WOMEN COOPERATIVES

Building a Resilient and Equitable Future

WORKSHOP REPORT

June 9-10, 2025

Vaikunth Mehta National Institute of Cooperative Management

Pune, Maharashtra

TABLE OF CONTENTS

Introduction to the Conference	3
Plenary 1 - Bridging Informality-Formality Divide: Enabling Women Collectives to Thrive	6
Plenary 2 - Women in Leadership: Strengthening Governance & Representation	10
Plenary 3 - Supporting access to Finance for Women's Cooperatives: Unlocking Capital for Growth & Sustainability	13
Breakout 1 - Strengthening Market Linkages: Expanding Access to Trade & Government Procurement	16
Breakout 2 - Building Resilience – Climate Adaptation for Cooperatives	19
Breakout 3 - Vision for Cooperative Education in Strengthening Women's Cooperatives and Youth Participation in Cooperatives	22
Breakout 4 - Investing in Digitalisation of Cooperatives	25
Closing & Way Forward	28

INTRODUCTION

The year 2025 - declared as the **International Year of Cooperatives by the United Nations** - provides a timely opportunity to recognize and highlight the contributions of women-led cooperatives in fostering economic resilience, social security, and community-driven enterprise development. Women's cooperatives have a demonstrated capacity to generate sustainable livelihoods, facilitate formalization for informal workers, and income and social security for their members. However, according to the Ministry of Cooperation, out of 8.5 lakh cooperatives in India, less than 3% are women-led. Challenges such as access to finance, compliance requirements, market linkages and the lack of a regulatory environment to facilitate ease of doing business persist. These are further compounded by impacts of the external environment including evolving market conditions, technology and climate change.

A national conference **titled 'Women's Cooperatives, 2025: Building a Resilient and Equitable Future'**, was jointly conducted by the SEWA Cooperative Federation and Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM) to discuss and find actionable solutions to these challenges. The conference was held on the 9th and 10th of June, 2025, and attended by 140 grassroot cooperative leaders, government representatives, and practitioners from ten Indian states. Through meaningful dialogue and critical discussions, the conference focused on lateral learning across cooperatives, and brought out actionable strategies to promote the long-term financial viability, institutional recognition, and improved investment in women's cooperatives and their leadership in the cooperative movement in India.

Objectives

- **Policy Engagement**
  For an inclusive and enabling regulatory environment for women-led cooperatives
- **Enhance Financial Inclusion and Market Access**
  Explore financing models, investment mechanisms, and policy interventions to improve access to credit, capital, and markets for women-led cooperatives.
- **Promote Formalisation of Women's Work**
  Highlight how cooperatives serve as vehicles for supporting transitions into the formal economy with access to social protection and income security.
- **Strengthen Grassroots Leadership and Representation**
  Empower women cooperative leaders to participate in decision-making and policy discussions.

- **Identify Capacity-Building Need**
  To enhance leadership skills, build resilience and adaptability in informal women workers' cooperative in a changing world (digital change, urban-rural transitions, climate change)
- **Facilitate Collaboration, Lateral Learning and Networking**
  Foster meaningful partnerships and learning between government entities and grassroots cooperatives.

The inaugural session set the stage for knowledge exchange, brainstorming and deliberations on critical issues facing women's cooperatives in India today.Speakers included Dr. Suva Kanta Mohanty, Director, VAMNICOM; Mirai Chatterjee, Chairperson, SEWA Cooperative Federation; Ghanshyambhai Amin, Chairman, Gujarat State Cooperative Union; Asha Bharti, Chairperson, Godda Mahila Krishi Bagwani Swamblambi Sahkari Samiti Limited; and Yasmin Shaikh, Coordinator of Lok Swasthya SEWA Mandli.

This report presents the issues that were discussed across the two days. It is divided into two sections; the first shares recommendations from three plenary sessions:

1. Bridging the Formal – Informal divide Enabling Women's Collectives to Thrive
2. Women in Leadership: Strengthening Governance & Representation
3. Supporting access to Finance for Women's Cooperatives: Unlocking Capital for Growth & Sustainability

The second section highlights learnings from the breakout rooms, each of which had a panel discussion followed by group discussions on the following themes:

Now women farmers are not only cultivating crops, but through our FPO they are able to reach the market, get fair prices and reduce dependency on middlemen. When women are organised (as a collective), we see change in society, in farming systems and in the market.

Asha Bharti
Chairperson, Godda Mahila Krishi Bagwani Swamblambi Sahkari Samiti Limited, Jharkhand

Our health cooperative serves two purposes - it has a service model and a business model. The business side of it teaches our members good business practices and builds their skills – and we do it through health service delivery to our communities. As a cooperative we are meeting both business and social needs. We need to see how to go ahead keeping in mind the needs of our members and focus on self-reliance and economic independence.

