89	8	4.44	33	9.14	
High	16	8.89	15	8.33	31	8.61	
Total	180	100.00	180	100.00	360	100.00	
Masculine Decision Making Power *							
Low	136	75.36	121	67.22	257	71.39	3.63 ₂
Average	29	16.11	43	23.89	72	20.00	
High	15	8.33	16	8.89	31	8.61	
Total	180	100.00	180	100.00	360	100.00	
Familial Decision Making Power **							
Low	98	54.44	120	66.67	218	60.56	7.48 ₂
Average	62	34.44	39	21.67	101	28.06	
High	20	11.11	21	11.67	41	11.39	
Total	180	100.00	180	100.00	360	100.00	
Non-Specific Decision Making Power **							
Low	159	88.33	157	85.54	316	86.95	8.39 ₂
Average	3	1.67	14	7.78	17	4.72	
High	18	10.00	12	6.67	30	8.33	
Total	180	100.00	180	100.00	360	100.00	

N=360

Column Percentage

Degree of Freedom (d. f) at subscript of Chi-square values

* Significant at 0.05 level

** Significant at 0.01 level

Further, non-entrepreneur women hold lower decision making power in the family than the entrepreneur women. There is the difference of around one between all the mean scores of entrepreneur women and non-entrepreneur women, in all the categories of the decision making power.

Numerous studies report the emerging egalitarian relationship at home, while at the same time an opposite argument points to the overwhelming normative effect which endows men with unquestionable dominance within the domestic sphere. Men usually do not interfere in women's control of day-to-day household decisions, unless something that affects the men personally is not done (for example, if a meal is not

cooked (Bourqia, 1997). Resource theory suggests that when wives work in the society and have their own income, they will obtain power and control in the families. Under this situation, they should have more say in family decision buying (Blood & Wolfe, 1960). The dynamics of family structure have a great deal to do with the amount of autonomy and power women experience in their homes. Hence H_1 is accepted under the study as is obvious by Table 1 and Table 2.

5.2 Entrepreneurship Behaviour vis-à-vis Desire for Social Freedom

Social freedom is the concept philosophers, political scientists, and also economists are often concerned with - often without realizing it - when dealing with the subject of liberty. The definition of social free-

Table 2. Difference between Various Dimensions of Decision Making Power among Entrepreneur Women and Non-Entrepreneur Women (ANOVA)

Decision Making Power	Mean	S.E	F-Value
Egalitarian Decision Making Power			
Entrepreneur Women	2.08 (180)	±0.36	4.95*
Non-Entrepreneur Women	1.10 (180)	±0.24	
Feminine Decision Making Power			
Entrepreneur Women	4.63 (180)	±0.33	3.96*
Non-Entrepreneur Women	3.60 (180)	±0.39	
Masculine Decision Making Power			
Entrepreneur Women	4.53 (180)	±0.43	3.73*
Non-Entrepreneur Women	5.72 (180)	±0.44	
Familial Decision Making Power			
Entrepreneur Women	6.56 (180)	±0.46	3.02
Non-Entrepreneur Women	5.45 (180)	±0.43	
Non-Specific Decision Making Power			
Entrepreneur Women	3.04 (180)	±0.37	0.02
Non-Entrepreneur Women	2.96 (180)	±0.37	

N=360

S.E Denotes Standard Error of Mean

Degree of Freedom (d.f) =1

* Significant at 0.05 level

Sample in parentheses

dom has two parts. First, it means protection against threats to the nation's existence and well-being. Second, it means a search for measures and possibilities to achieve the goals of social development and improvement. Social freedom implies the creation and preservation of conditions in which each citizen can develop as an educated, creative and responsible personality. It is very important to note the difference between the common sense concept of freedom of choice and the social concept of freedom based on economic and cultural measures.

