

# Strengthening Solidarity

Enabling Women's Cooperatives & Collective  
Enterprises to Thrive

13-14 December 2022

NCUI, Delhi

WORKSHOP REPORT



**"When women come together, there is greater recognition of their identity and work. If we want to have a just and equal society, we must promote and support women's collectives. Cooperatives are the future of our country and necessary for economic development."**

-Mirai Chatterjee, Chairperson, SEWA Cooperative Federation

## INTRODUCTION

SEWA Cooperative Federation, in partnership with SEWA Bharat, the National Cooperative Union of India (NCUI), and International Co-operative Alliance Asia-Pacific (ICA-AP), organised a National Workshop for Women Cooperators in New Delhi on December 13 & 14, 2022. The workshop titled, **Strengthening Solidarity: Enabling Women's Cooperatives & Collective Enterprises to Thrive** had 160 participants from 40 cooperatives from 17 states of India. The workshop was inaugurated by Mr. Dileep Sanghani, President, the National Cooperative Union of India and Dr. Chandrapal Singh Yadav, President, International Co-operative Alliance. Mirai Chatterjee, Chairperson, SEWA Cooperative Federation, Renana Jhabvala, President, SEWA Bharat, Sangitaben Gamit, Board member and farmer, Megha Tribal Women Farmers' Cooperative, and Geetaben, Board member, Delhi Credit Cooperative were also on the inaugural panel.

India's cooperative movement is the largest in the world and cooperatives in India have over 29 crore members in approximately eight lakh institutions.<sup>1</sup> Women constitute about a quarter of this total membership and there are currently more than 25,000 women's cooperatives in the country.<sup>2</sup> Cooperatives can play a central role in taking women forward towards their economic empowerment and helping them realise their full potential.

In September 2022, the national government announced the formulation of a new National Cooperative Policy with a vision of "Sahakar Se Samriddhi" or "Prosperity through Cooperatives". The objective of the policy is to strengthen the cooperative movement in the country, deepen its reach to the grassroots and promote a cooperative-based model of economic development.

The deliberations at the workshop were summed up in a Delhi Declaration 2022 with recommendations developed and endorsed by all the participants. Participants took a pledge to work on the 15 points in the declaration. Dileep Sanghani, who was the Chief Guest at the inaugural and valedictory sessions agreed to place the declaration and its recommendations before the committee at the meeting of the national cooperative policy committee which took place in Mumbai immediately after the workshop, for inclusion into the national co-operative policy.

This report presents the issues that were discussed at the workshop and is divided into four themes of the workshop: **ease of doing business, access to financial services, governance and capacity-building, and digital inclusion**. Each of the four themes had a panel discussion followed by breakout group discussions.

---

<sup>1</sup> <https://pib.gov.in/PressReleasePage.aspx?PRID=1857025>

<sup>2</sup> As mentioned by Mr. Sudhir Mahajan, Chief Executive NCUI





L to R: Mr. Dilip Sanghani, Dr. Chandrapal Singh Yadav, Sangitaben Gamit, Mirai Chatterjee, Renana Jhabvala, and Geetaben lighting the lamp at the inauguration.

## **OBJECTIVES OF THE WORKSHOP**

- 1) To learn and exchange experiences, recognise strengths, lessons learned, and challenges faced by women's cooperatives in India.
- 2) To explore resilience-building and the role of a support system in strengthening women's cooperatives and collective enterprises.
- 3) To share learnings on the role of women's cooperatives and the support system for women's cooperatives to build back better.
- 4) To develop a set of recommendations for the new cooperative policy being developed by the Ministry of Cooperation around the following areas:
  - a) Ease of doing business: Marketing
  - b) Streamlining and simplifying procedures for access to financial services
  - c) Capacity-building for improving governance
  - d) Digital inclusion of women's cooperatives

## INAUGURAL PANEL

Mr. Dileep Sanghani, President, NCUI, Dr. Chandrapal Singh Yadav, President, ICA-AP, Miraiben Chatterjee, Chairperson, SEWA Cooperative Federation, Renanaben Jhabvala, President, SEWA Bharat, Geetaben, board member, Delhi Credit Cooperative, and Sangitaben Gamit, farmer and board member, Megha Tribal Women Farmers' Cooperative inaugurated the national workshop for women cooperators. There was a moment of remembrance for the visionary leader and founder of the SEWA movement, Elaben Bhatt.

First to take the podium, Mr. Sanghani addressed the audience by underscoring the importance of livelihood and income for women. "If we have to support women, we must ensure that all women are economically empowered. In doing so, cooperatives play a vital role. The National Cooperative Union of India will support this fight all along."

Dr. Chandrapal Singh Yadav, President, International Co-operative Alliance Asia-Pacific, reiterated that India's cooperative movement is the world's largest. "Despite women being half the country's population, their participation and representation in the cooperative movement remains insufficient. Among the nearly 32 crore cooperative members in India, women are only 20 to 25 per cent, including primary cooperative societies to apex organisations." Dr. Yadav stressed the need to increase awareness among women about cooperatives and organisations like SEWA Cooperative Federation, which work to empower women economically. "The cooperative sector is critical in strengthening women's financial condition, access to livelihoods, and providing them with a respectable place in society."

