

Contribution of Cooperatives in Developing Innovative Models of Employment Generation: Success Story of ‘Vanitha Selfie’ Initiative

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Abstract

Cooperatives are stabilising regional economic cycles and can generate income and employment opportunities. Cooperative initiatives can be found as stepping stone of India’s rural economic as well as social enrichment. Here, the researcher intends to study such an innovative income generation initiative of Kanjikuzhi Service Co-Operative Bank, Vanitha Selfie. To analyse the social and economic empowerment attained by the members of Vanitha Selfie, they are approached with a structured questionnaire and also conducted face to face interview with their key official personnels. Descriptive Statistics were used in data analysis and one-way ANOVA was used to test the hypothesis. It is found that Vanitha Selfie initiative has a significant positive impact on the development of economic as well as social status of its members. The study also reveals that Vanitha Selfie is a successful innovative income generation initiative by a cooperative bank, which can be a model to the emerging enthusiastic entrepreneurs.

Keywords: Cooperatives, Employment Generation, Cooperative Initiative, Vanitha Selfie Initiative

Introduction

India’s first Prime Minister Pandit Jawaharlal Nehru had strong faith in the cooperative movement. In his speech at the international seminar on cooperative leadership in South-East Asia he said “my outlook at present is not the outlook of spreading the cooperative movement

gradually, progressively, as it has been done. My outlook is to convulse India with the Cooperative Movement or rather with cooperation to make it, broadly speaking, the basic activity of India, in every village as well as elsewhere; and finally, indeed, to make the cooperative approach the common thinking of India. Therefore, the whole future of India really depends on the success of this approach of ours to these vast numbers, hundreds of millions of people”.

“In an age where community involvement and partnerships with civil society are increasingly being recognized as indispensable, there is clearly a growing potential for cooperative development and renewal worldwide.” Mr. Kofi Annan, Former Secretary General, United Nations.

The cooperative movement in India has its unique status, role and impact in the socio-economic development of the country for providing organisational, economic and social support to give impetus to income generating activities for weaker sections of the society such as self-employed workers, farmers, artisans, weavers, spinners, landless labours, fisherman, etc. (Sapovadia, 2012).

The case of cooperative movement in Kerala is also not different.

Kerala has a long history in the cooperative movement, starting from the early years of the 20th century. However, the movement gained momentum only in the period following independence. It was started primarily as a credit movement, but has gradually diversified its activities on several socioeconomic fronts in Kerala over the years and has spread its wings to almost all parts of

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the state. Every gram panchayat (elected village body) in Kerala has a dozen or so cooperative societies, including a cooperative bank (Moolakkattu, 2015). Cooperatives are important instruments through which women can get access to credit, production inputs, marketing facilities and other forms of support. They provide a platform for women to come together and thereby acquire better bargaining power. Women have a presence in most types of cooperatives, such as banks, dairy, consumer, agricultural marketing, fisheries, thrift and credit and industrial cooperatives (Anandaram, 1999).

Cooperatives are part of the economy and should be able to increase competitiveness by doing business innovation by prioritising local wisdom. A cooperative that is able to survive and is able to operate in various situations and conditions is only a cooperative that can see the superiority of community habits or local wisdom, from that habit it becomes an opportunity for the cooperative itself (Setianingsih, 2023).

Vanitha Selfie Initiative of Kanjikuzhi Service Co-Operative Bank, Alappuzha, Kerala is such an initiative which writes its success story by combining innovation and local wisdom. The researcher is trying to flourish the crux of this innovative employment and income generation model.

Relevance of the Study

The co-operative business model at the present scenario holds enormous potential to wash out the social and economic insecurity suffered by rural people. Thus, a study on the role of such innovative cooperative business model is important on the ground that it provides a background information for policy makers and other government and non-government institutions engaged in planning, implementing and monitoring rural development programmes.

This assessment also focuses on innovative income and employment generation model, which can become an inspiration to emerging enthusiastic entrepreneurs and may consider it as an alternate model for development and growth without government spending.

As well, it is a kind of evaluation study; it gives feedback information to developers and beneficiaries

of this innovative income generation business model of cooperatives

Review of Literature

Cooperatives are based around the concepts of self-help, self-responsibility and self-organisation (Bharadwaj, 2012). Investing in women's empowerment leads to gender equality, poverty eradication and economic growth. For building gender equity and equality, co-operatives are the ideal mechanisms due to their democratic and voluntary character given the established correlation between the engagements of women in co-operatives to poverty reduction (Azad, 2017).

Women empowerment is the process to bring women in the stream of social economies and political activities. Cooperative is not limited to only providing financial services to the poor. It has a dual role of poverty alleviation and building sustainable institution. Thus, its services constitute various types of credit and savings and creating positive socio-economic impact in women lives. Those women who fall under the category of poorest; cooperative may be beneficial for them (Raut, 2018).

Economic independence is recognised as the key to women's empowerment. Economic independence provides women with autonomy in other aspects of their life. By organising them into groups and providing financial freedom by enhancing the livelihood of women, cooperatives are playing an essential role in the empowerment of women (Bharati).

