



TOWARDS A FEMINIST SOLIDARITY ECONOMY

A Study of Women Cooperatives
in Four States of India



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ActionAid Association (India)

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FOREWORD

At an ILO Conference in 2009, the social and solidarity economy was defined as a “concept designating enterprises and organizations, in particular cooperatives, mutual benefit societies, associations, foundations and social enterprises, which have the specific feature of producing goods, services and knowledge while pursuing both economic and social aims and fostering solidarity.” While there is no one definition of social solidarity economy, and the term is relatively new, the idea of promoting collective economic activities rooted in the spirit of cooperation and good for all has been around for long in India’s development efforts. The path to cooperatives was laid out in the Constitution of India, which through the Directive Principles for State Policy, placed upon the state the responsibility to advance cottage industries on a cooperative basis, particularly in rural areas. However, quite like the promise of land reforms, cooperatives have remained confined to a few successes and a few states, despite the National Policy on Cooperatives and the passage of Multi-State Cooperative Societies Act in 2002. The creation of a new Ministry of Cooperation in 2021 has not as yet led to any major push to encourage cooperatives or collective enterprise.

With the growing informalization of the world of work where the share of labour in the formal sector has seen a long-term decline since the 1980s, it is a daily struggle for 50 crore informal workers of India to find decent work and a living wage. The COVID-19 pandemic and the accompanying lockdowns only unmasked this deep precarity for all to see.

While such a precarity faced by informal workers of India needs just resolution, complementary approaches also need to be taken by the welfare state. These include undertaking land reforms in favour of landless agricultural workers and social groups with oppressed histories, enabling climate resilient small holder sustainable farming, and widely promoting cooperatives.

At least in part, community-rooted cooperatives have the potential to provide a viable solution to address challenges of inequality, while simultaneously creating economic growth. Social solidarity economy and the engine of cooperatives also provide an answer to one of the most fundamental problems of human history, which has become even more pronounced the past decades – the division between capital and labour. When workers become owners of their enterprises and

initiatives, it multiplies several fold the economic and social benefits, especially dignity, they can derive from these collective efforts, and with inspirations and imageries they create for others to emulate.

We need to remove roadblocks, create enabling conditions and promote cooperatives focusing on the needs of the most marginalised and disadvantaged, such that they become owners of their own and collective enterprises, and of the factories, plantations and estates whose owners have long abandoned their workers. Cooperatives could transcend manufacturing and agriculture sectors, and expand into health care, education, banking and other sectors also.

“Towards a Feminist Solidarity Economy: A Study of Women Cooperatives in Four States of India” emerges out of a study that sought to assess the role of cooperatives in empowerment of women socially, economically, through control over own income, and politically, through voting, participation in local governance and political representation. It, further, aims to investigate if co-operatives lead towards empowerment and change in the position of women in the community. Empowerment, as we understand, is a multi-dimensional process and inextricably related to gender inequality. This study sought to delve upon the factors contributing to women’s empowerment through co-operative movement. It also looks at the issue through the subjecthood of the most dispossessed women.

We hope this publication would take forward the debates around economic and political empowerment in order to enhance this discourse through women’s voices and their opinions.

I welcome all comments and suggestions to this report and the issues that it deals with.

Sandeep Chachra

Executive Director

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We are grateful to the five cooperative societies and their members who provided us necessary information and supported the field work for data collection. These

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Finally, we thank Dr. Varsha Ganguly who, as principal investigator anchored the whole research and wrote up this report.

LIST OF ABBREVIATIONS

APSCA	:	Andhra Pradesh State Cooperatives Act, 1964
APMACSA	:	Andhra Pradesh Mutually Aided Co-operative Societies Act, 1995
DNT	:	De-notified tribes
DSC	:	Development Support Centre
FPC	:	Farmer Producer Company
FPO	:	Farmer Producer Organisation
IGSSS	:	Indo-Global Social Service Society
IWMI	:	International Water Management Institute
INR	:	Indian Rupee
MARKFED	:	Andhra Pradesh State Co-operative Marketing Federation Ltd
MSCSA	:	Multi-State Cooperative Societies Act, 1984
NABARD	:	National Bank for Agriculture and Rural Development
NBMPWDCS	:	New Bihar Multi-purpose Women Development Cooperative Society
NDDB	:	National Dairy Development Board
NFSA	:	National Food Security Act, 2003

