

Co-operatives in India: Empowering Women, Driving Progress

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ABSTRACT:

Women constitute roughly half the world's population and a substantial portion of the labour force. Women's integration and inclusion into development are viewed as commencing with women's empowerment. Cooperatives play a crucial role in women's empowerment by organising them into groups and granting them financial independence by improving their standard of living. Cooperatives are unique business models based on their members' social and economic needs, particularly women who cannot access resources and assets. Empowerment is multifaceted, and gender inequality and underdevelopment are inseparable. The research investigates the role cooperative societies play in socially, economically, and politically empowering women by changing the traditional power structure of the economies in which they operate. The paper concludes that by placing women to work in the footsteps of the Cooperative Movement, the economy can be strengthened, and societal and economic goals can be achieved.

KEYWORDS:

Co-operative Movement, Women Empowerment, Sahakar Se Samridhhi, Women Cooperatives, SEWA.

INTRODUCTION:

Women are prevented from improving their living conditions and participating in formal or informal social groups because they lack access to loans, training, shelter, services, education, and decision-making positions. (Thakshila Kumari et al., 2020). When women generate employment, form capital, and build their assets through cooperatives, they strengthen their ability to compete on the market, maintain control over their resources, and enjoy social security and resilience. (Noopur & Kumari 2024) The cooperative movement in India has allowed women to organise their economic activities with small capital. The government has taken several steps to make it easier for women to work and improve the quality of their jobs. By the most recent Periodic Labour Force Survey Report (2020–21), the Worker Population Ratio (WPR) for men was 73.5 per cent,

whereas it stood at 31.4 per cent for women. The Worker Population Ratio (WPR) for women in 2020–21 was 31.4 per cent, higher than the expected percentage of 28.7 in 2019–20. However, women's cooperatives make up only 2.52 per cent of the total cooperatives in India.

One in six people throughout the globe are either cooperative members or cooperative customers. Cooperatives strive to bring empowerment for the benefit of their members (Rajasekhar et al., 2020). India has one of the most significant cooperative movements in the world, and it has significantly impacted how the country's economy has grown. Although the cooperative movement started in rural lending, it has since expanded to permeate all sectors of the economy. Women cooperatives, which have flourished in the informal sector, are a prime illustration of women's leadership and competence in cooperative management. Cooperative business, with the emphasis on self-help, equality, equity as well as voluntary commitment, open membership and democratic member control are in a prime position to ensure and promote gender equality and women's empowerment, and to contribute to the achievement of the goals and targets outlined in the 2030 Agenda for Sustainable Development.

This research aims to assess the impact of cooperatives on the social, economic, and political empowerment of women in India.

MATERIALS AND METHODS

To achieve the objectives of the study, the required secondary data were collected from sources such as the annual reports of the National Cooperative Union of India, the National Cooperative Development Corporation (NCDC), and the Ministry of Industrial Development, SMEs, and Cooperatives. The collected data was analysed using straightforward analytic techniques like tabulation, graphs, and quantitative data analysis.

RESULTS AND DISCUSSION

Cooperatives empower women by removing economic, social, and political barriers. They allow women to overcome obstacles, build skills and networks, and collaborate to achieve their goals. Indian women can improve their socioeconomic status, challenge gender norms, and actively shape their lives and communities by leveraging the power of cooperation.

Social Empowerment

This category's primary concern was women's education and health. Cooperatives play an essential role in advancing women's social empowerment.

Cooperative membership enables women to achieve economic independence, assert their rights, and enhance their social standing. This positively affects their families, communities, and the larger society. Women are prevented from assuming positions of power because of a lack of literacy.

Sahakar Pragya

NCDC has built the Laxmanrao Inamdar National Academy for Cooperative Research and Development (LINAC) in Gurugram, Haryana, to train and develop professionals working on NCDC-assisted projects/schemes.

On February 3, 2022, LINAC established the Sahakar Pragya Centre on Good Practices (SPCGP) to document and share the best practices and effective cooperative models worldwide.