Apex organisations like the NCUI need to take steps to increase awareness about cooperatives, along with their viability and benefits. "These programmes should aim at connecting women with means to livelihood. They are a valuable resource, but their energy is not being put to optimal use." Geetaben, board member, Delhi Credit Cooperative, shared her experiences of being inspired by the SEWA Bank. "Renanaben advised us to form small cooperative societies. We started with three areas in Delhi - Raghbir Nagar, Sunder Nagari, and Jahangirpuri. Cooperatives everywhere should have sufficient funds, so we're never at the mercy of others." Espousing this sentiment, Dr. Yadav concluded, "With the right support and handholding through legal and financial organisations, women can bring a revolution in the country's cooperative movement."

Miraiben Chatterjee, Chairperson, SEWA Cooperative Federation, spoke of the learnings on financial access, digital access, and taxation among others, from the first national workshop held in August 2019 in Ahmedabad. "We have gathered here today to take forward the learnings from that workshop. The main objective of this two-day workshop is to learn from one another." She cited Elaben's vision while emphasising the impact of women coming together on their work and identity. "Cooperatives are the future of our country, economy and the reformation of society."



Sangitaben Gamit, farmer and board member, Megha Tribal Women Farmers' Cooperative shared her experiences as a member of the women farmers' collective. "During the pandemic, there was nobody to enquire about the condition of our members. We had no work, and access to food was limited." She spoke about the cooperative's steadfast response to their collective distress. They collaborated with nurses and healthcare workers to understand the use of medical kits and equipment like oximeters. "The cooperative stood together and came to everyone's aid, and assistance." Sangitaben's address highlighted the role of cooperatives in building back better.

"Although it is difficult to get women together, nonetheless, when it occurs, there is progress and prosperity," said Renanaben Jhabvala, President, SEWA Bharat. She drew attention to the importance of access to finance and capital for women's cooperatives and collective enterprises, which government bodies and financial institutions must prioritise. "Women's work continues to be invisible. Their voices must be louder. They should recognise the value of their work. Women must recognise their contribution to the nation's progress."

## **THEME 1: EASE OF DOING BUSINESS**

Marketing is a key driver for the sustainability of an enterprise. With access to new markets, product diversification, and channel innovation, enterprises increase their customer base and revenue. However, marketing is often a major block and a challenge for women's cooperatives on their path to sustainability and scale. Access to markets, digital literacy, constantly changing market trends, and access to technology play a role in this discourse.

Digital marketing has opened up several opportunities, yet women's cooperatives are unable to access these and use them to their full potential. The Government e-Marketplace (GeM) has been doing significant work to include women entrepreneurs and collective businesses to increase public procurement, accessibility and language. Yet the cost of marketing on private platforms continues to remain a challenge.

There have been several initiatives by the government to support cooperatives to run successful businesses. Civil society organisations have also promoted cooperatives and provided them with support and inputs. However, challenges remain and further work is needed to provide an enabling business environment for cooperatives.



Left: Etwari Devi sharing her experiences



Top (L to R): Ms. Etwari Devi, Torpa Mahila Krishi Bagwani Swavlambi Sahakari Samiti, Mr. Anurag Awasthi, GeM, Dr. Sudhir Mahajan, NCUI, Ms. Ila Shah, Lok Swasthya Mandli, Mr. Saroj Mahapatra, PRADAN

## Government Initiatives

### National Cooperative Union of India

The National Cooperative Union of India (NCUI) is an apex organisation that provides various types of support to cooperatives for marketing, product design, capacity-building, and other inputs. The NCUI Haat provides a platform for marketing the products of cooperatives across the country. There are 34 projects across the country and these give national visibility to products. NCUI pays for the travel and stay of persons coming to the Haat. In addition to marketing their products, women cooperative members also get an opportunity to exchange ideas. All sales at the Haat are credited within one week to the cooperative. NCUI also organised a Cooperative Fair in 2021 and 2022 and registered sales of Rs 2 crores. The national workshop participants exhibited their goods at the NCUI and sold products worth over one lakh in two days.

Further, NCUI has taken membership in the export promotion council of handicrafts. This gives the producers an international presence because buyers come from all parts of the world. In addition, NCUI has made linkages with various organisations such as the National Institute of Fashion Technology (NIFT) for design input and IIT's rural technology group to develop specific types of labour-saving devices.

### Government e-Marketplace portal

In 2017, the government set up the Government e Marketplace(GeM) portal as a marketplace for goods and services. About 140,000 women members are selling their products on this portal. There is a 3% reservation for women on GeM. Cooperatives can register on this portal and sell products and services to government departments.

Government e-Marketplace or GeM is hosted by the Directorate General of Supplies and Disposal, where commonly used goods and services can be procured. It is a one-stop portal that aims to

enhance transparency, efficiency, and speed in public procurement. It provides the tools for e-bidding, reverse e-auction, and demand aggregation to facilitate the government users achieve the best value for their money. The purchases through GeM by Government users have been authorised and made mandatory by the Ministry of Finance by adding a new Rule No. 149 in the General Financial Rules, 2017.

### **Cooperative Initiatives**

Lok Swasthya SEWA Sahakari Mandli (LSM) is a women's cooperative that was formed 30 years ago. It manufactures and sells Ayurvedic medicines, apart from making low-cost generic drugs accessible to women in the informal economy and creating health awareness in communities. They find that the bulk wholesale business works well for them, especially in Ayurveda. Their experience has shown that while business visibility increases through online presence, the cost of online marketing on private platforms such as Amazon and Indiamart is high. Additionally, online presence needs adaptation to the constantly changing features of the online portals which is difficult.