NBSKPK	:	Nav Bihar Samaj Kalyan Pratishthan Kendra
OBC	:	Other Backward Classes
PACS	:	Primary Agriculture Credit Societies
PC	:	Producer Company
PHC	:	Public Health Centre
SC	:	Scheduled Castes
SHG	:	Self-Help Group
SMC	:	School Management Committee
ST	:	Scheduled Tribes
TC	:	Timbuktu Collective
USD	:	United States Dollar

GLOSSARY

Mandal : Block, taluka

Pilupu : A Telugu word, meaning 'call for action'

Samakhya : Federation (Telugu)

Sangham : A collective/organisation

Thannda : A settlement or hamlet of a lambada near a village in Telangana



INTRODUCTION: COOPERATION SECTOR, MARGINALISED COMMUNITIES AND WOMEN'S EMPOWERMENT

Co-operators believe that the people of the world should not be subjected to threat from the global economy, such as that of 2007. Furthermore, they believe that a more diversified and pluralistic global economy is one way of ensuring that any future threat of this sort will be minimised.

~ **Pauline Green**

President, International Cooperative Alliance, 2015

The term “social and solidarity economy” covers a range of collectives and organisations that include co-operatives, mutual aid societies, social enterprises, civil society organisations. (Utting, 2015) The basic aim of these organisations is to bring people together so they can solve problems they face, and engage with market mechanisms in a united manner, which otherwise can prove overwhelming for any individual. A feminist perspective is needed to make the efforts truly transformative and impacting all spheres of society.

A feminist perspective makes visible the extent to which production processes and market systems are maintained by the care economy, which in a society dominated by patriarchal values remains hidden. This study of the experiences of women cooperatives in Andhra Pradesh, Bihar, Gujarat and Telangana, has the objective of contributing to a feminist understanding of the social and solidarity economy.

Introduction to the study

This study explores multiple dimensions of empowerment in the context of the marginalised women's association with the cooperation sector in India. The specific objectives of the study are as follow:

Objectives

1. To assess the role of cooperative societies in empowerment of women belonging to marginalised communities socially, economically (control over own income), and politically, through participation in the cooperative movement in India.
2. To investigate whether empowerment of women takes place through better access to information, skills, training, and their leadership in management of the cooperatives of which they are a part.

Scope and nature of the study

The study is India based; primary data from four states has been covered – Andhra Pradesh, Bihar, Gujarat, and Telangana.

Empowerment is a multi-dimensional process; under-development and gender inequality are directly correlated. The cooperation sector is believed to be the third major force in the Indian economy after the public and private enterprises, having special characteristics of both apart from its inherent strengths. Cooperative societies in India have played an important role in development of agriculture, banking, credit, agro-processing, storage, marketing, dairy, fishing, and housing sectors. With changing times and changes in economic situation of the country, cooperation policies and legislations have changed. This study attempts to capture the canvas of cooperation policies and legislations, which may help the government as well as civil society members towards framing the future policy discourse, in the context of empowerment of marginalised women through cooperative societies in India.

There are varied definitions and diverse structures of cooperatives (henceforth 'cooperatives' refers to 'cooperative societies'). Essentially, every cooperative is an association of users or firms or households in pursuit of economic, social or cultural objectives, applying to themselves

the rules of cooperation, i.e., joint ownership and democracy, aiming to serve its members and the community as a whole, function as a voluntary association, non-discriminatory, arrive at decisions in democratic manner – through discussions and follow the ideals of self-help and mutual help¹

The term 'marginalised women' refers to two dimensions – women belonging to the marginalised social groups/communities; and facing marginalisation on different counts, i.e., being single women (widowed, deserted, destitute); and physically and/or mentally challenged. The 'marginalised communities' include the Scheduled Castes (SC, also known as 'Dalits', the erstwhile untouchables); Scheduled Tribes (ST), also called tribals, adivasis); Other Backward Classes (OBCs); de-notified tribes (DNTs), and some religious minorities, such as Muslims, Christians, Neo-Buddhists, etc.; believed to be on the margins of social and economic spheres in India.

Principles of cooperation and definition of cooperatives

The history of cooperatives is deeply interwoven with the history of working-class movements across the world. There are seven principles of cooperation/cooperatives: (i) Voluntary and open membership; (ii) Democratic member control; (iii) Members' economic participation; (iv) Autonomy and independence; (v) Education, training and information; (vi) Cooperation among cooperatives; and (vii) Concern for community (Mitra, 2014, p.47). (also see *Box 1.1*)

Cooperation Sector in India

Cooperatives in India, from colonial times to date have grown essentially as a result of State action, and continue to be governed by various legislations. Cooperation has been a state subject under the Indian Constitution. Every

1. source: <https://mygate.com/blog/types-of-co-operative-societies-in-india/> accessed on 1 November 2020.