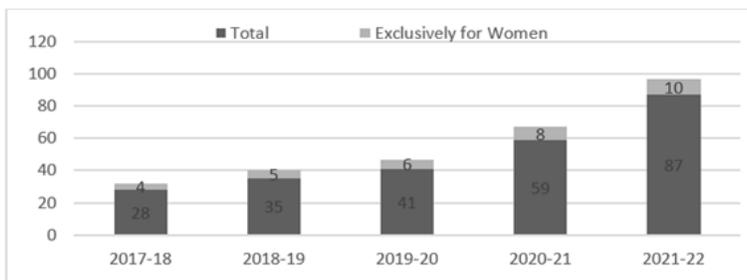
Currently, 18 NCDC Regional Directorates in India have LINAC Regional Training Centres (RTCs). LINAC has conducted 81 online training programs with 5289 participants during 2019–20 and 23 training programs with 1,758 participants from 2020–21. A total of 250 training programs have been conducted in the last 5 years, out of which 33 were held exclusively for women (Table 1)

Table 1: Training Programmes Conducted by LINAC

Year	Total	Exclusively for Women	Percentage (%)
2017-18	28	4	14.3
2018-19	35	5	14.3
2019-20	41	6	14.6
2020-21	59	8	13.6
2021-22	87	10	11.6
Total	250	33	13.2

Source: Annual Report of NCDC 2021-22

Figure 1. Exclusive Training Programmes conducted for Women and Total Training Programmes Conducted by LINAC



Economic Empowerment

The most frequently cited problem was the deficiency of dedicated funds to encourage women to start their businesses. In addition, other concerns include women's access to finance and loans, the development of cooperatives, and the establishment of market relations, among other things. Traditionally, women have been viewed as primary caregivers within their homes. These preconceptions must be changed before women achieve economic empowerment. Financial resources are made available by cooperatives to cooperative businesses so that they may flourish and thrive.

- » The Indian National Federation of Fisheries Cooperative Ltd had raised the issue of skill development among fisherwomen.
- » Women's participation, support for women's employment, and board reservations for women (NFSCBL, India)
- » Leadership and skill-building programs for women fishermen (NFFCOL, India).

Women Committee members receive funding from the National Co-operative Union of India to design local Leadership and Skill Development programs for women members.

Table 2: Assistance to Women Co-Operatives during FY 2021-22

Rs in Crores

Activity	No. of Societies Assisted	Assistance Sanctioned	Assistance Disbursed
Dairy and Livestock	NA	NA	0.05
Service (Including Yuva Sahakar)	5	1430.56	1295.15
ICDP	NA	NA	24.32
Textile (Jute- Yuva Sahakar)	1	0.06	NA
Food grains	3	0.98	NA
Total	9	1431.6	1319.52

Source: Annual Report of NCDC 2021-22

NCDC assists women-run cooperatives. The Corporation sanctioned Rs 1431.60 crores to 9 units/projects and allocated 1319.52 crores to women's cooperatives during the FY 2021-22 (Table 2):

Political Empowerment

The Board of Cooperatives often addresses the political empowerment of

women through quotas that allow them to participate in decision-making. All cooperative boards agree to boost women's upper-level participation regardless of nationality. Co-operatives handle challenges, encouraging women to take leadership roles, participate in decision-making, be assigned to boards and committees, etc.

- » The Indian Farm Forestry Development Cooperative Limited voted to appoint two women to its Board of Directors.
- » Women's participation, promotion of women's employment, and board reservation (NFSCBL, India).
- » Build a well-equipped ladies' lavatory and establish a Complaint Committee focusing on sexual harassment in the workplace (KRIBHCO, India).
- » In Gujarat, the Vasundhara dairy cooperative is a successful example of a cooperative with women in leadership positions. The milk cooperative has the most significant number of female milk cooperatives in Gujarat, with 1,238 cooperatives and eight female board members, including the vice-chairman.

Women Cooperatives

According to the National Cooperative Union of India's Statistical Profile-2018 on Indian Cooperative Movement, the table below shows women cooperatives state/union territory-wise.

Table 3: Women's Cooperatives in India

State/Union Territory	Women Cooperatives	State/Union Territory	Women Cooperatives	State/Union Territory	Women Cooperatives	State/Union Territory	Women Cooperatives
Andaman Nicobar	41	Goa	130	Maharashtra	442	Tamil Nadu	1809
Andhra Pradesh	718	Gujarat	15	Manipur	0	Telangana	0
Arunachal Pradesh	4	Haryana	4	Meghalaya	122	Tripura	75
Assam	2341	Himachal Pradesh	17	Mizoram	1	Uttar Pradesh	56
Bihar	430	Jammu Kashmir	0	Nagaland	0	Uttarakhand	161
Chandigarh	19	Jharkhand	214	Odisha	0	West Bengal	60
Chhattisgarh	287	Karnataka	1462	Puducherry	7		
Dadra and Nagar Haveli	5	Kerala	1162	Punjab	1035		
Daman and Diu	6	Lakshadweep	0	Rajasthan	5159		
Delhi	0	Madhya Pradesh	5675	Sikkim	36		

Source: Indian Cooperative Movement – A Statistical Profile 2018

Women's cooperatives are designed to enhance income and improve their standard of living. The states like Madhya Pradesh, Rajasthan, and Assam have the highest number of women's Co-operatives. Telangana, Manipur, Nagaland, Odisha, Lakshadweep, and Delhi have no women's cooperatives established.