Torpa Mahila Krishi Swavlambi Sahkari Samiti Ltd. has been promoted by PRADAN. It has 2500 shareholders. They cultivate watermelons, tomatoes, and other agricultural produce. During the COVID-19 pandemic, it was especially difficult to market their produce. Even though the cooperative got an award from the district authorities, they feel they still have a long way to go.

PRADAN mobilises farmers to form Farmer Producer Organisations (FPOs) and provides various types of training to women, including how to increase productivity, assess market demand, etc. They have established 66 FPOs so far with an average turnover of Rs 2 crores. Community ownership of the collective is the most important feature for the success of the cooperative. There is still a need for capacity-building to make business plans and other inputs to run a successful business.

### **Challenges**

Several challenges are faced by women's cooperatives in successfully carrying out their business. These range from awareness about market demand acquiring specific skills for making business plans, online selling, among others. To operate their businesses successfully, women mentioned the following areas where they need help:

#### **a) Marketing**

- Marketing of products and services
- Fair pricing of products to ensure returns to members and also market competitiveness
- Competitiveness, provision of a permanent space for selling produce
- Competing with larger organisations: for example, small cooperatives find it difficult to compete with larger organisations and pay the fee or deposit for submitting tenders
- Product development and design
- Lack of awareness about GeM and other marketing opportunities, both online and offline
- High cost of marketing on private platforms





Mahila Haat organised as part of the workshop.



## b) Funding and financial issues

- Getting funding for business: getting working capital, cash credit, loans with affordable or subsidised interest rates
- Lack of awareness about funding and subsidy sources: information about schemes in newspapers does not reach women because they have limited literacy. Also many women at the grassroot level don't read newspapers, so information should be on autos, at anganwadis, etc.
- Rules regarding GST: even small cooperatives have to pay at the same rate as larger organisations which cuts into their profits.

## c) Overall management

- Management, governance, and leadership: need for strengthening, developing young leaders
- Strategic planning
- Growth of cooperatives from local to national level
- Digital literacy: while there is a need for digital literacy, there is also difficulty in accepting new technology. There are issues of infrastructure, connectivity, and cost.

## **THEME 2: ACCESS TO FINANCIAL SERVICES**

Women-owned enterprises in India face a financing gap of around 70 percent, according to a study by the International Finance Corporation (IFC). In order to grow, diversify, innovate, and scale, women's enterprises need access to finance. Women's cooperatives often face challenges in accessing loans from financial institutions because of collateral requirements, high-interest rates, and large value of loans. The COVID-19 pandemic showed us that women's enterprises required small loans at low rates of interest to diversify and scale their businesses even in a time of crisis.

Credit and access to funds are crucial for the cooperative to carry out its business operations and grow successfully. There are several institutions that are geared towards giving loans to cooperatives and especially to women's cooperatives. However, cooperatives are not always aware of possible funding sources and there is a need to spread greater awareness regarding the same.

### **Friends of Women's World Banking**

FWWB lends to institutions and not to individuals but is more flexible about giving loans compared to banks. It does not take any security deposit or processing fees. They continue to offer support to the borrower even after a loan has been given. FWWB also offers capacity-building to cooperative leaders and staff.

### **National Cooperative Development Corporation**

NCDC started in 1963 and has 18 offices in India. Through loans and grants advanced to state governments to finance primary and secondary-level cooperative societies, NCDC supports and promotes activities, services, and commodities based on cooperative principles. Loans less than one crore can be taken from the state offices of NCDC. The Corporation has created various schemes to assist different types of cooperatives across the country. Its efforts have formed ripples in India's cooperative movement. The NCDC funded the Meghalaya Milk Mission, which led to a quiet yet powerful dairy cooperative movement in the northeastern state. Nandini Sahakar by the Corporation is a women-focused framework of financial assistance, project formulation, hand-holding, and capacity development aimed at assisting women cooperatives in pursuing business model-based activities in different sectors. Its Yuva Sahkar scheme encourages youth to start new ventures and businesses aimed at women, and members of the scheduled castes and tribes.

### **Kinara Capital**

This NBFC offers collateral-free loans of Rs. 2-25 lakhs. Kinara Capital has launched Hervikas collateral-free loans for women-owned MSMEs. Kinara Capital would like to go to the field – they would rather go to the borrower than have the borrower come to them. They are very particular about making finances available to women borrowers and have told their officers that they are not allowed to ask any questions to women that they wouldn't ask men.

### **Cooperative Initiatives**

In addition to sources of funding like the ones mentioned above, cooperatives themselves have provided support to their members at times of crisis. Megha Tribal Women Farmers' Cooperative





Top (L to R): Ms. Kanchan Devi, Karnbhumi Farmer Producer Company Bihar, Ms. Khyati Shah, KINARA Capital, Ms. Renana Jhabvala, SEWA Bharat, Ms. Vanitha R, NCDC, Mr. S.S. Bhatt, FWFB, Ms. Tshering Doma Bhutia, Sikkim State Cooperative Union

was registered in 2014 and has 1000 members. The members are engaged in organic farming of cereals and vegetables and for the first time used organic fertilisers instead of chemical ones. During the COVID-19 pandemic, when members were unable to sell their produce, the cooperative came to the members' aid and distributed food kits, medical kits, etc. They also made kits for farmers with seeds and other inputs at half the actual price so that the women members could get work and earn an income.