Box 1.1:

Definition of a cooperative

A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

COOPERATIVE VALUES:

Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility, and caring for others.

COOPERATIVE PRINCIPLES:

The cooperative principles are the guidelines by which cooperatives put their values into practice.

1. VOLUNTARY AND OPEN MEMBERSHIP

Cooperatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2. DEMOCRATIC MEMBER CONTROL

Cooperatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary cooperatives, members have equal voting rights (one member, one vote) and cooperatives at other levels are also organised in a democratic manner.

3. MEMBERS' ECONOMIC PARTICIPATION

Members contribute equitably to, and democratically control, the capital of their cooperative. At least a part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

4. AUTONOMY AND INDEPENDENCE

Cooperatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external

sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

5. EDUCATION, TRAINING, AND INFORMATION

Cooperatives provide education and training to their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of cooperation.

6. COOPERATION AMONG COOPERATIVES

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

7. CONCERN FOR COMMUNITY

Cooperatives work for the sustainable development of their communities through policies approved by their members.

Source: International Cooperative Alliance 2015

state has legislation on cooperation/cooperatives, in tune with the central legislation, titled, 'Multi-State Cooperative Societies Act, 2002' (MSCSA). The state laws remained as a parallel legislation to co-exist with the central Act, 2002.

By 2012, there were more than half a million various types of cooperative societies with a membership exceeding 230 million with total working capital exceeding INR 3,400 billion (USD 170 billion) (Sapovadia and Patel, 2012, p.4). More than 550,000 cooperatives are working in urban and rural areas, which are engaged in providing economic and social services to the poor masses through carrying out various types of activities. Cooperatives' role in poverty alleviation, food security and employment generation is well established (ibid.).

Cooperative related legislation and policy making in India

Numerous community activities were initiated by villagers and this necessitated the enactment of cooperative laws. Cooperation is listed on the concurrent list, thus the centre and states enacted cooperative laws to curb exploitation of members by their managers and co-operators. The first Cooperative Credit Societies Act of 1904 was passed to encourage thrift, self-help, and cooperation, which was amended in 1912 and has been revised in accordance with the changes in economy of independent India.

The latest committee appointed by the Planning Commission in 1991, chaired by Brahm Prakash Chaudhary examined various aspects of cooperative laws. This committee submitted its report along with a draft Model Cooperative Law. Thrust of this draft Model Law was to facilitate building upon integrated cooperative structure, making the federal organisations responsive towards their members, and minimisation of government control and interference.

The potential of cooperatives to become instruments for economic betterment was central to Indian government's Five Year Plans up to the Eighth Five Year Plan (1992-1997). In the early 1990s, the cooperative credit system had accounted for over 60 per cent of total institutional credit to agriculture, which had fallen to about 20 per cent. The Eighth Five Year Plan laid emphasis on building up the cooperative movement as a self-managed, self-regulated and self-reliant institutional set-up, by giving it more autonomy and democratising the movement. It also spoke of enhancing the capability of cooperatives for improving economic activity and creating employment opportunities for small farmers, labourers, artisans, scheduled castes, scheduled tribes, and women and emphasised the development and training of cooperative functionaries in professional management.

In 2002, the Government of India enunciated its National Cooperative Policy to ensure that cooperatives function as autonomous, self-reliant and democratically managed institutions, accountable to their members. The Multi-State Cooperative Societies Act was modified in 2002, in keeping with the spirit of the Model Act.

In August 2004, the Government of India set up a Task Force to suggest an action plan for reviving rural cooperative credit institutions and legal measures necessary for facilitating this process. The recommendations of the Task Force are being implemented through the present legislation.

Some state's legislations on cooperation are considered to be historical, which attempted to revise the restrictive provisions of cooperative laws; The Maharashtra Cooperative Societies Act, 1960 and The Andhra Pradesh Mutually Aided Co-operative Societies Act, 1995 are considered radical and supportive for the process of collectivisation and cooperation.

Cooperation in Andhra Pradesh and Telangana

Both Andhra Pradesh and Telangana have a long history of a strong cooperative movement. Basically, there are three types of cooperatives – cooperative credit societies, cooperative marketing societies and consumer cooperatives.

