

NATIONAL WOMEN'S COOPERATIVE WORKSHOP

AUGUST 8-9, 2019
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ORGANISED BY

Gujarat SEWA Federation of Cooperatives
International Cooperative Alliance (Asia-Pacific)
International Labour Organisation
SEWA Bharat



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Acknowledgements

The national workshop to strengthen women's cooperatives through capacity-building was organized by the Gujarat SEWA Cooperative Federation (Federation), the International Cooperative Alliance Asia and Pacific region (ICA-AP), the national federation of the Self-Employed Women's Association (SEWA), SEWA Bharat, and the International Labour Organisation (ILO, Geneva and New Delhi) on Aug 8th-9th, 2019. It was aimed at the development of grassroots women's cooperatives and was conducted in collaboration with the ICA-EU Partnership on Cooperatives in Development: People-Centered Businesses in Action.

The workshop had representation from grass-root-level women cooperative leaders, academia, civil society organizations, cooperative federations such as the National Cooperative Union of India (NCUI), government departments responsible for cooperative development and international development agencies like the ILO and ICA. Eminent speakers drawn from the financial services and IT sectors, marketing experts and those with experience in policy-making and capacity-building also participated and contributed their expertise, as well as learned from the grass-root level experiences of women. It was a unique opportunity for dialogue, sharing and debate among the workshop participants, which revealed the diversity and richness of each participant's experience across sectors, areas of expertise and geographies.

The organisers gratefully acknowledge the contributions of all participants towards promoting and strengthening women's cooperatives in India and in other countries.

We are especially grateful to the Bill and Melinda Gates Foundation (BMGF) for their support to this workshop, as part of the MOVE initiative, a five-year partnership.



The Context

Several countries have a large and growing informal workforce. The question of work security, the future of work and how to formalize the informal workforce, as well as enterprises, are pressing and pertinent issues. Cooperatives and other forms of solidarity organizations have taken on a renewed significance in this context. The 2017 ICA-AP¹ study on the status of women in the cooperatives of the Asia Pacific region stated that: *'investing in women's empowerment leads to gender equality, poverty eradication and economic growth. For building gender equity and equality, cooperatives are the ideal mechanisms due to their democratic and voluntary character given the established correlation between the engagement of women in co-operatives to poverty reduction.'* Various research analyses about the impact of cooperatives on women's empowerment have been overwhelmingly affirmative. Cooperatives empower women by helping them form collectives with stronger negotiating powers, boost their economic well-being, and improve their economic security, and that of their families. Most importantly, the economic independence that women gain helps them build social capital, and protects them, to a certain degree, from the vagaries of informal employment, from gender, caste and other forms of discrimination and exclusion.

Need for Strengthening Women's Co-operatives

The success of women's cooperatives, like that of any other institution, depends on a variety of factors. In the current business environment, local and global have become increasingly relevant and competitive is key. Women's cooperatives need to ensure that they don't lose their market share to other forms of collectives or corporate enterprises. Access to and knowledge of modern technologies, as well as market linkages, will go a long way in ensuring the sustainability of women's cooperatives. Networking amongst women for engaging in business development, and exploring possibilities to enter into business agreements for the procurement and sale of their products and services, is an important need. Training and skill-building is another important prerequisite for their cooperative's viability.

Secondly, they need an enabling environment with policies, laws and regulations that assist in the smooth functioning of the cooperatives. For example, some women's cooperatives in India face hurdles while registering their cooperative. There are similar challenges when they apply for expansion of their geographical area or economic activities. Simpler regulatory processes will go a long way in encouraging and sustaining women's cooperatives. An enabling environment to promote women-led and owned cooperatives/collectives would help millions of working women secure their rights and livelihoods. It would also increase women's

¹ Azad (2017): <http://www.ica-ap.coop/sites/ica-ap.coop/files/Data%20Study%20Report.PDF>

workforce participation, which is declining in India as per government data, and is lower than many other countries of the region² and in similar stages of development.

Thirdly, a key pillar to the advancement of women's cooperatives is the availability of funds for financing and investing in the cooperatives. Banking institutions are more than willing to fund new-age start-ups but similar avenues are lacking for women's cooperatives. These cooperatives also require a certain degree of hand-holding to understand the many processes involved in accessing loans or investments from public and private financing institutions. The workshop was designed to explore these, and other issues, and develop follow-up action aimed at strengthening women's cooperatives in India, as well as in other countries.

Objectives of the Workshop

1. To understand the needs of women's cooperatives, in order to support their efforts to grow and develop.
2. To learn and exchange lessons learned, and challenges faced by grassroots women's cooperatives in India and Iran - through the representatives of cooperatives in both countries.
3. To learn what works and what does not in the journey to sustainability—both financial and in terms of independent decision-making and control.
4. To network with each other, share best practices and challenges of marketing across sectors and strengthen marketing and trade of each other's goods and services.
5. To explore what the online economy and digitalisation mean for cooperatives and how they can make the best of this opportunity.
6. To examine effective ways of strengthening access to financial services.
7. To explore and address regulatory issues, especially those related to governance, which are stalling the promotion and growth of women's cooperatives.

Highlights of the Workshop

42 grassroot-level women cooperative leaders from 21 women's cooperatives in 12 states of India met with experts from the marketing, financial and IT sectors, and those engaged with policy-making at the national and international levels. Two cooperators participated from the Rah-e-Rashd cooperative in Iran – this cooperative works in the education sector,

² A [Deloitte \(2018\)](#) report on empowering women and girls in India for the fourth industrial revolution stated that India's female labour force participation fell from '36.7% in 2005 to 26% in 2018, with 95% (195 million) women being employed in the unorganised sector or engaging in unpaid work.'

running schools. This workshop was the first of its kind where grassroot-level cooperators and sector specialists met and exchanged ideas and experiences.

The two-day workshop was envisaged to be a combination of panel discussions and small group sessions across four themes: access to finance, online economy and digitisation, market linkages and governance and creating an enabling environment. Throughout the workshops, the women cooperators ran a 'Mahila Haat' or bazaar, in which they exhibited and sold their products and show-cased their services.

The first thematic discussion was about issues of finance - a panel discussion, featuring public and private sector representatives, discussing the kinds of finance and funding that are available to cooperatives, including a technical session facilitated by the National Cooperative Development Corporation (NCDC), which demystified the complexities of accessing capital.

The second discussion was around digitalisation in the world of cooperatives - to envisage a worker-oriented online platform. The session provided a quick snapshot of digital platforms - UrbanClap, UPI, Amazon, Myntra - and how their entry into the economy has transformed the way we work. Experts talked about how cooperatives needed to be included in this growing digital economy. The session then broke into smaller groups by sector: agriculture, artisans, and services. Participants mapped their sector-specific needs and worked with industry experts to address these needs through a digital platform. The outcome of this session was a sector-specific dialogue on the opportunity and challenges of such platforms and how cooperatives can tackle these challenges in their current businesses.

The third session focussed on markets linkages - expanding cooperative sales through traditional and innovative marketing channels, identifying gaps in participants' marketing plans and trouble-shooting by industry experts.

The final session of the workshop looked at issues of governance - how do we create an enabling environment for women-owned cooperatives. The session involved the sharing of policy bottlenecks and regulatory hurdles faced by women cooperators and their cooperatives in their journey towards self-reliance. This was followed by an open forum and discussion session with key policymakers. The session ended with a proposed restructuring of these regulatory frameworks to enable women-led cooperatives to grow and develop.