SEWA Delhi Credit Cooperative has grown from a small collective to a registered cooperative. During the COVID-19 pandemic, Rs 4 crore worth of loans were disbursed. Today it has Rs 6 crores worth of outstanding loans. The cooperative also has an information centre to disseminate information about Aadhaar cards, identity cards, and account keeping, among others.



## Challenges in financial access

While some cooperatives have got loans from NCDC and Rabobank, awareness about sources of funding is one of the challenges faced by participating cooperatives. Participants mentioned that they would like to have greater awareness about NBFCs like Kinara Capital which give loans at lower interest rates to women-led cooperatives.

Loans from banks are difficult to get due to their strict requirements about the documents required. Banks often ask for collateral. Paperwork and the process for getting loans is sometimes difficult. The position of Bank Mitra has been created to assist customers but they are not given a supportive environment to help women. Sometimes they are not even given space to sit in the bank branch.

Women are often required to have a male member with them when they go for a loan from the bank. There is less faith in women being creditworthy. Some participants also mentioned the usefulness of subsidised interest rates for women's cooperatives and access to CSR funding.

## THEME 3 - GOVERNANCE AND CAPACITY-BUILDING

Enterprise governance is key to sustainability. Women's cooperatives and collective enterprises require not only technical skill upgradation but also constant capacity building in the areas of leadership development, business strategy and planning, digital literacy, and marketing that are tailored to their needs. While the conversation around Cooperative Universities has picked up in India, there is a need to look at how women's cooperatives can be a part of the conversation.

In this session, the discussions focussed on the governance of cooperatives, capacity-building for governance and more broadly capacity-building for running a successful cooperative business.

"The biggest challenge we face with women's Self Help Groups (SHG) is that we are unable to make the group sustainable. All the women who join us won't be equally qualified. Maintaining a bill book, understanding about profit and loss, that requires capacity building. That's what we need to work on. Capacity-building to sustain the SHGs." - Saduf Yusuf, WISE, Kashmir.



Left: Ms. Sadaf Yusuf, WISE Kashmir.



Right: Women cooperators at the national workshop

## **Representation of women on cooperatives' boards**

The proposed new policy for cooperatives in India recommends that there be at least two women on the cooperatives' board of directors. This is a welcome step but gradually there must be more women participating in decision-making at the board level. It must also be ensured that women are given the required capacity-building to make their participation meaningful. Even if women have limited formal education, they can be given the inputs to become effective directors on the board.

"I am a board member of the Lok Swasthya SEWA Mandli, a health cooperative promoted by SEWA. We need trainings and the opportunities to meet other women board members and learn from each other. There is no age limit for such training. As a board member, I have learned negotiation skills, through which we were able to negotiate a good price for a new shed that we needed to purchase." - Dhangauriben, Lok Swasthya Mandli.

## **Importance and need for capacity-building**

The panellists and participants expressed the need for various types of trainings and capacity-building workshops to run women's cooperatives well. Since most of the women have limited formal education, they need trainings on both governance issues and on the technical aspects of the business being run by the cooperative. Capacity-building thus has to be two-pronged to address both these aspects. Also, just one or two trainings on a topic are not enough. The trainees need ongoing training and hand-holding to properly internalise and learn the topics on which they are being trained.

"At the level of our collectives, we have strength. We need to meet the local officials like the District Collector and present our issues there." - Beant Kaur, SEWA Punjab representative.

## **Need to train cooperative members**

One of the issues that emerged was the need to build the capacities not just of the cooperative leaders but also of cooperative members, especially on the technical aspects of their respective trades. While board members receive training on various aspects ranging from cooperative management to business-related trainings, members often do not receive enough inputs.

"We have a fisheries cooperative in Odisha and have 107 members in our cooperative. Not all women are trained to recognise if the fish is healthy, or the best way to pack the fish. The members of the board receive trainings but few trainings reach the members. We need to train members so that they are able to carry out their business in a more profitable manner." - Sasmita Rout, Om Sai Multipurpose Women's PFCS.

"Trainings, once or twice, is not enough. After one or two training sessions, when women cooperative members go back, and implement the learnings from the trainings and fail, they get demotivated. What we need is to help our women become independent and confident. We need to build individual capacity first. Trust in one's capabilities is important." - Tshering Doma Bhutia, Sikkim State Cooperative Union.





Ms. Tshering Doma Bhutia sharing her experiences.

#### **THEME 4: DIGITAL INCLUSION**

The emergence of the digital economy has transformed the way in which work is organised, both for the worker and for the employer/customer. Technology has the potential to improve the ways in which women workers of the informal economy and their collective businesses engage with local and global supply chains; however, it has also brought in new forms of control and barriers to access.

This panel explored both the enabling factors and roadblocks thrown by technology in this new economy, the role of federations and other intermediary organisations that work with women's collective enterprises; and the role of governments in regulating the digital economy to protect informal women workers.

During the discussions in this panel, it was evident that there is a lot of variation in the adoption of digital technologies among different cooperatives. From record-keeping to sales, some cooperatives were doing a lot of their work and operations digitally as compared to others. Most of the cooperatives present at the workshop said that they recognised that this was an urgent need, yet they found it very challenging.



## Importance of building trust and maintaining transparency

An issue that was raised was of earning the trust of the people when one is doing digital transactions such as collecting money. Anita Patel shared how she does digital financial transactions in the village to ensure transparency and build trust.