The cooperative has enhanced the status of women both within and outside the household (Kumar, 2022).

The above discussion shows that the role of cooperative societies in the empowerment of rural women has been the subject of various studies conducted over time. However, here the researcher is trying to conduct an enquiry into the role of cooperatives in empowering women by developing an employment and income generation model which not encumber traditional ways of generation of income.

Objectives

- To analyse empowerment of rural women achieved through VANITHA SELFIE Initiative.

- To probe into the socio-economic impact created by VANITHA SELFIE Initiative on its beneficiaries.

Hypotheses

- H0: There is no significant economic empowerment for the beneficiaries caused by VANITHA SELFIE Initiative.
- H0: There is no significant social empowerment for the beneficiaries caused by VANITHA SELFIE Initiative.

Research Methodology

The present study is a case study of an innovative cooperative initiative, 'Vanitha Selfie'. Unlike other research designs, a comprehensive and standard catalogue of research designs for case studies does not exist and, therefore, there is no scholarly consensus on how to go about it (Blatter, 2012).

In order to fulfil the research objectives, both primary and secondary data is used.

Primary Data

From among all the income generation initiatives of cooperatives in Kerala, the researcher intentionally selected an innovative income generation model 'VANITHA SELFIE' which came under service sector. The operational definition given to innovative income generation model as "any act or combination of activities something new and moving away from traditional patterns of thought that offer employment and thereby income generation".

The population of the study covers all the 200 members of VANITHA SELFIE, which includes both permanent as well as temporary members. Out of this, 50 permanent members were selected by the researcher on the ground of judgement sampling based on the assumption that permanent members have a healthy and sound relationship with the initiative than temporary members. Primary data collected by using a well-structured and pre-tested

questionnaire and also by conducted interview with the officials of Kanjikuzhi Service Co-Operative Bank.

Data Analysis

Descriptive Statistics were used in data analysis. One way ANOVA was used to measure the role of Kanjikuzhi Service Co-Operative Bank in the social and economic status of members of VANITHA SELFIE.

Discussions and Findings of the Study

¹Based on data from 156 countries, the updated estimate shows that employment in or within the scope of cooperative concerns is 9.46% of the world's employed population. The cooperatives approach can create employment in different ways, such as organised self-employment, cooperatives as wages employers, cooperatives as promoters of independent self-employment. Kanjikuzhi service co-operative bank of Alappuzha district has a success story to share with the world as their role as promoter of an independent income generation model – 'Vanitha Selfie'. The venture was inaugurated by ADGP B Sandhya back in 2017, since then the group has proven itself by successfully managing over 500 events. The group currently has over 200 members, constituted by housewives, students, MNREGP labourers and wage labourers including women climbing coconut sapling with modern tools from Kanjikuzhi village. Sudarshanabhai teacher, a member of the state faculty of Kudumbasree is also accompanying them by leading the program. The name, Vanitha Selfie, derived from the thoughts of the Bank President Adv. M. Santhoshkumar. When the venture commences, uniform and necessary equipment are purchased through a bank loan. They are immensely satisfied that they have been able to repay the loans they have taken care of and are able to meet their many needs and to have a place in society.

Apart from catering services, all the things related to wedding such as preparation, printing and distribution of wedding cards, make up of bride, wedding pandal, reception ceremony decorations, etc. will be provided. The group is actively working during off seasons also.

¹ Cooperatives and Employment, Second Global Report, 2017

The vegetables that have been cut and packed and various packed masalas also distributed at the collectorate two days a week.

Diverse areas of activities are the unique feature of VANITHA SELFIE. Various programmes undertaken by VANITHA SELFIE are:

- Event Management

Managing wedding and other socio-political events. Managing wedding doesn't limited to food catering service but also helps one in searching their life partner, printing and distribution of wedding cards, bridal makeup and decorative works. These are simple acts but which makes the uniqueness of Vanitha Selfie from other traditional Event Management groups. It is done by making advantage of rural women leaders who acquired the skill of leadership from Kudumbasrees.

- She Friendly Home Service

VANITHA SELFIE is offering cleaning services under the tagline 'She friendly Home Services.' They are ready to clean the home and surroundings on hourly payment basis. In a village like Kanjikuzhi, it was an innovative and challenging act. The trustworthiness of their parent institution, Kanjikuzhi Service Co-Operative Bank helps Vanitha Selfie to be successful in this act.

- Eat N Fresh

Making available sliced, ready to cook vegetables to needy, especially working women is another innovative thought of Vanitha Selfie. On selected days, they are selling this ready to cook vegetables at predetermined places.

They are also making squash from locally available items like unripe mango etc.

Eggs and vegetables are collected locally and marketed in the name of VANITHA SELFIE. It is one of their high income generating acts as Kanjikuzhi is rich in country eggs and vegetables. It is also a relief to the marketing problems face by the local farmers.

- Ladies Garments

Members are stitching and making available women's garments like kurtha, leggings, nighty, inner wears, etc., in the brand name VANITHA SELFIE.