Inaugural Panel

Mirai Chatterjee, Chairperson, SEWA Cooperative Federation welcomed all the participants and explained the workshop's objectives. She reminded the gathering that this year the 150th birth centenary of Mahatma Gandhi is being celebrated across our country and also overseas. Therefore, it is fitting that the workshop was held at Navjivan Press, which was founded by Gandhiji in 1929. He also published a weekly called 'Navjivan' to share his ideas and to take

India's freedom movement forward. She explained that Gandhiji's values of truth, non-violence (*ahimsa*), respecting all faiths (*sarvadharam*) and promoting local, decentralised development (*swadeshi*) continue to inspire not only the SEWA movement, but also the cooperative movement. Gandhiji had unflinching faith in local people and their ability to act for change: against exploitation, injustice and poverty. She said, *"Here, working together through cooperatives, and with women in the lead, we will continue to work to finish the unfinished business of our freedom struggle---freedom from hunger and from poverty, and towards a just, sustainable and equitable society that works for all."*



Balu Iyer, Executive Director of ICA-AP, and a co-host of the workshop, said that he was pleased that after almost 2 years of planning and discussions, we were able to organise this workshop. He explained to participants about the ICA-AP and its work in supporting cooperatives in countries of Asia and the Pacific region. Gender equality, he said, was a particularly important area of focus and action through such workshops, training and capacity-building. He said he was looking forward to the deliberations and especially follow-up action plans. He then introduced the panel and moderated the discussions that followed.

Ela Bhatt, Founder of SEWA and the SEWA movement reminded all that 95 per cent of the Indian workforce is in the informal economy in India. She said that SEWA is a national union of informal workers who contribute actively to the Indian economy and yet remain invisible. *"When a village woman milks her cow, she is not counted as a worker. But if she comes together with other women like her and forms her dairy cooperative, then she has an identity as a worker and she gets visibility and recognition."*

She told the participants that SEWA grew out of the labour movement. *“When SEWA was registered as a union, from our experiences we learned that both struggle and development are strategies that work to help women move forward towards self-reliance. There can be not development without struggle and conversely, constructive development action is needed to support workers’ struggles. Unions and cooperatives together embody the strategy of struggle and development. They also will help us in building an economy of nurturance.”*



Further, she said that the challenge on the road to an economy of nurturance is how to remain small and yet become a force. She explained that this is possible when we grow horizontally, joining many small collectives together, and not growing vertically. In addition, she said she always had faith in local people and local capacities: *‘There is a need to cut down the distance between producers and consumers, and we can do this by involving women who will lead and take steps towards a just world.’*

“Our members always say: I am a worker, I am a manager and I am the user or beneficiary”, she explained. “When women come together around their common interests, they improve the lot of all members. Cooperatives are the future face of the economy. Let us celebrate them. They will bring peace and plenty by applying local solutions to global problems.”

Sundeep Nayak, Managing Director of National Cooperative Development Corporation (NCDC) traced the history of the organisation to 1963. He explained, *“‘assisting cooperatives always’ is our tag line,” and last year we gave credit of Rs 4.2 billion to cooperatives, of which a significant amount went to women-focussed cooperatives. We have a special focus on the North-East states and I am glad to see several co-operators here from that part of the country. We have given many women’s cooperatives in Meghalaya and Nagaland loans to grow and develop.”* He

added that in addition to loans, cooperatives should focus on digitalisation. Next he explained that in response to the Prime Minister's call to double farmers' income, the NCDC has set up a fund—Yuva Sahkar Fund or Cooperative Enterprise Start-Up Fund—to provide cooperative start-ups, even those only 3 months old, with credit at competitive interest rates. Women's cooperatives can get up to Rs 10 million³ as loans, and at lower interest rates. He shared that states which have large poor populations, special regions like the North-East and those who are Dalit, Adivasi and persons living with disability are eligible for credit at even more favourable terms. Finally, he told the participants that 85 per cent of NCDC's loans are directly given to cooperatives, and that their Non-Performing Assets (NPAs) are zero, and therefore, NCDC has faith in cooperatives.

Vice-President of the National Cooperative Union of India (NCUI) and Chairperson of the Gujarat state Cooperative Union, Ghanshyam Amin, felicitated all the participants and the organisers of the workshop saying it was appropriate that this workshop was being held in the state of Gujarat. He said the state was known world-wide for its contributions to the cooperative movement like Amul and SEWA. Therefore, one could consider it the 'pavitra dham' or sacred pilgrimage site of the cooperative movement. He suggested that the co-operators visit each other's cooperatives, and those in Gujarat, to learn from each other.

The key note speech was given by Simel Esim, head of the cooperative unit of the International Labour Organisation (ILO), based in Geneva. She began her special address by saying, *"It is a great opportunity to be with grassroot cooperative leaders from India and abroad. I remember my first visit to SEWA 17 years ago and my exposure visit to a waste recycler, a SEWA member, and also a share-holder of one of the cooperatives represented here. It was then that I learned of the many challenges that informal workers, like my host, face throughout their lives."*

In my native country, Turkey, we formed cooperatives and other collectives, part of the social and solidarity economy. We saw the benefits of collective voice, visibility, increased bargaining power and empowerment. But we did not know how to run a cooperative and were not aware of where to go for financial services. So our cooperatives suffered. I remember thinking: 'what if they had a SEWA? It would have made all the difference.'"

She said that the workshop has come at a good time, when the world is searching for value-driven businesses, alternative modes of control and alternative values—those of solidarity, mutuality and democracy. In addition, she said that the trade union and cooperative movements have shared values. In an ILO survey of 109 countries, 85 per cent of the unions had links with cooperatives, 75 per cent wanted to support cooperatives and two-thirds of them provided health and financial services. Trade unions need to re-discover the value of

³ 10 million=1 crore (100 lakhs)

cooperatives. She said that with the gig economy, there were new challenges to organising workers. Trade unions need to re-discover the dual strategy of unions and cooperatives, as SEWA has done.

She drew the attention of participants to the 12 case studies from SEWA' journey with cooperatives, supported by the ILO⁴, which described the challenges they faced and how these were overcome. These and other experiences needed to be shared with other countries: *"We need to figure out how to bring more visibility to this important gem of experience."*

She then said that she thought the SEWA Cooperative Federation played a key role in capacity-building, as an incubator and accelerator of cooperatives, as a support to them in marketing and for policy change. Next, she emphasized the need to involve youth in the social and solidarity economy, including cooperatives. She urged the women co-operators present to motivate and inspire the youth so that *"they get fire in the belly"*. She said there are many examples globally of young people coming together and sharing services—taxis and transport cooperatives, for example. Finally, she wished all a successful and productive workshop and said that she looked forward to hearing about the emerging issues and their follow-up.

Insights from the Panels and Break-out Sessions

Theme 1: Access to Financial Services

The panel discussion on the various challenges related to financing and avenues for accessing finance for cooperatives was moderated by Vijayalakshmi Das (Executive Director of Friends of Women's World Banking, FWWB) with panellists Jayashree Vyas (Managing-Director of SEWA Bank), Shailendra Singh (Regional-Director of NCDC⁵) and KK Ravindran (Managing Director of NAFCARD⁶). Vijayalakshmi Das moderated the panel and in her opening remarks, gave a brief description of the work of the FWWB and its focus on strengthening of women's enterprises, especially those promoting women's economic empowerment. She said 12 per cent of FWWB's borrowers were women's cooperatives, 20 in all, and 14 per cent were cooperatives with mixed membership of women and men. The following key points emerged from the presentations of the panellists and discussion with women co-operators:

⁴ ILO (2018): https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---coop/documents/publication/wcms_633752.pdf

⁵ National Cooperative Development Corporation (NCDC)

⁶ National Cooperative Agriculture and Rural Development Banks Federation Ltd. (NAFCARD)