"I am a business correspondent. When I go to a village, I work through a local resident who is trusted by the residents of the village. Also, for financial transactions, I sit in an open space near the local pond in the village, where lots of people come and go, so that all can see what I am doing and trust is created. Today, I am handling Rs 2 lakhs worth of transactions in one day." - Anita Patel, Nari Ekta CLF and Raigarh Mahila Sangh.



Left: Ms. Anita Patel, Nari Ekta CLF & Raigarh Mahila Sangh.

Top (L to R): Ms. Srimayi Laddagiri, SEWA Bharat, Ms. Anita Patel, Mr. Osama Manzar, DEF, Ms. Prerna Seth, JustJobsNetwork, Ms. Asha Ajmeri, VimoSEWA

## **What works - some success stories**

Participants shared how they had used digital platforms to sell their products. Reemaben from SEWA Ruaab used Meesho to sell apparel and found it profitable. Geetaben from Delhi Credit Cooperative narrated an instance where Savitaben, a street vendor used WhatsApp for her business.

PRADAN helped Gram Udyog Raigad Mahila Sangh to start vlogging on YouTube. A local promoter reached out to them to participate in his fair and even waived the initial fee of Rs. 6000 as this is a rural cooperative. YouTube vlogging gave them a lot of visibility and now these entrepreneurs can be reached out to directly through social media.

Earlier VimoSEWA used to make home visits to collect insurance premiums. They now collect premiums digitally using their QR code. They also use net banking to disburse payments and take collections. An instant receipt is generated on receipt of payment. VimoSEWA has also developed its own app to keep track of members' policies.

## **Building Local Expertise**

To encourage the use of digital methods in a cooperative, it was suggested that it is best to train two or three women from a cooperative on the use of these methods. Not every member of the cooperative needs to learn digital methods – just building the capacities of two or three women who have the aptitude and the inclination is a good beginning. The important element is to build local expertise - these local women are known to the community and trusted by them.

## **Using existing digital platforms for marketing**

It was suggested that it is better to use existing platforms like Facebook, Instagram and register on existing e-commerce platforms to sell products rather than women's cooperatives setting up their own e-commerce website, as it is more expensive to develop platforms and requires more management.

## **Use of digital means increase outreach**

Members recognised that the adoption of digital means has several benefits. It increases the outreach of the cooperative and enables it to reach a larger market.

## **Cyber Crime**

The panellists agreed that while going digital was the way forward, cybercrime is a reality and everyone using digital methods needed to maintain checks. The fear of cybercrime deters some women from making the change to digital operations. Women narrated personal experiences where they had lost money due to cybercrimes. They also wanted to understand issues about data privacy.

## **Fear of Using Digital Methods**

Sudeshben from Delhi Credit Cooperative said that she fears using digital technology and has limited knowledge about it. She narrated an instance where she had gone to the ATM to withdraw



some money. The money was taking a while to come. A man standing behind her told her the ATM was not working. She believed the man and moved away. A few minutes later, the money did come out and was taken by that man. She later realized that the money had been debited from her account and complained to the bank, but the bank could not do anything about her lost money. Since that time she has stopped using the ATM for withdrawal of money.

### Challenges related to Digital Inclusion

While some cooperatives have taken steps towards digitising their operations, several challenges remain. In addition to the challenge of cybercrime, there are several other issues that need to be addressed.

One set of challenges relate to the ability of the cooperative to use digital methods and the primary use of English as the language for operations. Even where the language issue is not a major problem, members need training and some hand-holding in using digital devices. Also, there is a resistance to taking up digitisation and members need to be educated about its benefits.

A second set of issues relate to poor connectivity and access to a smartphone. Better infrastructure is needed and more women need to have access to smartphones to move ahead with digitising the operations of their cooperatives.

### THE DELHI DECLARATION FOR WOMEN COOPERATORS

Based on the learnings and the recommendations from the two-day workshop, the Delhi Declaration for Women Cooperators was formulated and presented to all the members present at the workshop. The women cooperators suggested additions to the Declaration and then endorsed the Declaration. A copy of the Declaration was handed to Mr. Dileep Sanghani, President, National Cooperative Union of India (NCUI) and Dr. Hema Yadav, Director, VAMNICOM, who are also members of the National Committee constituted by the government to formulate the National Cooperative Policy.



Left (L to R): Mr. Dileep Sanghani, NCUI, Ms. Mirai Chatterjee, SEWA Cooperative Federation  
Right: Participants endorsing the Delhi Declaration for Women Cooperators



## CONCLUSION

In their concluding remarks, the participants stated that they really valued this opportunity to come together, meet, and learn from each other's experiences. They felt that they had received a lot of energy and encouragement from the meeting. They also reiterated that the non-negotiables for women's empowerment are organising women into cooperatives, having community ownership and collective strength, and the need to follow cooperative principles.

Renana Jhabvala from SEWA Bharat summed up the challenges of women's cooperatives and how the cooperatives can be encouraged. Getting women to come forward and form a cooperative is not easy. But when women are at the forefront, overall development happens. The first step is to motivate women to form a cooperative, and for this, the registration process needs to be made simpler. Further, women need help to understand the various rules and laws to be followed. Access to credit is crucial for the growth of the cooperative. There should be separate streams for women's cooperatives. NCDC helps, but even from there, it is difficult to get a loan. It was suggested that in the upcoming budget, it would give a great fillip to women's cooperatives if a separate budget line could be put in for them. In her words, "Women are participating in cooperatives and collectives, but need greater visibility and voice."