Yasmin Shaikh
Coordinator, Lok Swasthya SEWA Mandali, Third-generation SEWA leader

1. Strengthening Market Linkages: Expanding Access to Trade & Government Procurement
2. Building Resilience: Climate Adaptation for Cooperatives
3. Vision for Cooperative Education in Strengthening Women's Cooperatives and youth participation in cooperatives
4. Investing in Digitalisation of Cooperatives

KEY INSIGHTS

Plenary 1

Bridging the Formal-Informal Divide: Enabling Women's Collectives to Thrive

Moderator: Arti Ahuja
Former Secretary, Labour and Employment

Padma Hedaoo, Manager, Sangini Childcare Cooperative, Gujarat

- Highlighted how the Sangini Mahila Balsewa Sahakari Mandali – a childcare cooperative - helps informal women workers access affordable childcare, reduces the child care burden and supports greater productivity in working hours for informal women workers. The model recognises women's care-work as productive labor and enables income generation for both its members and care-workers.
- Given the high operational costs, differential pricing based on the customers spending power, as well as a franchise model, where trained care workers can take care of customers' children at their homes – have been adopted to bring down infrastructure costs while increasing the number of centres.

Etwari Devi, Chairperson of Torpa Gramin Poultry Self-Supporting Co-operative Society Ltd, Jharkhand

- Being members of cooperatives or Food Producer Organisations (FPO) provides recognition and visibility to women farmer members in their homes and the larger community, and also enables them to access government schemes and market linkages.
- Since its registration in 2020, the Torpa FPO has provided input and output sales for local products to women members, and ensured better incomes and self-reliance for more than 400 women farmers. Through collective procurement, processing and value addition across the seasons, FPOs help members to receive regular incomes in challenging agro-economies.
- The FPO struggles with getting stable rates from vendors due to difficulties in maintaining the quality of produce. Member engagement, bulk procurement, marketing and branding were other highlighted challenges.

Dr. C Shambu Prasad, Professor at IRMA, Gujarat

- Informality to formality pathways take the form of different models of work and it is important to look at 'just transitions'; informal work cannot be removed only by mainstreaming formal pathways, there is a greater need to address access to rights and entitlements for workers through different collectivisation models.

- Innovative and successful approaches of grassroots cooperatives also need to be studied and highlighted along with those of cooperatives such as AMUL, which have already achieved prominent success..
- While cooperatives have time and again proven to be resilient during times of crisis, the investment needs of smaller cooperatives are often under-estimated and incubation processes must be made more robust to make them stronger and more resilient. This needs stronger institutional linkages and partnerships with apex bodies providing continued mentorship, and taking on market risk on behalf of smaller cooperatives while they diversify their businesses and attempt to enter mainstream markets.
- There is a need to simplify compliances for ease of doing business- particularly for informal enterprises in the first phase of their entrepreneurial journeys. Such enterprises may find it challenging to collectivise, navigate legal and business norms and then begin operating in mainstream markets.

Bharti Birla, Enterprise Development Specialist in the ILO Decent Work Technical Support Team (DWT) for South Asia, New Delhi

- While there is a lack of data on the exact contribution of women's cooperatives to India's national GDP, they are significant contributors to direct employment, bypassing exploitative middlemen and employer-employee relations to provide inclusive economic development, social protection and ownership over trade.
- Cooperatives play a significant role in not just job creation but also gender equality, provision of decent work and safe working conditions across supply chains by upholding values that prioritise and advocate member interests and wellbeing. They have also demonstrated resilience and sustainability across diverse sectors - IT, food, textile work etc. in times of economic crises.
- Even as cooperatives are spotlighted as successful pathways to formalisation, they face growing challenges in stringent supply-chain and Environmental Social and Governance (ESG) regulations. Cooperatives are also overlooked in macroeconomic policies.

Recommendations

- There is a need for data and research to make visible the contributions of cooperatives in nation-building, as well as gender disaggregated data at the national-level, on cooperatives across different sectors to document and assess women's participation in the cooperative movement.
- The needs of the local community must be understood when looking at definitions of growth and scalability versus sustainable business practices - a community lens that focuses on using traditional knowledge systems can improve resilience to shocks.

- Grassroots cooperatives often need five to seven years to become sustainable, while many target-based public or private incubation grants only give three years of support. At the same time, a top-down approach and lack of strong objectives for collectivisation can weaken member cohesion and ownership. Incubation processes thus need to be sensitive to community needs and capacities before proceeding towards collectivisation.
- The cooperative movement in India can look towards key recommendations and resolutions passed at the International level as roadmaps towards decent work and creation of an enabling environment. For example, the ILO's Recommendation No. 193 on the Promotion of Cooperatives (2002) urges governments to create an enabling environment through supportive laws, access to finance, capacity-building, and fair competition, while respecting cooperatives' autonomy and independence. The recommendation encourages integration of cooperatives into national and international development strategies, positioning them as key actors in achieving decent work and sustainable development.