- Coffee Shop

Evening tea and snacks are providing through the coffee shop commenced in the building of bank near National Highway, Kanjikuzhi.

- Security Guard

Latest innovative initiative of VANITHA SELFIE. Professional safety and security services offered by women is new to this field. They are providing safety and security services for all functions like wedding, house warming, inauguration, etc. They also showed their strength by being part of the security wing of Navakeralam Programme of Kerala Government.

Table 1: Descriptive Statistics of Role of Kanjikuzhi Service Co-Operative Bank in the Working of Vanitha Selfie

<i>Statements</i>	<i>N</i>	<i>Mean</i>	<i>Std. Deviation</i>
Economic needs of vanitha selfie met by Kanjikuzhi Service Co-operative Bank	50	4.9600	.19795
Helps in developing employment generation capacity of Vanitha selfie	50	4.9400	.23990
Arrange training sessions to members	50	4.9400	.23990
Developing innovative potential of Vanitha Selfie	50	4.9200	.27405
Provide social support to the members of Vanitha Selfie	50	4.9000	.30305

Source: Primary data.

The calculated mean score and standard deviation of role of Kanjikuzhi Service Co-operative Bank in the working of VANITHA SELFIE shows in the above table. It is very clear from the table that majority of the respondents are strongly agree to all the five statements regarding the role of their parent institution. The statement, economic needs of Vanitha Selfie met by Kanjikuzhi Service Co-Operative Bank, has the highest mean score of 4.96. Being a bank, their parent institution has the ability to meet all the financial needs of Vanitha Selfie. By acting as a 'sponsor', the Kanjikuzhi Service Co-operative Bank caters all the financial as well as non-financial requirements of Vanitha Selfie.

Table 2: Descriptive Statistics of Member’s Economic Status After Joining Vanitha Selfie

Statements	N	Mean	Std. Deviation
Increase in total income	50	1.04	0.19795
Increase in savings	50	1.12	0.32826
increase in purchasing power	50	1.38	0.49031
decrease in credit needs	50	1.4	0.49487

Source: Primary data.

The above table reveals the mean scores and standard deviation calculated based on the responses given by the members of Vanitha Selfie about their economic status after being a part of the initiative. The women of Vanitha Selfie strongly agreed to the statement that their credit needs are decreasing after being part of Vanitha Selfie, which have the highest mean value of 1.4 and standard deviation of 0.49487. So, it is evident that the overall economic status of the members has improved after joining Vanitha Selfie. It offers a regular and reasonable income to the members.

Table 3: Descriptive Statistics of Member’s Social Status After Joining VANITHA SELFIE

Statements	N	Mean	Std. Deviation
Increased self confidence	50	1.0000	0.00000
Increased recognition in family	50	1.0000	0.00000
Increased recognition in society	50	1.1800	0.38809
Increased self-reliance	50	1.2800	0.45356
Increased social status	50	1.1800	0.38809

Source: Primary data.

The above table reveals the calculated mean scores and standard deviation of social status of members of Vanitha Selfie after joining the initiative. The respondents strongly agreed to the statement that their self-reliance has increased (mean = 1.2800 and S. D = 0.45356) after being a part of Vanitha selfie initiative. The economic as well as social status of members shows an increasing trend which ultimately leads them to self-reliance.

Table 4: Economic Empowerment of Members Caused by Vanitha Selfie Initiative: Result of ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	0.257	4	0.064	2.663	0.045
Within Groups	1.084	45	0.024		
Total	1.341	49			

Hypothesis was tested using One-way ANOVA in IBM SPSS 23.0 and the result of the above analysis reveals that the first hypothesis formulated for the study, There is no significant economic empowerment for the beneficiaries caused by VANITHA SELFIE Initiative is rejected. It is inferred that Vanitha Selfie initiative of Kanjikuzhi

Service Co-operative Bank has a positive influence on developing the economic status of its members. They are getting regular income which leads to increase in purchasing power as well as savings, which help them to escape from the clutches of money lenders.

Table 5: Social Empowerment for the Beneficiaries Caused by Vanitha Selfie Initiative: Result of ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	2.523	4	0.631	12.568	.000
Within Groups	2.258	45	0.05		
Total	4.781	49			

Hypothesis Two: There is no significant social empowerment for the beneficiaries caused by VANITHA SELFIE Initiative were tested using One-way ANOVA in IBM SPSS 23.0 and the null hypothesis was rejected. So, it can be inferred from the result that Vanitha Selfie

initiative has a positive influence on the formation and development of social empowerment of its members. Improved economic status and success of their innovative thoughts contributes to the overall confidence building of the members.

Conclusion

The result of the study reveals that Vanitha Selfie paved a way for attaining empowerment and employment generation through cooperative societies. The diversified and innovative initiatives of Vanitha Selfie help the members to attain self-reliance even during the pandemic period of COVID-19. Diversified income generation activities are the unique feature of Vanitha Selfie. They proved the scope of income and employment generation without any government spending. Such initiatives of cooperatives that share same vision should be developed and flourish throughout the nation, which can contribute a lot towards economic as well as social empowerment of unprivileged community.

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