Dileep Sanghani gave an example of how once women are given the opportunity, they demonstrate their abilities and skills. He recalled how in 1995-1996, the Amreli Cooperative Bank chairman amended the by-laws to include women on the board. Today, there are six women on the Board of the Amreli Cooperative Bank.

The ICA-AP also promised to take the Delhi Declaration to their women's committee and discuss how it can be adopted by women's cooperatives in other countries as well. They will also present this Declaration at the Ministers' Conference that is held every 4 years as an example of how women's cooperatives in other countries can take their cause forward. It was also underlined that along with presenting the Delhi Declaration to the government committee, at the next such meeting two or three years hence, the cooperatives should also share what they have achieved and how they have moved forward.

The panellists shared that they hope women's cooperatives emerge as a vibrant type of organisation and a brand that moves forward successfully.

## THE DELHI DECLARATION FOR WOMEN COOPERATORS

14 December 2022

We 100 women cooperators from 18 states of India<sup>1</sup>, resolve to strengthen our solidarity and promote inclusive growth by promoting and strengthening women's cooperatives and women's leadership in the cooperative movement by undertaking the following:

### **1. Organise rural and urban women workers, especially those in the informal economy, into cooperatives for livelihood with social protection**

- Undertake economic activities that are identified by women including agriculture, animal husbandry, crafts and other production, services, savings and credit, trading and manual labour, among others.
- Link women in cooperatives with government and other programmes and services to strengthen their livelihoods thereby supporting women's economic empowerment.
- Ensure social protection of women in cooperatives, thereby supporting their economic empowerment by facilitating linkages with government and private social protection and social security providers.

### **2. Facilitate and provide access to financial services, including working capital and insurance**

- Ensure a suitable and affordable stream of finance for women's cooperatives through the public and private sector.
- Insure women cooperators, their businesses, machines and equipment by facilitating

---

<sup>1</sup> 100 women cooperators from 18 states of India met in New Delhi on 13-14 Dec 2022 at the National Workshop for Women Cooperators titled *Strengthening Solidarity: Enabling Women Cooperatives and Collective Enterprises to Thrive*, jointly organised by SEWA Cooperative Federation, SEWA Bharat, National Cooperative Union of India (NCUI), and International Cooperative Alliance, Asia-Pacific (ICA-AP) at NCUI.)

linkages with insurance companies

- Provide financial literacy and financial management training to women cooperators to strengthen and grow their businesses

### **3. Provide cooperative education and awareness on the cooperative model as a means of livelihood and social protection**

- Educate women workers on the values and principles of cooperatives. · Create awareness on the potential of cooperatives and the means by which they can provide livelihoods and social protection for women, build social solidarity and have social and economic impact at local, national and global levels.

### **4. Provide programmes and courses for capacity-building and strengthening leadership**

- Develop appropriate training modules with women cooperators, and as per their needs.
- Develop a cadre of grassroot trainers with experience of working in cooperatives to provide hands-on and appropriate training.
- Provide opportunities for peer learning through exposure programmes, tailor-made courses and mentoring.
- Provide digital literacy training to bridge the gender digital divide and enable online marketing and other business linkages.

### **5. Advocate for appropriate laws, policies and programmes that promote women's cooperatives and their collective entrepreneurship**

- Collect gender-disaggregated, state-wise data on cooperatives and make it available at the state and national level, to enable cooperative to cooperative trade.
- Create an enabling environment for ease of doing business by simplifying registration procedures, enabling creation and registration of innovative cooperatives, engaged in non-traditional economic activities, simplifying and streamlining compliance and reporting systems through a consultative process with women cooperators.
- Include 'cooperatives' in the definition of 'startup' to encourage business activities through cooperative models and enable them to receive funds and tax exemptions.
- Provide tax moratorium for women's cooperatives up to Rs 20 Crore turnover



Developing a 'Women's Cooperative Enterprise Development Fund' to enable capitalisation and business development. The process to access support from this fund should be simple and should be prepared in consultation with cooperatives and their federations.

Ensure that legislation and regulation of cooperatives and their federations, protect the cooperative's autonomy and promote independent decision-making

Promote and facilitate marketing of products and services of women's cooperatives, both online and offline, through preferential procurement policies, waiving of deposit monies, capacity-building to navigate the current systems and simplifying these.

- Provide preferential distributorship of agricultural inputs to women's agricultural cooperatives/FPOs to enable them to procure these at lower prices and compete in the market.

Invest in women's cooperatives and enable access to financial services at affordable rates, and provide support to actually obtain finance like loans and working capital, and insurance.

Provide permanent spaces to women cooperatives in high tourist footfall areas to enable them to access markets beyond their local areas.

- Develop Women's Enterprise Support Services to provide comprehensive business development services to women's cooperatives through one window.
- Support and enable digitization of women's cooperatives and organise digital literacy to bridge the gender digital divide.

Increase representation of women cooperators in cooperative boards, especially in those undertaking economic activities like farming conducted predominantly by women, executive committees of cooperative federations and in national and international cooperative forums.