KEY INSIGHTS

Plenary 2

Women in Leadership: Strengthening Governance & Representation

Moderator: Madhu Khetan, Programme Director, PRADAN, New Delhi

Vimla Solanki, Community Leader and Board Member, Lok Swasthya SEWA Sahakari Mandali Ltd, Gujarat

- As women overcome social challenges and rise to leadership roles within cooperatives, they become role models for younger members. Hence it is very necessary to promote women's leadership. In the Lok Swasthya Mandali – a health cooperative- this is done through the training of *'yuva sakhis'* in various leadership responsibilities and business activities of the cooperative. They are also encouraged to take part in local governance.
- There is a need to conduct more workshops and awareness programmes for younger leaders to develop their hidden talents and aspirations.

Chokhliben Ajitbhai Gamar, President of the Sabar AART Farmer Enterprise Producer Company Limited Danta, Gujarat

- Grassroots women leaders need capacity-building support to successfully put forward the concerns of their cooperatives in national and international fora.

Savitri Singh, Deputy Chief Executive of National Cooperative Union of India, New Delhi

- Women cooperative members often find it difficult to overcome barriers of conditioning against building their own capacities, their business and leadership skills.
- The National Cooperatives Union of India has taken steps to develop women's leadership through the setting up of a National Cooperative Committee For Empowerment of Women, awareness and capacity-building programmes in key areas of health, financial literacy, HR management, digital inclusion. Travel allowances are provided for women's family members and children to enable further mobility.
- It is essential for policies to reflect women's roles and participation. For example, fewer women own land holdings - thus agro-policies should be contextualised so

that women do not face barriers to accessing benefits.

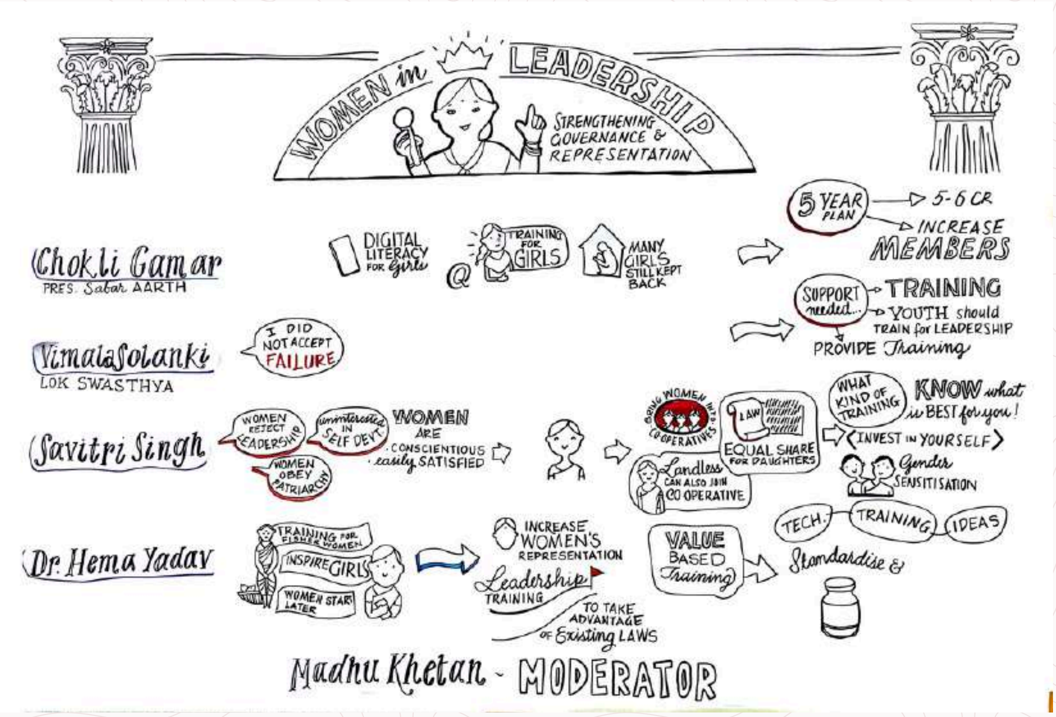
- There is a need for further research on the aspirations of youth to attract them to cooperatives.