Table 3 reveals desire for social freedom among entrepreneur and non-entrepreneur women. It is found that entrepreneur women have medium desire for social freedom (32.22 per cent); whereas non-entrepreneur women have low desire for social; freedom (45.56 per cent). Freedom from parents/husbands is also desired at

medium level by 58.33 per cent entrepreneur women; whereas 49.44 per cent non-entrepreneur women desire it at low level. Similar is case with desire for freedom from customs, taboos and rituals which is desired by 23.89 per cent and 17.78 per cent entrepreneur women at medium and high levels respectively but 63.33 per cent non-entrepreneur women desire it at low level. Entrepreneur and non-entrepreneur women (47.78 per cent and 52.78 per cent respectively) desire freedom from marriage almost equally low. However, entrepreneur women desire more economic freedom and social equality by 56.11 per cent and 36.67 per cent at medium and high levels respectively than 48.33 per cent non-entrepreneur women, who desire it at low level. There are highly significant differences between entrepreneur and non-entrepreneur women for their general desire for social freedom; freedom from parents/husbands; freedom from customs, taboos and rituals; freedom

Table 3. Desire for Social Freedom among Entrepreneur and Non-Entrepreneur Women

Desire for Social Freedom	Women						χ^2 Analysis
	Entrepreneur Women		Non-Entrepreneur Women		All Women		
	F	%	F	%	F	%	
General Desire for Social Freedom **							
Very Low	8	4.44	27	15.00	35	9.72	32.87 ₄
Low	53	29.44	82	45.56	135	37.50	
Medium	58	32.00	33	18.33	91	25.28	
High	27	15.00	25	13.89	52	14.44	
Very High	34	18.89	13	7.22	47	13.06	
Total	180	100.00	180	100.00	360	100.00	
Freedom from Parents/Husband **							
No Desire	43	23.89	9	5.00	52	14.44	65.75 ₃
Low	25	13.89	89	49.44	114	31.67	
Medium	105	58.33	81	45.00	186	51.67	
High	7	3.89	1	0.56	8	2.22	
Total	180	100.00	180	100.00	360	100.00	
Freedom from Customs, Taboos and Rituals **							
No desire	4	2.22	21	11.67	25	6.94	20.60 ₃
Low	101	56.11	114	63.33	215	59.72	
Medium	43	23.89	22	12.22	65	18.06	
High	32	17.78	23	12.78	55	15.28	
Total	180	100.00	180	100.00	360	100.00	
Freedom from Marriage **							
Low	86	47.78	95	52.78	181	50.28	12.60 ₂
Medium	39	21.67	57	31.67	96	26.67	
High	55	30.56	28	15.56	83	23.06	
Total	180	100.00	180	100.00	360	100.00	
Economic Freedom and Social Equality **							
No Desire	–	–	17	9.44	17	4.72	112.85 ₃
Low	13	7.22	87	48.33	100	27.78	
Medium	101	56.11	31	17.22	132	36.67	
High	66	36.67	45	25.00	111	30.83	
Total	180	100.00	180	100.00	360	100.00	

N=360

Column Percentage

Degree of Freedom (d. f) at subscript of Chi-square values

** Significant at 0.01 level

from marriage; and economic freedom and social equality ($p < 0.01$).

Differences between various levels of Desire for Social Freedom (DSF) among entrepreneur women and non-entrepreneur women are observed in Table 4. The mean score of general DSF is more among entrepreneur women than non-entrepreneur women. This difference is also seen significant at 0.05 levels. No difference is found in the mean score of entrepreneur women and non-entrepreneur women regarding their

desire for freedom from parents or husband. However, the desire for freedom from customs taboos and rituals; sex and marriage; and economic and social freedom, have shown highly significant differences at 0.01 levels among entrepreneur women and non-entrepreneur women. The absolute standard error of mean scores among entrepreneur women and non-entrepreneur women is found very less (almost zero). Thus, a medium level of desire for general social freedom is observed among entrepreneur women. Nevertheless, in case of non-entrepreneur women, a