- Informal women workers can run savings and credit cooperatives and even their own Bank. Kantaben Chavda, construction worker and Chairperson of SEWA Bank explained how she and other directors on the board ran their organisation: *"We meet every month for our board meeting, where we discuss how many loans have been given, the recovery rate and how we can help women expand their businesses. All policy matters related to SEWA Bank are decided in the board meeting."*
- Women and their cooperatives need access to integrated financial services across their life-cycle. These include: savings, credit, insurance, pension and financial literacy. *"There is a need for women to plan better and not just live from day-to-day. This happens slowly, and with support and input from our financial literacy training,"* said Jayshree Vyas, Managing-Director of SEWA Bank. She also explained that for women in the informal, economy business loans and loans for household use, such as house repair and to cover health expenditure, are closely intertwined. Thus, SEWA Bank provides credit through different types of loans that are given according to the needs of the women. It has also helped to promote financial cooperatives in other states like Madhya Pradesh. She said that in addition to cooperatives, there are 10 million Self-Help Groups (SHGs) in India and 200 million women are linked to these. They also run according to cooperative principles.
- Cooperatives need to strengthen their internal funding through collection and use of their share capital. Dr Ravindran, Managing-Director of NAFCARD, said that funding sources for cooperatives can be divided into two: internal sources and external sources. Cooperatives should focus on internal sources since they are based on the principle of self-reliance. Laws and policies should be such that they facilitate the use of cooperatives' own funds. Taking external funds should be controlled and limited because those giving these are not involved

in running the cooperative and do not have an understanding of what it takes to grow and develop it.

- Taking of loans should be avoided as much as possible. If at all a loan is taken, it should be taken only to the extent that it is manageable. Additionally, it was advised that the cooperatives think of expanding by taking loans, then they should plan such that the loan can be repaid and sustainability is maintained.
- NCDC is providing both working capital and capacity-building support to women's cooperatives but many still do not know about this or how to apply for such support. Sustainable women's cooperatives can access this source of finance to build up their businesses.

Issues emerging from the Break-out Session on Access to Financial Services

The three sector-wise groups discussed the theme separately. Yet the emerging issues were very similar.

- With loans such as Mudra loans, initially when the number of women is less, it is easier to take loans but as the number of women who come forward to take loans increases, obtaining a loan becomes difficult due to the concern about possible defaulters.
- Loans are also difficult to obtain because bank managers tend to be selective about providing these.
- Lack of expertise within cooperatives to deal with the GST issue; the GST rate is the same for cooperatives as they are for big companies
- Women-led cooperatives are unable to access government tenders because of corruption and lack of a level playing field. Service cooperatives are asked to place a deposit with the government in order to obtain tenders and they often cannot meet this financial requirement.
- Difficulty in receiving long-term loans to members due to lack of long term capital.
- Cooperative laws are a state subject and some state laws do not support cooperatives—a major barrier.
- Cooperatives want to organize financial literacy training but have been unable to do so because of lack of funds; skill as well as periodic refresher trainings and hand-holding must be provided for members.
- Women are writing proposals to procure funding, but feel they need training for crafting better proposals and for preparing the necessary documents.
- Cooperatives need more clarity on how to provide social security and provident fund to members.



Theme 2: Digital Technology for Cooperatives

The panel discussion on the significance of digital space for cooperatives was moderated by Yamini Atmavilas (Lead for Gender Equality, BMGF⁷). She shared her views on the power and potential of using digital tools to strengthen women's enterprises. She said that these can break the information asymmetry and improve information sharing on markets. This will go a long way to break the "information poverty" that women face, especially those in the informal economy. She also said digitalisation can be an important tool in organising women and building their solidarity. Younger women in particular are both conversant with and take to digital technology. *"We need to see how digitalisation can augment solidarity. Further, women can communicate and advocate directly for themselves, with these tools,"* She said and added that better scale can be achieved through digitalisation. Further, this can be used to ensure that cash and finance is in women's hands, like the case of insurance. But the design of these digital tools should be women-centric. She urged the women cooperators to think about how digital solutions can work for them and their cooperatives.

⁷ Bill and Melinda Gates Foundation (BMGF)

The panelists for this session included Deepthi Kamath (Co-founder, 'I Got Crops' Mindtree.org), Anita Gurumurthy (Founder and Executive Director, IT for Change), Neelam Chibber (Co-Founder and Managing Director, Industree) and Dr. Syed Kazi (Deputy Director, Digital Empowerment Foundation).



The key points that emerged from the discussion and presentations are the following:

- Digitalisation is an enabler of women's economic empowerment by breaking information asymmetry
- Digital tools reduce the distance between producers and consumers; informal women workers and their cooperatives need to link with high quality global value chains. Neelam Chhiber strongly recommended that women's cooperatives link up with these value chains for marketing and other support.
- Orders can be available by such linkages but predictability is key in marketing and obtaining orders
- Taking into account the need for making process efficient for cooperatives, digitalisation was identified to reduce cost of communication, and enabling transparency in operations
- From the perspective of strengthening capacity-building networks, a theme recurring in the break-out sessions, the potential of apps was discussed as a way to continue communication and hand-holding with women. Deepti spoke of how apps helped farmers' cooperatives and

made them more efficient as well as transparent.

- While the importance of digitalisation was recognized, the discussion also explained the need to resist the taking over or capturing of data by big corporations, and emphasized that cooperatives should own, preserve, protect and manage their data. Anita said, *“Data is the new oil. It is a valuable resource and women’s cooperatives should be aware of this.”*
- Cooperatives need grants and support to form their own cooperative-owned platforms.
- There should be a publicly-owned platform for producer cooperatives.
- There should be public investment in data commons.
- There is a need for laws on transparency and disclosure with regard to data.

Breakout Sessions: Digitalisation and Issues in Marketing

The cooperatives from the three sectors had discussions and dialogue with the expert panellists who answered their questions and suggested ways in which they could learn more about digitalisation and also use this in their everyday work. They also discussed their marketing-related issues and their needs for support. The following aspects were discussed: (i) marketing challenges (ii) importance of developing new perspectives around technology, (iii), benefits of digitalisation and (iv) possible useful ways of using digital platforms.

The following are the key points that emerged across the three groups:

- There is a need to examine what and how everyday challenges can be addressed using simple solutions that are available with the help of digitalisation of data, and building connections and networks via digital platforms. These challenges culminate in inability of cooperatives to have satisfactory sales and puts limits on their growth. For example, getting the right information at the right time is identified as one of the most pressing concerns. In the context of agriculture, what emerged was the need for (i) getting the right information at the right time about input and output prices, (ii) obtaining information about subsidies and schemes of the government, and (iii) about the right diagnosis and treatment when their animals were sick.



- In the case of online marketing, cooperatives are still unable to use these to their advantage. Big platforms like Amazon and Flipkart could be good for cooperatives but branding is required for success on these platforms which need significant monetary investment. There is competition on these platforms when it comes to pricing, since hand-made products are more expensive than machine-made ones. In addition, the per-product-placement charges on such online platforms are expensive and many cooperatives cannot afford.
- Attractive packaging and advertising is an important part of gaining new buyers and customers which requires a significant amount of investment which is not always possible for co-operatives. In addition, digital solutions can be used to improve issues related to packaging, design, supply chain, production and costing.
- Anurag Awasthi from the Government e-Marketplace (GeM), suggested that cooperatives use the government's e-commerce platform. GeM has a potential to be a good opportunity for women cooperatives to expand reach and presence.
- Strengthening local brand-building and reach in local markets was discussed. It was discussed that local markets can be created through internal marketing between members within a cooperative, and also between cooperatives by networking through use of digital spaces and tools. Kajridevi, a leader of the poultry cooperative in Jharkhand said, "We are using digital tools to monitor our business and also increase our sales". Manjuben from Uttar Pradesh said, "We want to use technology to increase our sales. We have not done this yet.