Table 4: Growth of Women Co-Operatives

	2007-08	2008-09	2014-15	2016-17
Societies	11,510	11615	20,423	21,493
Membership	1,24,525	1,28,934	2,10,000	2,14,320
Share Capital (In millions)	254.3	261.9	458.12	435.81
Working Capital (In Millions)	1744.82	1744.88	5010.33	5014.01

Source: Indian Cooperative Movement – A Statistical Profile 2018

NCDC is empowering women through women's cooperatives in India. NCDC has sanctioned Rs 1431.60 crore to 9 projects/units and disbursed Rs 1319.52 crore during FY 2021–22, under various programs. The nine projects/units sanctioned to women cooperatives have Rs 61.40 lakh to employ 5 lakh women members. In FY 2021–22, 287 projects/units will be sanctioned to 17212 cooperative societies with 68.24 lakh women members, of which 209 are Directors on the Board of Management.(National Cooperative Union of India, 2018).

Gender in Cooperatives

AS per government policies, NCDC promotes female-led cooperatives to engage in financial assistance programs. The Corporation has numerous strategies and activities for women-run cooperatives. NCDC has aided in processing food grains, crop planting, oilseed processing, fisheries, dairy and livestock farming, spinning mills, storage, poultry, jute, handloom, and power loom weaving, integrated cooperative development projects, youth services, and other areas. In recent years, the NCDC has introduced three programs that benefit women in cooperatives.

Yuva Sahakar

The Cooperative Enterprise Support and Innovation Scheme encompasses all activities to assist cooperative start-ups. Any cooperative society with a novel, creative value chain enhancement initiative can receive help under this scheme. This scheme is exclusively for funding women's cooperatives. The project with an 80:20 debt-to-equity ratio is considered for funding.

Ayushman Sahakar

The scheme helps women cooperative societies to (a) provide affordable and comprehensive healthcare through hospitals/healthcare/education facilities; (b) promote AYUSH facilities; (c) meet the objectives of the National Health Policy; (d) participate in the National Digital Health Mission; and (e) provide comprehensive healthcare, including education, services, insurance, and related activities. Infrastructure, reserves, and working capital are supported.

NCDC rewards a borrower cooperative with the most female members who repay their term loans on time with 1% less than its applicable interest rate for the entire loan.

Nandini Sahakar

The scheme introduced in February 2021 seeks to improve the socio-economic status of women. It encourages the entrepreneurial spirit of women via women's cooperatives. It converges crucial inputs for women-owned businesses, capacity development, business plan formulation, credit and subsidy, and interest subvention from other programs. Women's Cooperative Societies registered under the State or Multi-State Cooperative Societies Act are eligible for this scheme. Women cooperatives operating for at least three months are eligible for creative and innovative initiatives under the NCDC criteria. Interest subvention incentive for timely repayments is 2% for new and innovative activities and 1% for other activities.

Cooperatives and GDP

The cooperative sector in India has significantly impacted the country's GDP, and it is expected to play an increasingly important role in the country's economic future. A recent study by the International Cooperative Alliance (ICA) estimated that the cooperative sector in India accounts for anywhere between 7 and 8% of GDP. This is a significant step forward with India's economy being so sizable. (Findlay et al., 2021).

The exact contribution of the cooperative sector to the national GDP is difficult to estimate as there is no comprehensive data on the industry. However, the estimated percentage shares of Cooperatives in various Sectors of the National Economy are as follows, as per the Statistical Profile-2018 on Indian Cooperative Movement issued by the National Cooperative Union of India (NCUI) in 2018 (National Cooperative Union of India, 2018).

CONCLUSION

In developing nations like India, cooperatives are crucial in advancing women's social, economic, and political empowerment. Cooperatives assist women in improving their financial conditions, allowing them to exercise their rights and rise in the social stratosphere. As a result, civilisation advances, and the world becomes more equitable and just. By putting women to work in the name of the Cooperative Movement, we can boost the economy and get closer to our societal and economic advancement goals. Women can take part in cooperatives in a wide range of ways. The money women make from cooperatives undoubtedly raises their standard of living, and other factors like increased social consciousness, entrepreneurial spirit, skill development, and active participation in cooperative business improve their quality of life. While most Women's Cooperatives in India have found success, they must contend with intense market rivalry.

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