Dr. Hema Yadav, Director of CCS National Institute of Agricultural Marketing, Rajasthan

- Social and economic barriers hamper women from starting their leadership journey at the same age as men. The gap comes from a lack of access to education, mentorship, visibility and exposure to business and social skills.
- There is a need for greater representation of women in cooperative boards and apex bodies and investment in cooperative education for the newer generations. A supportive ecosystem for women board members in cooperatives is required, so that beyond just being elected, board members can actively carry out their responsibilities, negotiate and take regular business decisions.
- The Startup Agri-Business Incubation Programme (SABIP) by NIAM Agri-Business Incubator (NABI) supports early-stage startups in agriculture and allied sectors through a structured two-phase model- offering initial online mentoring and prototype validation, followed by extended incubation, technical support, grant-in-aid of up to INR 25 lakh, and access to markets and investors. SABIP has demonstrated a commitment to gender inclusion, having incubated 64 women-led startups out of a total 122. This reflects the potential of such programmes to serve as dedicated spaces for women entrepreneurs in agriculture. Other institutions and incubation centres must be encouraged to build similar, context-specific strategies for supporting women-led enterprises and ensuring more inclusive innovation ecosystems.

Recommendations

- Need for futuristic thinking in the cooperative sector to promote women's leadership. Leadership training and skill development should be provided to younger, school-going women to bridge the gap between men and women leaders.
- Advocacy and capacity-building are also needed to strengthen women leaders' participation through reservations across cooperative bodies and federations in different trades.
- Vision-building exercises must be carried out among women leaders and board members such that they can actively take steps to ensure the growth and success of their cooperatives, and inspire newer leaders.
- Need for community-based, immersive training programs such as the SEWA Federation's fellowship program for grassroots women leaders, that can cater to different leadership levels.
- Cooperative performance frameworks should examine gender parity and socio-economic development of women members.



KEY INSIGHTS

Plenary 3

Supporting Access to Finance for Women's Cooperatives: Unlocking Capital for Growth & Sustainability

Moderator: Dr. Seema Singh Rawat, Professor of Practice, IRMA, Gujarat

Minnie Sharma, CEO, Swashrayee Mahila Sakha Sahakari Sanstha Maryadit, Madhya Pradesh

- Apart from access to credit, women members need capacity-building and awareness for digital, financial education and entrepreneurship training to successfully use the capital for their business. This enhances their ability to repay larger loans and expands their capacity to make higher-value investments.
- Smaller credit cooperatives with a focus on members' interests take more time to verify member details and ensure they are aware of repayment strategies. This integrated and slower approach to finance makes it difficult for cooperatives to compete against Microfinance Institutions who give loans much more quickly and easily but may not have safety mechanisms against debt traps.
- Grassroots credit cooperatives and banks are better at providing tailored products for small and medium entrepreneurs, enterprises and informal women workers. Their member-driven decision-making model ensures products are affordable, relevant and grounded in a life-cycle approach to cater to women's needs.
- Members of smaller credit cooperatives often do not have the know-how to use digital banking facilities or carry out digital financial transactions. Many smaller credit cooperatives may lack the digital infrastructure required for regular reporting, which makes it difficult for them to be accepted as members of credit bureaus.

Shalinee Tomar, President, Swashrayee Mahila Sakha Sahakari Sanstha Maryadit, Madhya Pradesh

- Women cooperators require group loans with smaller ticket sizes. Women's loan needs should be seen through a life-cycle approach towards marriage, house-building, education and health requirements of children, and asset creation.
- A key challenge in accessing government schemes is that different schemes have varying application windows and are launched through separate online portals, making it difficult for cooperatives to track and apply in a timely manner. A unified or simplified digital access system could ease this burden.

Bhavana Mansukhbhai Gondalia, Chairperson, Shri Bhagyalaxmi Mahila Credit & Consumers Co-op. Society Ltd., Kaladhar Multi Credit Co-op. Society Ltd., and Amreli Jilla Mahila Udhyogik Sahakari Co-op. Society Ltd.

- Collectives can take up entrepreneurship development projects and provide guarantees for individual members to repay loans, especially in times of distress. Kisan credit card loans have become more repayable for women members as they can rely on their credit cooperatives to make up for shortfalls towards the end of the loan period.
- Initiatives like the *'Atmanirbhar Mahila Project'* and other such incubation centres can be run parallely to give women capacity-building as well as link them to markets.

Dr. Medha Purao Samant, Founder Chairperson and Managing Director, Annapurna Pariwar, Maharashtra

- Women have stronger, reliable and debt-free portfolios, but banks refuse to see them as credit-worthy. Many cooperative banking models offer loans along with capacity-building that enables women to learn saving and investment practices. Members of cooperative banks and finance institutions also get an opportunity to learn financial planning through distribution of profit and capital among members. Commercial banks and MFIs often do not include training for such behaviour and women are more likely to have difficulties in returning loan amounts through such traditional models.
- There is a major trust deficit in mainstream financial ecosystems for providing credit for women's cooperatives and enterprises. Smaller cooperatives have to fight to secure loans without personal guarantees from benefactors or supporters with social capital.
- Many existing schemes for credit are targeted towards larger cooperatives. Credit bureau membership is also not accessible to smaller credit cooperatives; credit enquiries through fin-tech applications are much costlier and are borne by members.
- Policies like demonetisation have significantly impacted smaller credit cooperatives, resulting in legal challenges related to fund flows and increased scrutiny from income tax authorities.