We need some help.”

- While the importance of digitalization was recognized, the cooperatives shared about the need for capacity-building to handle the online platform sphere better. The following points were raised by participants:
 - Training is needed to use digital tools and platforms; explore linkages with different digital marketplaces
 - Trained social media and digitally equipped personnel are required for better market linkage creation and engagement via social media; women wanted to know about relevant and useful apps and software.
- The groups also discussed ways of assessing consumer needs and increasing visibility using online platforms:
 - Online Market research being done by some cooperatives help them create better products based on consumer needs
 - Use of ICT including folk songs, short films, wall painting help women better understand the importance of savings and access financial services
- Digitalisation increases bargaining power, helps in storing and accessing data, coming out with quick authentic analysis, disbursement of payments through NEFT. But, as of now, cooperatives are in need of affordable digital products, and access to third party data centres for storage of their data and technical partnerships.
- A new understanding around the importance of technology needs to be inculcated, where we learned how technology is not just social media and marketing, working with local technical institutions that can create technological solutions, which reduce drudgery and make work easier by reducing health hazards is essential. For example, designing chairs for embroidery worker co-operatives in a way that reduces their back pain.

The following two issues which were specific to hilly areas agricultural cooperatives and services groups:

- Cooperatives find service promotion through online portals difficult and feel it is easier to advertise and promote specific products like toothpaste, hair oil or microfinance so the question is, how to promote services through online portals?
- Cooperatives in hilly areas: There are high transportation costs in marketing, thus profits margins reduce. It is a geographic constraint, and we need to find ways to innovatively deal with this, especially with respect to cooperatives in the North-East and those in the hilly areas of the North India.

Women Cooperators Share and Suggest



- **Sunlitben, cooperator from Reed and Bamboo Cooperative promoted by SEWA Kerala:**
Marketing continues to be a major issue. Kerala government provides marketing opportunities free of charge like exhibitions, which has helped us get orders. 33 per cent of products on marketing portals of the Kerala government have to be from women's cooperatives. Packaging and transporting remain challenges for us. In addition, we face competition from machine-made products which are also sold on online platforms. Also, large cooperatives are also selling on the GeM portal—they should not be there. Women cooperatives should get priority on the GeM portal. We need loans from NCDC.
- **Binaben, co-operator from Ekta Cooperative in Uttarakhand :**
We face many challenges in making our cooperative viable. Many of these have to do with the terrain—we live and work in the Himalayas. Transport is an issue for us as it is expensive. So we try to sell our products locally. But we would also like to tie up with large companies who would buy our organic products. For us, even growing various crops is a challenge as wild boar and monkeys destroy our crops. We are trying to grow crops that they will not eat. Storage of our produce is also a challenge. Often our vegetables get spoiled. We would like to use NCUI's digital portal to sell our products.
- **Yasminben, cooperator from Lok Swashtya health cooperative, Gujarat :**
We need more training to use technology. This includes machinery that will help the cooperative increase its Ayurvedic production. Also, we not only need digital technology but also tools and equipment that can increase efficiency and safeguard women's health.
- **Dhwaniben, co-operator, savings and credit cooperative, Vadodara, Gujarat:**
We need more financial literacy and awareness programmes with use of tools like video, short films and wall paintings. We also need some funds for marketing and training in using digital tools.

Theme 3: Governance and an Enabling Environment for Women's Cooperatives

Sandhya Kapoor of the National Cooperative Union of India, NCUI, Delhi, set the tone for the discussions by explaining the role of cooperatives and boards, and how to strengthen governance. She explained the structure and role of the NCUI. She offered all cooperators the opportunity for training and exposure through the NCUI's capacity-building efforts.

The panel discussion on the significance of good governance for cooperatives was moderated by Simel Esim (Head - Cooperatives Unit, ILO), with panelists Hemlataben (Bihar savings and credit cooperative), Kathilenyo (NCUI, Nagaland), Mirai Chatterjee (SEWA Cooperative Federation), Fourough Davari (Rah-e-Roshd Cooperative Educational Complex, Iran), Kelvin Sergeant (ILO, Office for the Caribbean) and HS Shylendra (Professor, IRMA⁸). The following key points emerged from the discussion:



- Hemlataben, a farmer and co-operator from Bihar shared about the struggles her cooperative was facing from the authorities. She said, *“Neither do they give us a date to hold our elections nor do they let us continue our business, saying that elections need to be held first. This has made it very difficult for us to continue lending to women. We are hoping for an early resolution to our problem.”*
- Informal women workers’ cooperatives can provide decent work and income. Kelvin Sergeant, ILO expert on cooperatives said, *“Cooperatives and the solidarity economy and are*

⁸ Institute of Rural Management Anand (IRMA)

critical for poverty reduction. They can generate employment by pooling of limited resources. They are inclusive, sustainable and people-centred. They play a particularly important role during disasters, crisis and conflicts. An ILO study in 2008 showed that during the financial crisis when banks failed, not one cooperative failed."

- Mirai Chatterjee said that women's work force participation increases through cooperatives, as well as their economic empowerment self-reliance. But an enabling environment is required including child care, health care and insurance—basic social security and services that will support them and encourage them to join the workforce. *"For poor, working women, it is not a choice. They have to work and earn. Creating an enabling environment through supportive laws, policies and programmes will go a long way to encouraging them to form their cooperatives and ultimately increase the rates of women's workforce participation in the country, which is on the decline at present."*
- Governance is key to the viability of women's cooperative—needs continuous capacity-building and leadership development. And, participative, inclusive and accountable governance is ideal for cooperatives to function effectively
- Cooperative development banks were discussed to be very important for the autonomy of cooperative societies and also to uphold the principle of cooperation among cooperatives.
- It was recognized that a strong database needs to be maintained for the cooperatives because of their increased role in the economy; especially that of women-owned co-operatives.
- Income tax and Goods and Services Tax (GST) need to be waived for women's cooperatives, up to a certain turn-over at least. Income tax has been waived for Farmer Producers' Organisations (FPOs), but not for cooperatives. Mittal Shah, Managing-Director, SEWA Cooperative Federation said, *"We struggle to become financially viable and then the taxes, especially GST, require much hand-holding and also costs. We need special accountants to help us navigate all the processes and ensure that we comply with all the legal requirements. It is both a financial and administrative burden for small women's cooperatives."*
- The need for an enabling environment i.e. laws and policies to promote women's cooperative as a way to develop local employment, and in women's control, were discussed. Simel Esim said, *"Policies are lagging behind. Institutions need to be supportive for women's cooperatives to flourish and grow."* Other issues with regard to policies that were discussed:
 - The recognition of women cooperatives in laws and policies is very important and laws should be more flexible when it comes to supporting women co-operatives
 - It was also highlighted that the support from local government for provision of space, subsidy and affirmative action as well as support of other social solidarity organizations is

very important for creating an enabling environment.