- Ensure a special role for women cooperators and women's cooperatives in disaster and emergency situations, by involving them in planning and implementation of all programmes and services for immediate relief and longer-term rehabilitation and resilience-building.
- Encourage research on, by and for women's cooperatives.
- Link women's cooperatives pro-actively with all new initiatives like the proposed

cooperative university and export of their products and services.

- Link women's cooperatives and their Federations with the G-20 processes, showcase their contributions to the Indian and global economy, and facilitate preferential procurement of their cooperatives' products and services, including export orders.



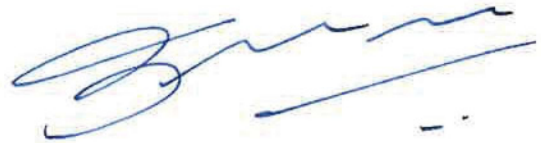
Mittal Shah  
Managing Director  
SEWA Cooperative Federation



Sanchita Mitra  
National Coordinator  
SEWA Bharat



Sudhir Mahajan  
Chief Executive  
NCUI



Balasubramanian Iyer  
Regional Director  
ICA-AP



## Strengthening Solidarity

Enabling Women's Cooperatives & Collective Enterprises to Thrive

### Agenda - Day 1 (13 December, 2022)

09:00 am onwards	Registration
09:45 am	Welcome, prayer, introduction & lighting of the lamp, felicitating guests
10:15 am	<b>Looking back, looking forward: Women's Cooperatives show the way (Inaugural session)</b> <b>Mr. Dileep Sanghani</b> , President, NCUI <b>Dr. Chandrapal Singh Yadav</b> , President, ICA-AP <b>Ms. Mirai Chatterjee</b> , Chairperson, SEWA Cooperative Federation <b>Ms. Renana Jhabvala</b> , President, SEWA Bharat <b>Ms. Sangeeta Gamit</b> , Farmer and Board Member, Megha Tribal Women Farmer's Cooperative, Tapi <b>Ms. Geeta</b> , Board Member, Delhi Credit Cooperative
11:15 am	<b>Theme 1: Ease of doing business - Marketing</b> <b>Chair:</b> <b>Dr. Sudhir Mahajan</b> , IAS (Retd.) Chief Executive, NCUI <b>Panelists:</b> <b>Mr. Anurag Awasthi</b> , Chief Manager, Social Impact and Inclusive Seller Growth, GeM <b>Mr. Saroj Mahapatra</b> , Executive Director, PRADAN <b>Ms. Ila Shah</b> , CEO, Lok Swasthya Mandali <b>Ms. Etwari Devi</b> , Torpa Mahila Krishi Bagwani Swablambi Sahakari Samiti Ltd., PRADAN
12:15 pm	Breakout groups & discussion
01:30 pm	Lunch
03:00 pm	<b>Theme 2: Access to Financial Services</b> <b>Chair:</b> <b>Ms. Renana Jhabvala</b> , President, SEWA Bharat <b>Panelists:</b> <b>Mr. S. S. Bhat</b> , Executive Director, FWWB <b>Ms. Vanitha R</b> , Chief Director, National Cooperative Development Corporation <b>Ms. Khyati Shah</b> , EVP, Marketing & Social Governance, Kinara Capital <b>Ms. Kanchan Devi</b> , Board Member, Karnabhumi Farmer Producer Company Limited <b>Ms. Tshering Doma Bhutia</b> , Sikkim State Cooperative Union

04:00 pm	Tea
04:30 pm	Breakout groups & discussion
05:30 pm	Visit to Mahila cooperative Haat at NCUI
07:00 pm onwards	Cultural programme and Dinner

## Agenda - Day 2 (14 December, 2022)

09:30 am	Prayer and Sharing
10:00 am	<b>Theme 3: Governance and Capacity-building</b> <b>Chair:</b> Mr. Balasubramanian Iyer, Regional Director, ICA-AP <b>Panelists:</b> Ms. Savitri Singh, Deputy Chief Executive, NCUI Dr. Hema Yadav, Director, VAMNICOM Ms. Sudesh Khanna, Chairperson & Board Member, Delhi Credit Cooperative Ms. Dhangauri Solanki, Lok Swasthya Mandali
11:00 am	Breakout groups and discussion
12:00 pm	<b>Theme 4: Digital Inclusion</b> <b>Chair:</b> Mr. Osama Manzar, Founding Member, Digital Empowerment Foundation <b>Panelists:</b> Ms. Srimayi Laddagir, Manager, SEWA Anubandh Ms. Prerna Seth, Fellow, JustJobs Network Ms. Asha Ajmeri, VimoSEWA Insurance Cooperative Ms. Anita Patel, Nari Ekta CLF & Raigarh Mahila Sangh
01:00 pm	Lunch
02:30 pm	Breakout groups & discussion
03:30 pm	Sharing major learnings from all sessions
04:30 - 05:00 pm	<b>Delhi Declaration and Closing</b> Ms. Mirai Chatterjee, Chairperson, SEWA Cooperative Federation Ms. Renana Jhabvala, President, SEWA Bharat Dr. Hema Yadav, Director, VAMNICOM Mr. Dileep Sanghani, President, NCUI Mr. Kelvin Sergeant, Senior Enterprise Development Specialist, ILO