Table 4. Difference between Various Levels of Desire for Social Freedom among Entrepreneur Women and Non-Entrepreneur Women (ANOVA)

Desire for Social Freedom	Mean	S.E	F-Value
General Desire for Social Freedom			
Entrepreneur Women	12.41 (180)	±0.40	28.92*
Non-Entrepreneur Women	9.38 (180)	±0.38	
Freedom from Parents/Husband			
Entrepreneur Women	2.42 (180)	±0.06	0.02
Non-Entrepreneur Women	2.41 (180)	±0.04	
Freedom from Customs, Taboos and Rituals			
Entrepreneur Women	3.68 (180)	±0.17	5.78**
Non-Entrepreneur Women	2.86 (180)	±0.29	
Freedom from Marriage			
Entrepreneur Women	3.20 (180)	±0.14	8.48**
Non-Entrepreneur Women	2.71 (180)	±0.09	
Economic Freedom and Social Equality			
Entrepreneur Women	4.36 (180)	±0.30	24.83**
Non-Entrepreneur Women	2.70 (180)	±0.14	

S.E. Denotes for Standard Error of Mean

Degree of Freedom (d.f) =1

** Significant at 0.01 level

Sample in parentheses

low desire for general social freedom is found. The freedom from parents or husband; and freedom from customs, taboos and rituals; are equally desired by entrepreneur women and non-entrepreneur women at medium level; while freedom from marriage; and economic freedom and social equality, are desired more by entrepreneur women at medium level than the non-entrepreneur women who desire the same freedom at low level. Thus, H_0 is rejected under the study.

The main threat to social freedom is gender inequality. Gender inequality exists within families, society, work places, salaries, and job and career opportunities. The situation of rural women has become especially desperate. Gandotra (2001) reveal that majority of women in *Jammu* city have a medium desire for social freedom. It is further found by her that age, income and level of education do not affect their desire for social freedom. Gandotra (2001) also found that 66.6 per cent women in *Jammu* city desire for freedom from control or interference of parents or husbands. As per her study, 55.5 per cent desire for freedom from conventional roles and restrictions on

girls/women; 41.6 per cent show desire for freedom from sex and marriage; and 58.3 per cent desire for economic freedom and social equality. On an average, women in *Jammu* desire an average social freedom and employment seems to have no effect on this. As per the study of Abdullah & Mamun (2005), micro credit and its supportive programs have lead to a remarkable enhancement in social network formation and development, an improved status in family and community, increased mobility and to some extent also greater self-confidence and feeling of identity for the women. It also has given space to establish and strengthen social ties that reach beyond their familial networks. Emboldened with the awareness of self-identity beyond kinship ties, women have begun to build a collective identity with an extra-familial “face to face” effective group beyond her small locality. These self-identified components of social capital have expanded each woman’s life options and introduced new social opportunities for the group. Ishak & Watiabas (2006) observed that women devote little time to physical leisure activities. The reasons most frequently observed are busy working, fatigue,

distances to be travelled, lack of facilities, and family commitments. The reason, which may have a bearing on women's access to leisure, is that more and more women are entering the labour force.

6. Conclusion

Social aspect of women's development is much more influenced by their economic development and vice-versa. But the economic activities of women do not necessarily lead to a change in their work patterns at home. Cooperatives have proven an important sector of economy in India. Cooperative movement has provided opportunities to women to organize their economic activities with small capital and thereby empower them socially as well as economically. The present study makes it clear that decision making power and desire for social freedom is increased by entrepreneur behaviour of women through cooperative sector. When shown right path, women have proven their potential and have been always ready to work shoulder to shoulder with men. If women have to be the part of the main stream of future development, new avenues would have to be thrown open to them under Cooperative Movement. Efforts should be made to help women to gain control over their lives through raising awareness, taking action and working in order to exercise greater control. Women Cooperatives have proven a medium of expression of their self-actualization and through that they can achieve empowerment.

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