- In addition, it was also pointed out that the regulators often do not facilitate registration of women's cooperatives. Kathilenyo from Nagaland explained, *"it is very hard for us to register cooperatives in Nagaland. This is true for most of the North-Eastern states. They require too many documents, which are sometimes difficult to collect. Then we have to go from table to table, asking how long the registration will take. Sometimes they keep our file closed for over a year!"* Government authorities, agents, co-operative registrars and other officials need to be invited for exposure visits so as to understand the needs and reality of women's cooperatives.
- Capacity-building emerged as prominent aspect in the discussion, focussing also on the need to have young people as part of the cooperatives. The following points emerged:
 - Capacity development and training has to be decentralized, need-based at both national and international levels, and in local and simple language, and it should especially take into consideration the culture of the region in which training is being carried out.
 - Outreach programs are important to build membership of co-operatives; and the participation of youth is especially important, young people should be attracted to the movement by involving them as directors and giving them positions on the board.
 - Leadership-building and strengthening, especially of young leaders is essential. It was discussed that young people need to be invited to be co-operative allies.
 - Dr Shylendra of IRMA said, *"I have seen many cooperatives in the course of my work, including some that are hailed as leading ones. In some, 85 per cent are women's cooperatives but the staff is all male and there is no female President. This has to change. There has been some improvement—in Anand district there are now many women's dairy cooperatives—16 per cent of the cooperatives of the district."*
- Cooperatives can take the lead for re-building people's lives and for community development overall. *"Our Keshav Cooperative Credit Society was started when I witnessed how one family went into debt and lost family members, as a result. Today we have 30,000 members and work in 12 districts. Women are a third of our membership. Soon we will take up constructive work in 1000 villages through our cooperative,"* said Vinodbhai Bharuchiya, Founder of the cooperative based in Junagadh district of Gujarat.

*There were no breakout-sessions held after the governance panel

Feedback from Participants

Participants spoke about what they had learned during the two-day workshop.



- Sunlitben from Kerala: This was the first such workshop that I have attended. I had not thought about digitalization. I also got some good ideas about marketing. Paying out all the taxes—GST and income tax uses up our resources. We are breaking even but need to find a structure where we can earn and not pay out in taxes.
- Taw Azu from Arunachal: We are glad we came all the way from Arunachal Pradesh. We learned a lot. We got many good ideas for strengthening our cooperatives. We have been facing some challenges.
- Maltiben FROM UP and Rajasthan: we have organised 52 cooperatives in 8 districts. The boards have women co-operators but all are not active. I will now arrange more cooperative education. I have seen many active leaders here. They said they benefitted from capacity-building and cooperative education.
- Shaliniben from Indore: I will now focus on digitalisation of our cooperative.
- Vachulou from Nagaland: We want to organise such a workshop in Nagaland for all the cooperatives from the North-East. We learned a lot.
- Pushpaben from Uttarakhand: I learned how to run a cooperative—all that we need to do in terms of capacity-building. Also, the importance of organising and involving more women. And I got some new ideas for marketing our products.
- Manjulaben from Saundarya cleaning cooperative: I want to know more about digitalization and how this would benefit us. I would also like to focus now on bringing in more young women into our cooperative.
- Ratanben from Racheta construction workers' cooperative: I would like to work towards reduction of taxes for cooperatives and also how to exempt women's cooperatives from the tendering process or give us special weightage.
- Lataben from Pethapur dairy cooperative: I would like to induct more younger women into our cooperative—I learned about how important this is at this workshop. I also want to know more about digitalisation.

The Way Forward and Next Steps

Concrete steps for the way forward were outlined in the concluding session of the workshop--- some immediate steps and some more long-term action.

1. Report of the workshop will be prepared and sent to all participants with practical aids on where to get what information: addresses and contact numbers of NCDC, NCUI and other sources of support and funding.
2. Dissemination of the report through the media and online platforms: SEWA Cooperative Federation, SEWA Bharat, ILO, ICA.
3. Preparation of a directory of women's cooperatives based on information collected in preparation of the workshop. This will include both participants' details and also of those who could not participate.
4. Regional workshop to be organised—one or two. One will be held in the North East of India.
5. Advocacy points emerging from the workshop will be shared with the cooperative departments of states, the Niti Ayog, NCDC, NCUI and ICA-AP.
6. Note to prepared for the Minister of Cooperation in Gujarat and sent by August 20th, 2019.
7. Capacity-building workshops to be held, especially on digitalisation with the help of NCUI and ILO. Exposure visits to be organised with the help of NCDC.
8. Explore development of accelerators to support and strengthen women's cooperatives, as per their needs.
9. Conduct some studies to collect data and understand needs of women's cooperatives, especially with regard to marketing and digitalisation.

Annexure:



National Women's Cooperatives Workshop

At Navjivan Press Trust,

Ahmedabad, India

Aug 8-9, 2019

Agenda:

Day 1: August 8th, 2019

Theme	Time	Session Plan
Breakfast	8:00 am – 9:00 am	Karma Café, Navjivan Press Trust
Opening address	9 am – 10:30 am	<p>All faith prayer and lighting of the lamp</p> <p>Welcome: Mirai Chatterjee (Chairperson, Gujarat SEWA Cooperative Federation)</p> <p>Moderator & Opening Remarks: Balu Iyer (Regional Director Asia and Pacific, ICA)</p> <p>Speakers: Ela Bhatt (Founder, SEWA), Sundeep Nayak (Managing Director, NCDG), Ghanshyam Amin (Vice-President, NCUI and President Gujarat SCUI)</p> <p>Keynote address: Simel Esim (Head - Cooperatives Unit, ILO Geneva)</p>
Role of Cooperatives	10:30 am – 11:00 am	<p>Interactive discussion with participants on the role of organising and why cooperatives/collectives are important.</p> <p>Moderator: Mittal Shah (Managing Director of Gujarat SEWA Cooperative Federation)</p>
Access to Financial Services	11:00 am – 12:00 am	<p>Panel discussion: This will include short presentations from organisations on different kinds of financing options available for cooperatives, how to avail them and discussion on challenges in availing finance.</p> <p>Moderator: Vijayalakshmi Das (Founder, FWFB)</p> <p>Speakers: Kantaben Chavda (Chairperson, SEWA Bank), Sundeep Nayak (Managing Director, NCDG), KK Ravindran (Managing Director, NAFCARD), Jayshree Vyas (Managing Director, SEWA Bank)</p>
	12:00 am – 1:00 pm	<p>Breakout session: Breakout of participants into different groups, based on sectors, to discuss with representatives of financing agencies the mechanics of availing working capital loans and specific challenges faced by cooperatives and collectives.</p>



Lunch break	1:00 pm – 2:30 pm	Karma Café, Navjivan Press Trust
Digital technology for cooperatives	2:30 pm – 3:45 pm	Setting context: Speakers to talk about the different digital tools/platforms that have been successfully used in the past by other cooperatives/collectives to strengthen their work and discuss opportunities in this sector. Moderator: Yamini Atmavilas (India Gender Equality, BMGF) Speakers: Anita Gurumurthy (Founder & Executive Director, IT for Change), Neelam Chhiber (Co-Founder and Managing Director, Industree), Dr Syed Kazi (Deputy Director, Digital Empowerment Foundation), Deepthi Kamath (Co-founder, 'I Got Crops', Mindtree.org)
	3:45 pm – 5:30 pm	Breakout sessions: Sector wise breakouts for participants to discuss what digital tools they have used in their cooperatives and the challenges with adoption.
Mahila Haat and Cultural evening	6 pm - 9 pm	Welcome by Lalitaben (Former Chairperson of Gujarat SEWA Cooperative Federation and Former Vice President of SEWA) Dinner: Karma Café, Navjivan Press Trust

Day 2: August 9th, 2019

Theme	Time	Session Plan
Breakfast	8:00 am – 9:00 am	Karma Café, Navjivan Press Trust
Role of NCUI in India	9 am – 9:30 am	Introducing National Cooperatives Union of India and their role in strengthening cooperatives Speaker: Sandhya Kapoor (Deputy Director, NCUI)
Building market linkages	9:30 am – 12 pm	Breakout session: Breakout of participants into different groups, based on sectors, to interact with private sector individuals and make useful connections for their business. Discussions around different channels of marketing, best practices, challenges and how the value chain can be tapped better. <u>Agriculture breakout:</u> Kanupriya Saigal (Founder, Bee Positive), Taru Golla (Project Director, ALC India), <u>Financial services breakout:</u> Dhwaniben & Smitaben (Staff, MHT), <u>Services breakout:</u> Shashank Sharma (Program Manager, Mindtree), <u>Artisans breakout:</u> Anurag Awasthi (Government e-Marketplace), Shaifaliben (Manager, SEWA Kalakruti)