- There is a need to provide alternative and easier models of credit access to women that go beyond possession of assets and collateral but also have an inbuilt savings approach that can remove women from debt traps and poverty cycles. Housing loans should be given in women’s name to start the process of asset creation.

Recommendations

- Need for credit cooperatives to be given membership in credit bureaus and enable them to conduct credit enquiries.
- Women’s cooperatives should be linked to existing credit schemes through federations and unions. Such schemes could include the PM Formalisation of Micro Food Processing Enterprises (PMFME) Scheme, offering subsidies of up to ₽ 10 lakh per micro food processing unit, working capital support by the National Cooperative Development Corporation (NCDC), the IFFCO Eco- Kisan Finance Scheme for the purchase of affordable agricultural equipment by small and marginal farmers and the Lakhpati and Drone Didi Yojana for promotion of rural women’s economic empowerment.

KEY INSIGHTS

BREAKOUT 1

Strengthening Market Linkages: Expanding Access to Trade & Government Procurement

Moderator: Mohit Dave, Independent Consultant and Ex-Lead, Partnerships & Resource Mobilisation at the International Cooperative Alliance Asia-Pacific

Ila Shah, CEO of Lok Swasthya Cooperative (LSM), Ahmedabad, Gujarat

- Cooperatives face challenges of competing in the open market while being ethical businesses. The Lok Swasthya Cooperative's business model operates on providing low-cost medicines and services to informal women workers. They have their own Ayurvedic production unit and three low-cost retail stores.
- Grassroots production cooperatives face a common set of challenges; high interest rates and difficulties in accessing finance, lack of trained human resources and high caution money deposit requirements which hinders participation in tendering systems.
- LSM's key to success in adapting to the market, was to follow an integrated approach to healthcare and business with a strong combination of grassroot members and professionals with expertise as the foundation for further growth.
- Cooperatives must adapt to changing business environments by diversifying product-lines and business channels, and perceiving opportunities even during times of crisis - for example, LSM tapped the market in Ayurvedic products and even during COVID-19, their business boomed.
- At the same time before exploring any business opportunity or channel, cooperatives must be aware of necessary processes for raising the standard of their business such as obtaining necessary licenses.

Ms Sreeja K, Chairperson, Vanitha Women's Cooperative Federation, Kerala

- The Vanitha Federation cooperatives mostly work in the handloom sector and have leveraged government partnerships to further their business such as selling of school uniforms and supplies through Triveni stores – which are government-run civil stores. The Federation has been tapping cooperative brands in Kerala to sell products under these brand names to promote women producers and small farmers. The State Government's promotion of a digital application for the sale of cooperative products has proved helpful.

- Innovative business diversification is needed to adapt to changing markets; the Vanitha Federation has cooperatives that carry out sedimentary rock processing for input generation for foreign fruit cultivation such as avocados and dragon fruit, which is supported by the Kerala Government Employment Generation Programme.
- Newer/existing sectors but under-marketed areas such as floriculture, for example, must be tapped by women's cooperatives.

Savitri Singh, Executive Director, NCUI

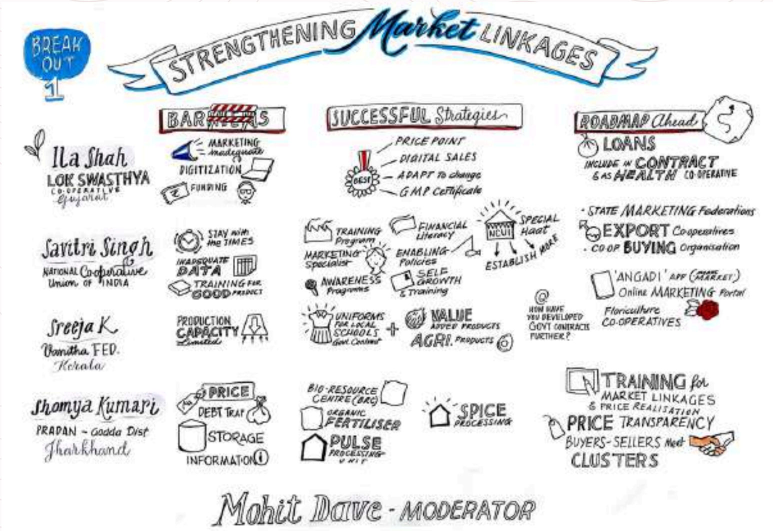
- Cooperatives face several challenges in the market: issues in quality management, value addition, packaging, labelling, branding and marketing to correct audiences.
- There is a need to connect women cooperative leaders with existing capacity-building and entrepreneurship development programmes such as those run by the National Centre of Cooperative Education and the National Institute for Micro, Small and Medium Enterprises, as well as schemes for finance such as the PM Mudra Yojana and Integrated Schemes for Agriculture.
- National-level cooperative markets for dedicated support, such as the NCUI Haat can be replicated at the state and local levels.