The Andhra Pradesh state government formed Primary Agriculture Credit Societies (PACS) all over the state under Andhra Pradesh State Cooperatives Act, 1964 (APSCA) to facilitate credit facility to farmers. At present Andhra Pradesh has 2,030 PACS² and Telangana has 906 PACS³. Andhra Pradesh

2. <http://apcooperation.nic.in/pacs.php> accessed on 24 January 2021

3. Brief Note on Telangana State Co-Operative Apex Bank Ltd. (Apex Bank), Hyderabad, India, retrieved from <https://www.icba.coop/master/document/images/image1846.pdf> accessed on 24 January 2021.

State Co-operative Marketing Federation Ltd (MARKFED) was established in 1957 as a federation of District Cooperative Marketing Societies in Andhra Pradesh⁴.

According to Andhra Pradesh State Cooperatives Act, 1964 (APSCA), the state government holds 51 per cent share in the form of investments (infrastructure such as buildings, machinery, etc.) and 49 per cent share is held by members. Thus, government officials were part of the board of directors, and had control over decision making processes and staff members were appointed by the government. Over the years, increased state participation in the financing and management of cooperatives has led to a situation where cooperatives' members had started to perceive themselves not as member-controlled, member-sensitive business, guided by the universally accepted principles of cooperation, but as channels for government subsidies and largesse. Sound and sustainable cooperative business, accountability, responsibility, and self-reliance had taken a back seat.

A campaign for liberalisation of APSCA was started by Mr. Ram Reddy (founder of the Cooperative Development Foundation) and Ms. Shashi Rajagopalan; several others joined them and made persistent efforts for bringing reforms in the cooperative laws. Between February and September of 1994, co-operators held several workshops in the state on the need for amending the APSCA, 1964. Cooperative financing organisations, such as the National Bank for Agriculture and Rural Development (NABARD), the National Cooperative Development Corporation, and the NDDDB have also been seeking ways by which they can possibly deal directly with cooperative societies without necessarily having to involve the government. As a result, The Andhra Pradesh Mutually Aided Co-operative Societies Act (APMACS Act) was drafted and passed by the state assembly, which received the

4. https://apmarkfed.in/index.php?option=com_content&view=article&id=25&Itemid=28 accessed on 24 January 2021.

assent of the Governor on the 17 May, 1995. The earlier Andhra Pradesh State Cooperatives Act, 1964 also continues to be in force.

In 2014, Andhra Pradesh was bifurcated and a new state of Telangana was formed. The APMACS Act in force as on 02.06.2014, has been adopted by Telangana, under section 101 of the Andhra Pradesh Reorganisation Act, 2014 (Central Act 6 of 2014) vide Telangana Mutually Aided Cooperative Societies Act, 2016.

Cooperation sector in Gujarat

Gujarat is known for its cooperative movement, mainly for agriculture, housing, and dairy (milk cooperatives). The agriculture cooperative societies have been mostly created by the government; their district-based federations – Sahkari Kharid Vechan Sangh (marketing federation), and Rajya Sahkari Sangh.

Table 1.1 : Number of cooperatives in Gujarat, as on 31 March 2020

Sl. No.	Type of cooperative	No. of cooperatives
1	Milk cooperatives	16760
2	Housing cooperatives	17642
3	Agriculture service and credit	9999
4	Credit cooperatives	6257
5	Non-credit cooperatives (Services)	9636
6	Marketing cooperatives	2362
7	Processing cooperatives	1276
8	Agriculture cooperatives	907
9	Fisheries cooperatives	701
10	Labour cooperatives	3764
11	Forest workers cooperatives	135
12	Irrigation cooperatives	4780

Sl. No.	Type of cooperative	No. of cooperatives
13	Transport service cooperatives	121
14	Sugar cooperatives	30
15	Cottage industries cooperatives	4767
16	Consumer and supply cooperatives	2026
17	Cooperative banks	225
18	District central cooperative banks (promoted by the government)	18
19	State agriculture cooperative bank	1
20	Gujarat state cooperative bank	1
21	Various unions of cooperatives	50
22	Other cooperatives	7
	Total	81,465

The milk cooperatives are linked to NDDB in Gujarat; they were promoted both in the tribal and non-tribal areas. It has been observed that political nexus and vested interests have promoted selected cooperative sectors, while handloom/weaving and oil cooperatives (Dhara brand) were systematically killed. The oil traders influenced the political leadership/ruling party in order to get better profits. The oil cooperatives could manage production and marketing very well in the beginning of 1990s, challenging the oil trader's monopoly. But the then ruling party systematically killed the oil cooperatives. The milk cooperatives (women's dairy co-ops) could not be neglected mainly because they had gained international prominence.

