

Policy Brief | National Conference

Women Cooperatives: Building a Resilient and Equitable Future

Date: June 9-10, 2025

Location: Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM), Pune, Maharashtra

Key recommendations

- ***Data and evidence***

There is a need for data and research, including gender disaggregated data at the state and national-levels, on cooperatives across different sectors to make visible the contributions of women's cooperatives to the cooperative movement and to the economy, including to the nation's GDP.

- ***Enabling ease of business***

There is a need to simplify compliance and documentation requirements for grassroots women's cooperatives, enabling the ease of doing business and their growth and development.

- ***Enabling ease of access to finance***

There is a need to make access to finance easier, such that women's cooperatives can obtain working capital, suitable loan products with affordable interest rates and insurance, which can support women cooperators in building more resilient and self-reliant enterprises.

Long-term investment is crucial, for developing women's businesses and also for capacity-building. The latter needs to be tailored to the financial management needs of women's cooperatives.

- ***Incubation***

Grassroots cooperatives often need five to seven years, and often even ten years, to become financially sustainable while many public or private incubation grants only provide three years of support. Incubation processes need to be sensitive to women's needs and capacities, providing continuous support for at least 7 to 10 years.

- ***Women's Leadership***

In order to nurture women's leadership, especially that of gifted young women, programmes to strengthen leadership should be offered so that classroom training is augmented with exposure visits, public speaking opportunities and training and representation on cooperative boards and committees.



- ***Enabling access to government schemes by linking with women's cooperatives and promoting women's ownership***

Women's cooperatives can assist the government's efforts to deliver schemes and services to the last mile, by serving as an aggregator and also a one-stop shop and hub for the schemes. Criteria for farmer-related schemes should be reviewed such that the primary worker, not merely land ownership which is generally in men's names, should be considered valid for eligibility criteria. This will enable women farmers to benefit from subsidies and schemes, and their cooperatives can facilitate this.

- ***Market Linkages***

Promote marketing of cooperative products in government-run retail outlets, as well as prioritisation in government procurement systems to help promote sales of cooperative products. Further, organising 'haats' and exhibitions for marketing will not only serve as a forum for sale of products, but also a way for potential buyers to place orders.

Public tendering processes should be simplified and the deposit amounts required from women's cooperatives should be reduced to encourage them to obtain orders via these processes.

Market linkage schemes should be designed to include service cooperatives, in addition to Primary Agricultural Credit Societies (PACS), to encourage emerging sectors.

- ***Cooperative Education and Capacity-building***

Training in cooperative management, financial literacy and financial management skills, digitalisation and marketing skills need to be emphasised and made accessible for sustainable and strong women's cooperatives to emerge. Capacity-building design and pedagogies should keep evolving and being updated focusing on the needs of grassroots women workers. More focus should be given on experiential learning, exposure and refresher training. Post-training, grassroots women and youth leaders need hand holding, and mentorship support for continued learning. The Cooperative Education Fund maintained by the Central Government can be utilised for education, training, research, cooperative awareness and professionalisation within cooperatives

- ***Positive Narratives on Cooperatives and their Potential for Inclusive and Equitable Growth***

There is a need to shift the narrative on cooperatives to show them as aspirational, and successful community-led business models. Visionary role models within cooperatives can be used to spread community awareness and build youth aspiration.

Engagement of the cooperative sector with startups, schools and private-sector industries can help recruit youth, give training and exposure, create fund flows and boost innovation towards emerging trades and business trends.

- ***Climate Adaptation***



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Women's cooperatives need support and training to build anticipatory, absorptive, adaptive and transformative capacities to manage the challenges of climate change. They can do so by diversifying livelihoods, tapping new markets, emergency planning, accessing insurance, and government subsidies and building robust governance in order to strengthen resilience.

Local knowledge systems must be kept at the forefront for designing climate interventions. Agricultural practices should focus on food security, local conservation and circularity, land restoration and strengthening the local economy. Schemes like the 'One District One Product' Programme can be leveraged to help local farmers and producers to have better market access, as well as create a market for goods produced using sustainable practices.

- **Digitalisation**

Digital systems must be preferably co-created with women's cooperatives so that they are customised to their needs and capacities. This will not only enable two-way learning between women's cooperatives and technology companies, but will also ensure that digital systems created are appropriate, cost-effective and user friendly.

Technologies such as blockchain can help bridge business and data storage gaps in women's cooperatives while upholding principles of transparency, privacy and decentralised, tamper-proof data storage. While democratising data through block chain, compliance to the data privacy laws must be ensured.