Lunch break & Press Conference	12 pm – 1:30 pm	Karma Café, Navjivan Press Trust for Lunch Navjivan hall for Press Conference
Governance	2 pm – 3:30 pm	<p>Lessons and challenges from strengthening governance and creating an enabling environment for cooperatives, especially women cooperatives.</p> <p>Moderator: Simel Esim (Head - Cooperatives Unit, ILO Geneva)</p> <p>Short presentations by grassroots leaders from different parts of India, Mirai Chatterjee (Chairperson, Gujarat SEWA Cooperative Federation), Fourough Davari (Researcher, Rah-e-Roshd Educational Complex) and Kelvin Sergeant (ILO DWT South Asia) on issues about their journey in cooperatives and the struggle with government laws surrounding cooperatives.</p>
	3:30 pm – 4:45 pm	<p>Panel of discussants: Response to the lessons and challenges highlighted by grassroots leaders and discussion from their experience. Panel to also address how government policies can be made enabling for grassroots women cooperatives to thrive.</p> <p>Moderator: Renana Jhabvala (Chairperson, SEWA Bharat)</p> <p>Speakers: Ghanshyam Amin (Vice-President, NCUI), Professor HS Shylendra (Professor, IRMA), Professor Vinod Barochia (General Secretary, Sahakar Bharati, Gujarat State)</p>
Wrap-up	4:45 pm – 5:15 pm	<p>Insights of participants from the workshop</p> <p>Moderator: Renana Jhabvala (Chairperson, SEWA Bharat)</p>
	5:15 pm – 5:45 pm	<p>Summary of key insights from workshop (Nitya Nangal, Coordinator, Social Enterprises, SEWA Bharat)</p> <p>The way forward from this work (Mirai Chatterjee, Chairperson, Gujarat SEWA Cooperative Federation)</p> <p>Vote of thanks (Jaya Vaghela, Deputy Managing Director, Gujarat SEWA Cooperative Federation)</p>
Dinner & Depart	7 – 8 pm	Karma Café, Navjivan Press Trust

Resources (papers/presentations/videos) available here:

https://docs.google.com/spreadsheets/d/1zM1ziJlkCjKimY3P7AL4HuUUK_hdGKKvoYZQCXgV9f0/edit?usp=sharing

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Press Note: National Workshop on Strengthening Women's Cooperatives

Date: August 8-9, 2019

Venue: Navjivan Press Trust, Ahmedabad (Gujarat)

SEWA Cooperative Federation, SEWA Bharat (SEWA's national federation), International Cooperative Alliance (ICA) and the International Labour Organization (ILO) organised a two-day workshop on strengthening women's cooperatives, the first of its kind in the country. The workshop had 42 grassroot women leaders of 21 cooperatives from 12 Indian states, including from the North-East--Nagaland, Sikkim and Arunachal Pradesh. The participants were from cooperatives. The participants are leaders from cooperatives engaged in four sectors: agriculture, financial services, handicrafts and services like home care and child care. Two participants from Iran's Rah-e-Roshd Cooperative also participated and shared their experiences with women's cooperatives.

Mirai Chatterjee, Chairperson of SEWA Cooperative Federation with 106 cooperatives, welcomed the participants and explained that the workshop aimed to understand the needs of women's cooperatives, in order to help them grow and develop. She explained that "of the over 7 lakh cooperatives in India, less than 1 % are women's cooperatives; we need to change this by advocating for an enabling policy environment that will encourage women to form cooperatives in all parts of our country."

Inaugurating the workshop, SEWA's Founder Elaben explained "When a woman milks a cow in her village, she is not counted as a worker. But when she is in a dairy cooperative, she gets an identity and visibility."

Further she explained that the SEWA-promoted cooperatives grew out of SEWA union. SEWA organises women into unions and cooperatives. "It is a joint strategy of struggle and development for building an economy of nurturance."

Mr Sundeep Nayak, Managing Director of the National Cooperative Development Corporation (NCDC) explained that their tag line is "assisting cooperatives first" and to this end they have provided Rs 420 Crores of loans to cooperatives, including those run by women. He explained sources of finance available to women cooperatives, including the new Yuva Sahkar start-up fund which offers credit to women on favourable terms.

National Cooperative Union of India (NCUI) Vice President and Chairman of the Gujarat State Cooperative Union, Mr Ghanshyambhai Amin, welcomed all participants to the state which he said was the “Pavitra Dhaam” of cooperatives in India.

Dr Simel Esim, Director, ILO Cooperative unit was the key note speaker. She spoke about the experiences of women’s cooperatives in her native Turkey as well as in other countries. She said,” In my own country, we had some cooperatives but they did not work well. I thought: what if we had a SEWA—it would have made all the difference.” She explained that ILO had supported 12 case studies of SEWA cooperatives and these were “gems of experience” for other countries. Finally, she said that cooperatives had much to offer for the social and solidarity economy which was the way of the future.

Mr Balu Iyer, Executive Director, of International Cooperative Alliance Asia-Pacific, also shared experiences of women’s cooperatives and those of youth, in the inaugural panel.

The workshop had several experts in financial services, digital economy, marketing and governance on panels along with grassroot women leaders who spoke of the challenges they faced. The experts including Jayshree Vyas, Managing Director of SEWA Bank and Anita Gurumurthy of IT for Change, interacted with the cooperative leaders to help them think of possible solutions.

The women leaders concluded the workshop by sharing some of their plans for their growth and development, including using digital platforms for marketing, preparing business plans and obtaining finance from NCDC and obtaining training and hand-holding support for their businesses from SEWA Cooperative Federation. Jarjum Ete, leader of Arunima cooperative in Arunachal Pradesh said, “We look forward to support from SEWA Cooperative Federation to strengthen our cooperative.”

Press Clips:

**DNA India, AHMEDABAD
SATURDAY, AUGUST 10, 2019**

'Enabling environment a must for women co-ops'

DNA Correspondent
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The lack of an enabling environment emerged as one of the biggest challenges facing women's cooperative in the country at a national workshop held in the city.

Chairperson of SEWA Co-operative Federation Mirai Chatterjee said that of the over 8 lakh co-operatives in India, less than 1% were women's cooperatives.

"We need an enabling environment that is conducive to the growth of such co-operatives. We have found that there



is no flexibility in norms when it comes to lending to women's cooperatives and such flexibility is a must. There are also several regulatory and policy

barriers," said Chatterjee.

"When we say an enabling environment we mean that it needs to be at the policy and regulatory levels too," said

Chatterjee. "Take the case of lending. When it comes to financial institutions the lending norms are the same even for co-operatives of poor women. Many such cooperatives are unable to compete for government tenders because there is no level playing field," said Chatterjee.

Vechulou Kanuo, from Nagaland, said that their experience with co-operatives is that formal lending agencies in the Nagaland preferred to lend to women-run co-operatives since they had a better record of repayment.

Dr Simel Esim, director of ILO Cooperative said that there

was also a dearth of data on the actual number of co-operatives being run and how many of them were women-based.

Chatterjee said that 95% of India's workforce was in the unorganised sector and the co-operatives were a way to formalise the informal sector. "Yet the rules and regulations and everything else is framed keeping in mind only those in the formal sector," said Chatterjee.

The women also rued the fact that even when women form a substantial part of a workforce, the resulting co-operative rarely reflects their contribution.