Women's cooperatives as women's entrepreneurial efforts

A number of women-only cooperatives have started in India since the early 1970s. These cooperatives vary in terms of structure (non-profit versus for-profit), intent (producer, service, training, advocacy, etc.) (Datta and Gailey,

2015, 572); and type (production and non-production), etc. In the present development paradigm of economic growth, the cooperatives as economic enterprises face competition vis-à-vis two forms of organisations promoted by the Indian government. They are: the self-help groups (SHGs) since late 1980s, and producer organisations/companies (PCs), popularly known as Farmer Producer Companies (FPCs) or Farmer Producer Organisations (FPOs) to be registered under the Companies Act, 2013.

Empowerment, women's empowerment: Evolving and operationalising concepts

The concept of empowerment is related to terms such as agency, autonomy, self-direction, self-determination, liberation, mobilisation, self-confidence, and a wide gamut of definitions and meanings in varying socio-economic contexts. The concept has a long history in social change theory. Applied to gender issues in contemporary development discourse⁵, the discussion of women's empowerment brings into the political domain, both public and private spheres and highlights the struggles of women against a system that is systemically and structurally unjust towards them.

Women's empowerment is rooted in gender inequality along with institutions of dominance, and resourcelessness of women. Cultural gender dynamics in India may prevent women from acquiring resources without male approval. Women having access to resources may lead to economic development wherein role of 'agency' is considered important, as agency provides ability to make effective choices and transform those choices into desired outcomes (World Bank, 2012).

Empowerment is widely understood as "power to" or the "ability to make and act on choices" or as related to "choice, agency, and autonomy" (quoted

5. Three approaches are believed to be a route to evolve women's empowerment – Women and Development (WAD); and Women in Development (WID); Gender and Development (GAD) in the of development.

in Khader, 2018, p.142). This focus on choice and agency is traceable to three different theoretical roots. First theoretical root treated empowerment as an enhancement of agency; the type of agency it emphasised was collective and characterised by its “critical” content, i.e., building the power of social movements, and understood empowering consciousness to be characterised by content that was critical of relations of domination. The second theoretical root is the work of Naila Kabeer (1999a, 1999b, 2002), which explicitly defines empowerment as an enhancement in the ability to choose. Kabeer defines empowerment as “the expansion of the ability to make strategic choices by people who have been denied this ability” (2008, p.19). The third intellectual root is the capability approach and the work of Amartya Sen, which characterises the constituents of well-being as increases in agency or freedom. Kabeer’s and Amartya Sen’s theories differ, but the dominant conception of women’s empowerment in development practice draws on commitments that overlap the two theories (ibid, p.142-3). The conception of empowerment as control choice has most readily made its way into practice.

Empowerment can be at an individual level, family level, community level, or organisation level. An article by Hennink et al. (2012) summarises how international development organisations define and implement empowerment initiatives based on 49 development organisations, working in the areas of health, education, nutrition, agriculture, policy, and governance. The descriptions of empowerment highlighted a range of mechanisms by which organisations believed empowerment occurs. The six mechanisms identified in the data are summarised in the following table.

Table 1.2 : Mechanisms of empowerment

Mechanism	Definition
Knowledge	Access to education, training and information from formal or other sources
Agency	Capacity to act independently and make choices - comprised of three components:
(a) Self-identity	(a) self-confidence and self-efficacy to set and achieve goals
(b) Decision-making	(b) ability to make informed decisions that are recognised and respected
(c) Effecting change	(c) belief in own ability to take action to effect change based on own goals
Opportunity structure	Existence of an enabling environment of social, political, institutional, and community support to foster individual and community development
Capacity-building	Harness community capacity to provide or advocate for services or self-governance, and to seek accountability from government service provision agencies, access to physical and financial resources, or skills for seeking resources, to develop communities
Sustainability	Ability of communities to develop and support initiatives towards long-term sustainability

Source: Hennink et al., 2012, p, 207



RESEARCH DESIGN AND METHODOLOGY

The research study aims to assess the role of cooperatives in empowerment of marginalised women – socially, economically (control over own income), and politically (voting, participation in local governance, political representation) in India. While keeping the following objectives at the centre, details of the research design are presented here.