Shomya Kumari, Subject Matter Specialist on regenerative and sustainable farming, PRADAN

- Agriculture cooperatives and collectives face challenges due to real-time fluctuations in pricing, monopoly of local traders over farmers' production through debt traps, weight-price scams, and a lack of storage facilities for produce.
- Regenerative bio-resource centres, and a focus on input sales such as 'super compost' for farmers who are solely moving away from pesticides and inorganic fertilizers, along with setting up of pulse and spice processing units have been found to be profitable.

Recommendations

- Promotion of cooperative products in government-run retail outlets, as well as prioritisation in government procurement systems can help promote sales of cooperative products. Dedicated online platforms and applications should be developed to support cooperative businesses and market access, drawing inspiration from Kerala's experience, as well as platform cooperatives and marketplaces in other countries.
- Federations should take the lead in connecting member cooperatives with institutions such as National Agricultural Cooperative Marketing Federation of India Ltd (NAFED), National Cooperative Organic Limited (NCOL) and the National Seed Corporation (NCS) for market linkages.
- Women's cooperative federations should actively promote membership in national bodies such as NCUI and similar organizations to strengthen representation and networking.
- Public tendering processes should be simplified, and the deposit amounts required from women's cooperatives should be reduced to ensure equitable participation.
- Interest rates for agricultural loans should be capped, and sector-specific working capital pools should be created to support cooperative growth.
- Specific market linkage schemes for service cooperatives need to be designed, not just via Primary Agricultural Credit Societies (PACS), to diversify cooperative participation in emerging sectors.



KEY INSIGHTS

BREAKOUT 2

Building Resilience: Climate Adaptation for Cooperatives

Moderator: Dr. Indu Murthy, Principal Research Scientist and Head, Climate, Environment and Sustainability Sector, CSTEP, Bangalore

Sheetalben Mistry, President, Abodana Handicrafts Cooperative, Gujarat

- Cooperative members have been affected by extreme heat and rainfall patterns in recent years; picking up raw materials and delivering orders, storage and drying of products during excess, unseasonal rainfall is a challenge and is affecting business outcomes. Home-based artisans also face issues in ventilation and heat management at their homes, which affects productivity and health.
- Cooperatives provide a space for women to learn new skills, and gain exposure which can also help them to adapt to climate change.

Emlen Kandulna, Director, Senem Niem FPO, Jharkhand

- Climate change affects sowing, quality and quantity of crops, especially seasonal food crops.
- The Senem Niem FPO is focusing on organic practices, linkages with government schemes and drip-irrigation techniques to increase water application efficiency to adapt to the changing magnitude and frequency of rainfall in their region.
- There is a need for organic farming to become more popular, so that women can access better prices while tackling soil degradation at the same time.

Dr. Benu Verma, Associate Scientist, International Rice Research Institute (IRRI)

- Many of the roles across the primary and tertiary sectors in which women work are some of the first to be affected by climate change. Extreme heat and rainfall often reduce the total productive hours spent in agricultural work. Women farmers lack sanitation and hygiene facilities in their fields, which impacts water intake and causes health challenges in extreme heat. Climate risks are alleviated when women are associated with collectives; through economic support against shocks and stressors, knowledge sharing, diverse and alternative incomes, peer-to-peer learning.

- Climate change has led to an increase in Gender Based Violence (GBV) – one study highlights that a one degree rise in temperature can lead to a six-fold increase in GBV. Women are facing increasing harassment and struggle to gather resources from their communities in the face of depletion.
- In the global context women's collectives have come together to provide social support in the face of stigma - for example, Collectives of Widows with HIVs has advocated to improve the standing of women members and reduce social isolation. This is much needed to face the growing health and community challenges coming from widespread environmental collapse.

Satyasovan Das, State Head, Foundation For Ecological Security (FES), Madhya Pradesh

- Most solutions against the impact of climate change on agriculture are targeted towards large farmers and male farmers. However, women play a key role in conservation and communal management of village commons for animal husbandry and natural resource utilization. They also often focus on nutritional safety over cash crops and ensure sustainable cropping practices.
- Women leaders need to be supported for standing in Gram Sabha elections so that they engage closely with PRI leaders, and leverage funds for community needs.

Recommendations

- Cooperatives need to build anticipatory, absorptive, adaptive and transformative capacities against climate change 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.
- Need for investment in research on climate and collectives.
- Awareness programmes at cooperative level can help in availing government relief for adaptation and mitigation of climate change.
- Agrotechnology interventions must be designed with inputs from community members, especially women farmers.