Full story on dnaindia.com

**THE TIMES OF INDIA, AHMEDABAD
SATURDAY, AUGUST 10, 2019**

Two-day workshop for women's cooperatives

Ahmedabad: Sewa Cooperative Federation (SCF) in association with International Cooperative Alliance (ICA) and International Labour Organization (ILO) organized a two-day workshop for women cooperatives across India to educate the members in access to finance, marketing, digital inclusion and strengthening governance. The workshop has 42 grassroots leaders from 12 states of India. The resource persons included Simel Esim, unit head, cooperatives enterprise department, ILO, and Kelvin Sergeant from ILO India. Esim told TOI that across the globe, issues of women cooperatives is the same. TNN

India lacks proper data on cooperatives: ILO official

EXPRESS NEWS SERVICE

AHMEDABAD, AUGUST 9

INDIA DOESN'T have proper data on co-operatives operational in the country and their financial details, said Simel Esim, the unit head of co-operatives enterprises department, International Labour Organisation (ILO).

Esim was speaking at the national workshop on strengthening women's co-operatives organised by SEWA co-operative federation, SEWA Bharat (SEWA's national federation), International Cooperative Alliance and ILO in Ahmedabad Friday.

"There is a lack of statistical data in the country. There are different agencies like the registrar office and the National Cooperative Development Corporation, but there is no information on neither the finances nor the number of co-operatives active. We need to have some standards and guidelines," she said.

"Around the world there are countries establishing social and solidarity economic policies. But in the areas where public and private sectors are not doing a good job in carrying out economic and social activities should be given incentives so that those at the bottom tier get a chance to have a fair return," Esim said while speaking with *The*

Indian Express on what kind of policy one should adopt to encourage the growth of co-operatives.

"One example is the public procurement policies that have a percentage allocated for co-operatives and social economic businesses. So, if you have school lunch programme, you give a woman cooperative or catering cooperative a chance, give priority or some facilitators like huge initial payment waiver. European Union does this, many countries in the world do this. Some states in India like Kerala does this. This can be adopted everywhere," she said.

The two-day national workshop that concluded Friday had 42 grassroots women leaders of 21 cooperatives from 12 states. Two participants from Iran's Rah-e-Roshd Cooperative also took part. Mirai Chatterjee, chairperson, SEWA Cooperative Federation, said, "Of over 8 lakh cooperatives in India, less than 1 per cent are run by women. This is the reflection and result of the patriarchal society. We need to change this by advocating for an enabling policy environment that will encourage women to form co-operatives in all parts of the country."

Mittal Shah, managing director of Gujarat SEWA Cooperative Federation, said that the national-level workshop will be held regionally in the coming months.



8 લાખ સહકારી મંડળીમાંથી એક ટકા મહિલાઓની: મીરાં ચેટરજી

ભાસ્કર બ્યૂઝ | અમદાવાદ

‘સેવા ભારત, ઈન્ટરનેશનલ કો-ઓપરેટિવ અલાયન્સ’ (આઈસીએ) અને ‘આંતરરાષ્ટ્રીય શ્રમ સંસ્થાન’ (આઈએલઓ) દ્વારા મહિલાઓની સહકારી મંડળીઓના સશક્તીકરણ અંગે બે દિવસીય રાષ્ટ્રીય સ્તરની કાર્યશાળા યોજાઈ હતી.



રાજ્યમાં મહિલાઓની 106 સહકારી મંડળી ધરાવતી ‘સેવા કો-ઓપરેટિવ ફેડરેશન’નાં અધ્યક્ષ મીરાં ચેટરજીએ જણાવ્યું હતું કે,

સહકારી મંડળીઓનાં વૃદ્ધિ અને વિકાસમાં મદદરૂપ થઈ શકાય અને મહિલાઓને દેશમાં સહકારી મંડળીઓ શરૂ કરવાનું પ્રોત્સાહન મળશે. દેશમાં 8 લાખ સહકારી મંડળીઓમાંથી માંડ એક ટકા મહિલાઓની છે. ‘આઈએલઓ કો-ઓપરેટિવ યુનિટ’ના ડિરેક્ટર ડો. સિમેલ એસિમે કહ્યું કે, તેમણે સેવાની મંડળીઓમાંથી પ્રેરણા મેળવી 12 કેસ સ્ટડીઝ તૈયાર કરી છે જે બીજા દેશો માટે ખૂબ પ્રેરણાદાયી રહેશે.

News in Counterview posted on 10th August, 2019

SEWA coops may explore 'using' digital platforms UrbanClap, UPI, Amazon, Myntra



SEWA founder Ela Bhatt (middle) with Dr Simel Esim at the workshop

By Rajiv Shah

Is the Self-Employed Women's Association (SEWA), India's premier organization representing mainly working women in the informal sector of Ahmedabad, and cooperatives promoted by it, readying themselves to enter into the new arena of finding a space in the online market? It would seem so, if a two-day SEWA workshop, in which, among others, tens of representatives of national and international women's cooperatives participated is any indication.

The two-day workshop, which took place on August 8-9, "unpacked four themes", access to finance, online economy and digitisation, market linkages and governance, even as discussing the need to explore possibilities of how to use available digital platforms for women's cooperatives, such as UrbanClap, UPI, Amazon and Myntra.

Insisting their tieup into the women's cooperatives can "transformed the way we work", a concept note presented at the workshop said, in the current globalized liberal business environment, women's cooperatives would need to compete and ensure that "they don't lose their market share to other forms of cooperatives or corporate enterprises." As of today, SEWA-run women's cooperatives produce and market artisan and organic agricultural products, ranging from garments, embroidery works and puppetries to red chillies, turmeric, coriander, quinoa and holy basil. These have limited reach, as they are sold at selected consumer and wholesale outlets as also fairs held in different parts of the country.

Some of the cooperatives also buy raw produce from the members, processes and packages these products, and then markets them to local traders and also to individual households. A wider outreach through online market would help, because traditional arts and crafts have been an unexplored market with fewer options to promote and sell various handicraft products.

Wanting women's cooperatives to acquire "knowledge of modern technologies and market linkages" to ensure "the sustainability of women's cooperatives", the concept note said, "Networking amongst women for engaging in business development and exploring possibilities to enter into business agreements for procurement and sale of respective products is an important need of the hour".

Agreeing that banking institutions may be "willing to fund new-age start-ups, but similar avenues are lacking for women's cooperatives", the concept note, however, believed, "The financial recession and subsequent consolidation of evidence on widespread disparities in wealth" has simultaneously "resulted in the rise of a solidarity economy in which cooperatives again play a central role."

The concept note said, "Cooperatives continue to be the only viable alternative to the volatility and exploitation of the free-market economy and may therefore be one of the few institutional structures that can provide a modicum of balance between the disparate groups within both India, and globally. Finding means to support and enhance the capabilities of these cooperatives is therefore imperative."

The concept note said all this and more, even as Mirai Chatterjee, chairperson, SEWA Cooperative Federation, having a membership of 106 women's cooperatives, told the workshop that less than 2% are women's cooperatives in India, seeking a "change this by advocating for an enabling policy environment" by involving public and private partnership.



The workshop was inaugurated by veteran social worker and SEWA founder Ela Bhatt, a winner of Ramon Magsaysay Award (1977) and Right Livelihood Award (1984), who regretted, "When a woman milks a cow in her village, she is not counted as a worker." But she said, "When she is in a dairy cooperative, she gets an identity and visibility." She wanted promotion of "a joint strategy of struggle and development for building an economy of nurturance."

Among those who participated in the workshop included representatives from the SEWA Cooperative Federation, SEWA Bharat (SEWA's national federation), International Cooperative Alliance (ICA) and the International Labour Organization (ILO), 42 grassroots women leaders of 21 cooperatives from 12 Indian states, and two participants from Iran's Rah-e-Roshd Cooperative.