## एकजुटता का मजबूतीकरण

महिला सहकारी समितियाँ एवं सामूहिक उधमो का विकास

### कार्यसूची (एजेंडा) - दिन १ (१३ दिसम्बर २०२२)



०९:०० बजे से	रजिस्ट्रेशन
०९:४५	स्वागत, प्रार्थना, परिचय एवं दीप प्रागट्य, अतिथियों का स्वागत
१०:१५	<b>महिला समितियों ने दिखाई भावी दिशा (उद्घाटन सत्र)</b> श्री दिलीप संचानी, अध्यक्ष, एन.सी.यू.आई. (NCUI) डॉ. चंद्रपाल सिंह यादव, अध्यक्ष, आई.सी.ए.-एशिया पेसेफिक (ICA-AP) सुश्री मिराई चटर्जी, अध्यक्ष, श्री गुजरात राज्य सेवा सहकारी संघ सुश्री रेनाना झाबवाला, अध्यक्ष, सेवा भारत सुश्री संगीता गामित, किसान और बोर्ड सदस्य सुश्री गीता, बोर्ड सदस्य, दिल्ली क्रेडिट को ऑपरेटीव
११:१५	<b>थीम 1: व्यापार करने में आसानी</b> <b>अध्यक्ष:</b> डॉ. सुधीर महाजन, कार्यकारी निदेशक, एन.सी.यू.आई (NCUI) <b>पैनलिस्ट:</b> श्री अनुराग अवस्थी, मुख्य प्रबंधक, सामाजिक प्रभाव और समावेशी विक्रेता विकास, जी.ई.एम. (GeM) श्री सरोज महापात्रा, कार्यकारी निदेशक, प्रदान (PRADAN) सुश्री इला शाह, सीईओ, लोक स्वास्थ्य मंडली (LSM) सुश्री एतवारी देवी, तोरपा महिला कृषि बागवानी स्वावलम्बी सहकारी समिति लिमिटेड, प्रदान (PRADAN)
१२:१५	ब्रेकआउट ग्रुप और चर्चा
०१:३०	भोजन विराम
०३:००	<b>थीम २ : वित्तीय सेवाएं</b> <b>अध्यक्ष:</b> सुश्री रेनाना झाबवाला, अध्यक्ष, सेवा भारत <b>पैनलिस्ट:</b> श्री एस.एस. भट, कार्यकारी निदेशक, एफ.डब्ल्यू.डब्ल्यू.बी. (FWWB) सुश्री वनिथा आर, मुख्य निदेशक, एन.सी.डी.सी. (NCDC) सुश्री ख्याति शाह, ई.वी.पी, मार्केटिंग एंड सोशल गवर्नेंस, किनारा कैपिटल सुश्री कंचन देवी, बोर्ड के सदस्य, कर्णभूमि फार्मर प्रोड्यूसर कंपनी लिमिटेड एनसीयूआई से महिला सामूहिक उधमों के प्रतिनिधि

०४:००	चाय/ कॉफी के लिए विराम
०४:१५	ब्रेकआउट ग्रुप और चर्चा
०५:३०	महिला समितियों के 'हाट' की मुलाकात, एन.सी.यू.आई. (NCUI)
०७:०० बजे से	सांस्कृतिक कार्यक्रम और रात्रि भोजन

## कार्यसूची (एजेंडा) - दिन २ (१४ दिसम्बर २०२२)

०९:३०	प्रार्थना और शेयरिंग करना
१०:००	<b>थीम ३ – प्रशासन और क्षमता निर्माण</b> <b>अध्यक्ष:</b> श्री बालासुब्रमण्यम अय्यर, क्षेत्रीय निदेशक, आई.सी.ए.-एशिया पेसेफिक (ICA-AP) <b>पैनलिस्ट:</b> सुश्री सावित्री सिंह, उप मुख्य कार्यकारी, एन.सी.यू.आई. (NCUI) डॉ. हेमा यादव, निदेशक, वामनीकॉम (VAMNICOM) सुश्री सुदेश खन्ना, अध्यक्ष और बोर्ड सदस्य, दिल्ली क्रेडिट को ऑपरेटीव एनसीयूआई से महिला सामूहिक उध्यमों के प्रतिनिधि
११:००	ब्रेकआउट ग्रुप और चर्चा
१२:००	<b>थीम ४ - डिजिटल समावेशन</b> <b>अध्यक्ष:</b> श्री ओसामा मंजर, संस्थापक सदस्य, डिजिटल एम्पावरमेंट फाउंडेशन <b>पैनलिस्ट:</b> सुश्री नंदिनी चामी, उप निदेशक और फेलो, आईटी फॉर चेंज (IT For Change) सुश्री प्रेरणा सेठ, फेलो, जस्ट जॉब्स नेटवर्क सुश्री आशा अजमेरी, विमो सेवा-बीमा सहकारी मंडली सुश्री अनीता पटेल, नारी एकता सी.एल.एफ. और रायगढ़ महिला संघ
०१:००	भोजन विराम
०२:३०	ब्रेकआउट ग्रुप और चर्चा
०३:३०	सभी सत्रों की मुख्य सीख का शेयरिंग
०४:३० - ०५:००	<b>दिल्ली घोषणापत्र और समापन</b> सुश्री मिराई चटर्जी, अध्यक्ष, श्री गुजरात राज्य सेवा सहकारी संघ सुश्री रेनाना झाबवाला, अध्यक्ष, सेवा भारत डॉ. हेमा यादव, निदेशक, वामनीकॉम (VAMNICOM) श्री केल्विन सार्जेंट, वरिष्ठ उद्यम विकास विशेषज्ञ, एय.एल.ओ. (ILO)