KEY INSIGHTS

BREAKOUT 3

Vision for Cooperative Education in Strengthening Women's Cooperatives and youth participation in cooperatives

Moderator: Dr. C Shambu Prasad, Professor, IRMA

Hemangini Vala, Manager, Soundarya Cleaning Cooperative

- A systematic, incremental approach is needed to pool in funding and improve youth engagement in cooperatives
- Youth participation often plays a vital role in digitalisation; Hemangini's work with Saundarya has ensured that they shifted filing, accounting and employee management work online.

Smt. R. Premeela, Managing Director, Vanitha Women's Cooperative Federation, Kerala

- Vanitha Federation deals with 514 different trade-based women's cooperatives across Kerala, with products and services spanning garments, healthcare, food processing and other industries.
- The main challenges to young women's participation in cooperatives include higher literacy rates among women in Kerala, due to which they prefer stabler, or government jobs over social entrepreneurship. Migration overseas for work is also common. The cooperatives have been unable to promote themselves as aspirational. Models such as the Kudumbashree poverty alleviation and women empowerment programme are attractive for women from marginalized communities, as the members share the same vision as their collective- thus mobilization and retention rates are higher.
- Cooperative acts across states should be amended to encourage women's inclusion in boards with reservation for younger members.
- Training institutions and apex bodies can play a crucial role in youth inclusion by conducting awareness programmes, soft skill development and cooperative education courses.
- Cooperatives and apex bodies can undertake tie-up projects with schools and colleges to spread awareness and recruit youth.
- Startups and private partnerships can also enable growth in women cooperatives through fund and human resource flows.

Dr. Preeti Priya, Professor, IRMA

- Cooperatives are not being marketed as sustainable and viable employment and career building institutions. The lack of recognition affects the mindsets of youth who are looking for meaningful employment and growth opportunities. Often compensation and incentives in cooperatives are not suited to the needs of young people.
- Training and apex institutions should play a role in curriculum innovation with professionals and students given exposure and immersion in established cooperatives.
- Promotion of cooperatives in academia will need to be done through cooperative conferences and promotion of academic work, and engagement of institutions such as VAMNICOM and IRMA, strong PhD programmes grounded in cooperative education, development and trades, and faculty exchange to understand cooperatives models at national and international levels.
- More cooperatives should be highlighted in the form of business case studies apart from successful cooperatives such as IFFCO and AMUL

Alpa Dave, Lead, Capacity Building, SEWA Cooperative Federation

- Barriers to informal women workers' participation in cooperatives include a lack of awareness, low staff salaries in smaller cooperatives, expectations of getting married and discouragement from exploring professional careers, as well as interference and control of older cooperative members over operations.
- Successful practices to encourage younger women's participation in cooperatives include placing women at an early age within cooperatives to increase their interest in the cooperative's work, timely training and capacity-building in domain specific skills, supporting younger women to become leaders by recognizing their work and involving them in decision-making and organizational functioning.
- Capacity-building design and pedagogies should keep evolving and being updated. More focus should be given on experiential learning, exposure and refresher training. Post- training, grassroot women and youth leaders need hand holding, and mentorship support.

Recommendations

- 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.
- Grassroot women co-operators should be given training in business, compliance, cooperative administration, basic data analysis, strategic partnership and financial management skills for development and growth of their cooperatives.
- It is crucial to listen to the aspirations and needs of younger cooperators. They often wish to learn emerging and non-conventional trades which cooperatives need to provide them an enabling environment for. Cooperatives should also have discussions with existing members and joint working groups for older and younger members to come together and ideate about encouraging youth participation.
- 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.
- The Cooperative Education Fund maintained at the national level by the Central Government, can be utilised for education, training, research, cooperative awareness and professionalisation within cooperatives.

KEY INSIGHTS

BREAKOUT 4

Investing in Digitalisation of Cooperatives

Moderator: Susan Thomas, National Health Coordinator and Lead, Health and Child Care, SEWA Social Security

Rekha Koshti – Aagewan, VimoSEWA

- The VimoSEWA cooperative, a national level women's insurance cooperative, introduced an application for faster data entry of beneficiaries. The grassroots workers or aagewans were trained to use this application, which has now made their work faster and more efficient. The data collection is more streamlined and directly filed in a standardized format with the Accounts Team.
- Simple digital tools and hybrid-digital-physical models work best for grassroots communities. Videos have made it easier for VimoSEWA's aagewans to explain about insurance. During COVID-19 VimoSEWA also trained its aagewans to use Google Meet and Zoom for online meetings so they could still discuss business and operations during the pandemic and service delivery interruptions could be minimised.
- To build trust among community members towards using digital financial tools, intensive training in regional languages and door-to-door visits by grassroots leaders were conducted. A domino effect of trust was generated as more and more women started using the digital tools.
- Digital financial inclusion such as the use of UPI for premium payments has seen a massive uptake since COVID-19. 87% of members of VimoSEWA are now paying premiums and accessing claims through online payments.