When a woman milks a cow in her village, she is not counted as a worker. But when she is in a dairy cooperative, she gets an identity and visibility

The "joint strategy", discussed in the presence of Dr Simel Esim, director, International Labour Organization's (ILO's) cooperative unit, not only included a "decentralized, inclusive, equitable and self-reliant growth that promote the transcendence of structural barriers by small producers, consumers and service-providers", but also how to operate when "liberalisation and globalisation" are allegedly having an adverse impact on cooperatives.

The workshop was told, India has around 6.10 lakh cooperatives, with a total membership of about 25 crore, and quoting a 24,93,67,000. It quoted the ILO National Advisory Council's report "Development of Cooperatives in India", released in 2018, it was pointed out, less than 2% of these were women, pointing out, this has "consequences" for the overall economy.

The study said, if female employment rates were to match male rates in the United States, overall GDP global would rise by 5%. In Japan, such initiatives could increase GDP by 9%. In developing economies like India, the effect soars to 27%. Hence, it concluded, a starting point for all countries "is a long, hard look at their female workforce participation rates." The study further said, the initial findings of the ILO study of Workforce Participation Rate (WFPR) reflect marginal progress we have made to close the gap in male-female workforce participation. Since 1990, the overall WFPR has increased but in 2018 it stands at 48.5%, which is a staggering 26.5 percentage points below that of men. It added, women are over-represented in the vulnerable employment category.

News in Counterview, posted on 9th August, 2019

Women's cooperatives, less than 2% of total in India, need to ensure they don't lose out in market share

Posted on [August 9, 2019](#)

The Self-Employed Women's Association (SEWA), held a workshop in Ahmedabad on August 8-9 with the participation of representatives from the SEWA Cooperative Federation, SEWA Bharat (SEWA's national federation), International Cooperative Alliance (ICA) and the International Labour Organization (ILO), 42 grassroots women leaders of 21 cooperatives from 12 Indian states, and two participants from Iran's Rah-e-Roshd Cooperative

The seminar was inaugurated by SEWA founder Ela Bhatt, who told the participants, "When a woman milks a cow in her village, she is not counted as a worker. But when she is in a dairy cooperative, she gets an identity and visibility." Pointing out that this is what SEWA-promoted cooperatives are trying to do, she insisted on "a joint strategy of struggle and development for building an economy of nurturance."

Excerpts from the concept note presented at the workshop:

Cooperatives have been an integral part of nation building in India since Independence, rooted in post-colonial thought where the reconstruction of the local economy and decentralization of power towards the margins became paramount. Cooperatives allow for decentralized, inclusive, equitable and self-reliant growth that promote the transcendence of structural barriers by small producers, consumers and service-providers.

Liberalisation and globalisation have an adverse impact on cooperatives but the financial recession and subsequent consolidation of evidence on widespread disparities in wealth, have resulted in the rise of a solidarity economy in which cooperatives again play a central role.

Cooperatives continue to be the only viable alternative to the volatility and exploitation of the free-market economy and may therefore be one of the few institutional structures that can provide a modicum of balance between the disparate groups within both India, and globally. Finding means to support and enhance the capabilities of these cooperatives is therefore imperative.

However, we observe that the challenges facing cooperatives in general, have an additional gender problem. According to the National Cooperative Union of India, in 2009-2010 there were 610,020 cooperatives in India with a total membership of 249,367,000.

Women's cooperatives were less than 2 percent of the total number and their membership comprised less than one half per cent of the total membership in cooperatives in the country (ILO National Advisory Council "Development of Cooperatives in India" 2018).

This has consequences because a study of 128 countries (including developed and developing) states that 'if female employment rates were to match male rates in the United States, overall GDP would rise by 5%. In Japan, such initiatives could increase GDP by 9%. In developing economies like India, the effect soars to 27%.' A starting point for all countries therefore is a long, hard look at their female workforce participation rates.

The initial findings of the ILO study of Global Workforce Participation Rate (WFPR) reflect the marginal progress we have made to close the gap in Male-Female workforce participation. Since 1990, the overall WFPR has increased but in 2018 it stands at 48.5%, which is a staggering 26.5 percentage points below that of men.

There have been improvements in this gap since 2009, but ILO predicts that it is to 'grind to a halt during 2018–21, and possibly even reverse, potentially negating the relatively minor improvements in gender equality in access to the labor market achieved over the past decade.'

Further investigation of the statistics for developing countries throws up a common refrain, i.e., there is an unusually high proportion of the workforce that is self-employed. As of 2018, the ILO predicts 76.4% of the workforce in developing countries to be self-employed.

An important point to be noted here is that self-employment comes under the category of 'vulnerable employment' and is more likely to fall under informal employment. Women are over-represented in the vulnerable employment category which in the context of the developing world means reduced access to social protection norms, lack of labour laws and poor working conditions.

As several countries have a large and growing informal workforce, the question of work security, the future of work and how to formalize the informal workforce and enterprises are pressing and pertinent issues. Cooperatives and other forms of solidarity organizations have taken on a renewed significance in this context.

An International Cooperative Alliance Asia and Pacific (ICA-AP) Study stated that 'Investing in women's empowerment leads to gender equality, poverty eradication and economic growth. For building gender equity and equality, cooperatives are the ideal mechanisms due to their democratic and voluntary character given the established correlation between the engagement of women in co-operatives to poverty reduction.'

Various research analyses about the impact of cooperatives on women's empowerment have been overwhelmingly affirmative. Cooperatives empower women by helping them form

collectives with stronger negotiating powers, boost their economic well-being, and improve the economic security of their families.

Most importantly, the economic independence that women gain help them build social capital in societies where it is quite hard to come by and protects them to a certain degree from the vagaries of informal employment.

Cooperatives are also indispensable to the timely accomplishment of the Sustainable Development Goals (SDGs), specifically, achieving gender equality (SDG 5) and providing for Decent Work and Economic Growth (SDG 8). ICA-AP in partnership with its members has been working on specific targets under both these SDGs.

For example, under SDG 5, it's working on building an enabling legal and policy environment, equal participation at all levels and especially at leadership and decision making, skill development for socio-economic empowerment and regular collection and use of sex-disaggregated data to track progress.

Likewise, pertinent targets under SDG 8 like promoting development-oriented policies that support decent work and entrepreneurship and achieving full and productive employment for all including women with equal work for equal pay, are attainable through the cooperative model and support system.

But, is that enough?

The success of women's cooperatives, like any other institution, depends on a variety of factors. In the current business environment, local and global, being relevant and competitive is key. Women's cooperatives need to ensure that they don't lose their market share to other forms of cooperatives or corporate enterprises. Access to and knowledge of modern technologies and market linkages will go a long way in ensuring the sustainability of women's cooperatives.

Networking amongst women for engaging in business development and exploring possibilities to enter into business agreements for procurement and sale of respective products is an important need of the hour. Training and skill-building is another important prerequisite.

Secondly, they need the support of an enabling environment with policies, laws and regulations that assist in the smooth functioning of the cooperatives. For example, some of the women's cooperatives in India face hurdles while registering their cooperative, and similar challenges when they apply for expansion.

Simpler regulatory processes may go a long way in encouraging and sustaining women's cooperatives. An enabling environment to promote women-led and owned cooperatives would help millions of working women secure their rights and livelihoods.

Thirdly, a key pillar to the advancement of women's cooperatives is the availability of funds for financing and investing in the cooperatives. Banking institutions are more than willing to fund new-age start-ups, but similar avenues are lacking for women's cooperatives.

These cooperatives also require a certain degree of hand-holding to understand the myriad processes involved in accessing loans or investments from public and private financing institutions.