Yasmin Shaikh, Coordinator of Lok Swasthya SEWA Mandli (LSM)

- Digital access plays a key role in expanding business at LSM. LSM has started marketing products through social media channels for reaching more customers, and is expanding into ecommerce platforms such as GeM and ONDC to increase market presence.
- Apart from digital marketing, digitalisation in LSM has also supported the collection and consolidation of business data for data driven business decision making, which has helped visualise trends and improve sales.
- LSM's service delivery and awareness raising programs are supported through

online channels such as podcasts and uploaded videos on its social media channels.

- To support inclusive digitalisation in women's cooperatives the digital ecosystem must be made stronger, with better internet penetration, access to digital capacity-building for women's enterprises in local languages and support in government scheme linkages that utilise digital public infrastructure- such as having access to AADHAR for registration on various government portals connecting citizens to welfare measures.

Tonmoie Sarmah- Program Manager, Digital Empowerment Foundation

- There is a prevalence of information poverty when it comes to knowledge and awareness of digital tools. Simple access does not equate to meaningful usage of such tools, especially for grassroots communities.
- The Digital Empowerment Foundation ensures that digital models are anchored in physical touch points for better community integration. Individual digital entrepreneurs are supported and trained in digital tools. When a business cluster is made, the individual entrepreneur becomes the common Point Of Contact (POC) for cluster members to access information and support related to digital tools.
- Digital tools and interventions must be inclusive keeping in mind different types of access needs- for example for disabled people, women and the elderly. Tools such as speech-to-text need to be inbuilt for an enabling and inclusive digital infrastructure ecosystem.

Meet Thosar- Senior Support Engineer at Algorand Foundation

- Blockchain enables secure, transparent group loans through smart contracts, removing the need for physical records like khata books. This ensures clarity and trust in financial dealings within women's cooperatives.
- By creating verifiable and tamper-proof credit histories, blockchain helps women cooperatives and enterprises to build creditworthiness even without prior credit ratings, improving access to loans from mainstream banks and institutions. Through blockchain, credit records are available transparently across finance institutions.
- Data needs of cooperatives can be fulfilled through blockchain - for example digital health passports can be generated through data collected by aagewans from community members. There are less chances of privacy violations and loss of data as the aagewans directly feed the data to Digi Locker.


Recommendations

- Inclusive digitalisation requires intensive planning, taking into account the needs of the community and continued mentorship and immersion as communities adapt and make use of digital tools in their everyday lives.
- Digital systems must have scope for review and feedback by community members. Large-scale meetings can be conducted where community members review and discuss the performance and relevance of digital initiatives.
- Cooperatives and collective enterprises serve as digital access points for members. For seamless financial inclusion customer service points of national banks can be connected to cooperatives through community leaders who can play the role of digital entrepreneurs.
- 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. However care must be taken to ensure personal data privacy while storing sensitive information.

CONCLUSION & WAY FORWARD

Grassroots participants such as Balariphylla Kshiar from the Rilum Foundation for Sustainable Development in Meghalaya, Welson Islary from the Seven Sisters Development Assistance (SESTA), Assam, and G. Rajeshwari from Society for Elimination of Rural Poverty (SERP), Telangana, spoke about their experiences and learnings from the conference.
They highlighted learnings on digitalisation, online market linkages and pricing strategies, linkages to government schemes, processing and value addition to local products in sectors such as bee-keeping, animal husbandry, farming and fruit cultivation. Participants emphasised that building a strong sense of ownership among members remains challenging in their cooperatives and collectives.
Professor C. Shambu Prasad, Institute of Rural Management, Anand, Savitri Singh, Executive Director, National Cooperative Union of India and Mirai Chatterjee, Chairperson, SEWA Cooperative Federation, responded and shared closing remarks.

Conclusions and recommendations that emerged from the two days are as follows:

1. ***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.

2. ***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.

"

We sell Banganpalli mangoes. In changing times we hope to focus and learn more about online and social media marketing. After hearing the experiences of women from so many states, I am going back with new ideas!

G. Rajeshwari

Board of Director, Benishan Producer Company, Society for Elimination of Rural Poverty (SERP), Telangana

3 **Enabling Ease of Access to Finance** - There is a need to make access of 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.

4 **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.

5 **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.

6 **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.

"

We lack large storage units and the necessary funding to expand. Price fluctuations make income unpredictable, and even when we do produce, finding customers remains a constant struggle. Rainfall and harsh winters often kill our bees, impacting our production. Bears also damage bee colonies, which is another challenge

Balariphylla Kshiar
Manager, Rilum Foundation for
Sustainable Development, Meghalaya

7 **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.

8 **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.

9 **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 grassroot women workers. More focus should be given on experiential learning, exposure and refresher training. Post-training, grassroot 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.

10 **Climate Adaptation** - 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.

11 **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.