Objectives

1. To assess the role of cooperative societies in empowerment of women belonging to marginalised communities socially, economically (control over own income), and politically, through participation in the cooperative movement in India.
2. To investigate whether empowerment of women takes place through better access to information, skills, training, and their leadership in management of the cooperatives of which they are a part.

The data was collected between 1 December 2020 and 31 January 2021 for the study, from four states – Andhra Pradesh, Bihar, Gujarat, and Telangana.

Key concepts and research inquiry related to primary data collection

This study's key concepts are as follow: women empowerment (at individual and community level); women cooperatives, especially about the marginalised women as members; management of the cooperatives (better access to information, skills, training, etc.) as economic enterprises; capacity building of women leading to empowerment; leadership development; and empowerment leading to/resulting into women's participation and decision-making in social, economic, and political spheres.

As the nature of the study is exploratory, primary qualitative data was largely collected from different sources of information. The respondents/sources of information are: women members of the cooperatives, including office bearers, and staff; men belonging to the same location (village/geographic areas), who may or may not associated with the cooperatives; and cooperatives' structural analysis. An attempt is made to understand how women describe their 'empowerment' and how men observe/witness and narrate 'women's empowerment'.

Mostly, 'empowerment' is made equivalent to or gets overlapped with the terms – 'development' or 'change for good' or 'betterment'. We need to bear in mind that 'empowerment' empowers, i.e., gives power, ability to access and acquire power from being powerless; and use of power (skill, knowledge, perspective) for empowering other women. 'Empowerment' implies a process of 'being powered or becoming powerful from powerless'. The process of empowerment has different components, 'power' is observed in different forms, and 'power' leads to/ results into social change or brings about change in different spheres of life – social economic, political, legal, and others. The empowerment may be witnessed at an individual level and/or collective level – community level/organisation level.

The research inquiry may begin with development processes initiated through the cooperative society, while keeping the 'empowering' (agency, process, outcome) as focus while researching, i.e., empowering through an agency, as a process, in the form of an outcome/result. A conscious attempt is made to understand and capture, 'how every process results into an outcome with or without the help of an agency that changes power equation', i.e., how they interact with each other, how one empowering act leads to another set of empowering outcomes, and some agency/intervention results into empowerment. Empowerment may be one instance or a continuous process or sustained status.

Research methodology

Sampling and selection criteria for the cooperatives.

Based on purposive sampling, a total of six cooperatives of three states of India were planned to be covered under the study. The states were: Bihar, Gujarat, and Telangana. Each state represents different parts of India – Bihar representing eastern, Telangana southern, and Gujarat western India.

- » At least two cooperatives from each state to be covered.
- » Every cooperative is registered under the State Cooperative Societies Act, which has been functional for at least three years.
- » The study has attempted to cover both types of cooperatives – (i) production based (e.g., agriculture, poultry, piggery, dairy, weaving, handloom or handicraft, etc.); and (ii) non-production based (credit, housing, etc.) in each state. Cooperatives exist in sectors such as retail, banking, housing, marketing, agriculture, manufacturing, purchasing, and employment, among others.

Research methods, tools, and profile of respondents

The study aimed to collect qualitative data, as 'empowerment' is linked to process and outcome – this includes data in form of information, perception, awareness, observation, experiences, narratives, etc. For collection of required data, the following research methods and suitable tools were employed.

- (i) For a Case Study method, a checklist of questions was used as a tool for primary data collection. Three cooperatives, one from each state was to be covered; however, details of four cooperatives – two of Gujarat, one from Andhra Pradesh and one from Telangana – are covered.

- (ii) For the Focused Group Discussion (FGD) method, a checklist of questions was used as a tool for primary data collection. Eight FGDs covering about 80 men and women respondents were conducted in three states – Andhra Pradesh, Gujarat, and Telangana.
- (iii) The Interview method with a semi-structured schedule was used as a tool for primary data collection. Fourteen women respondents were interviewed from three states – Andhra Pradesh, Gujarat, and Telangana. Of them, eight were office bearers of the cooperative, four were women leaders, and the rest were members of the cooperatives belonging to the marginalised communities.

While collecting the primary data, the field investigators used some existing criteria of empowerment and women's empowerment to initiate discussion during interview of the respondents, and in FGDs with the women respondents/member of the cooperatives, which would motivate women to share more experiences, anecdotes, and feelings that reflect their 'empowerment'. Newer criteria or processes that reflect 'women empowerment' were captured by motivating the respondents (men and women) to share their experiences, narrate their observations and learnings; etc. Structural analysis of a cooperative society also revealed empowering processes, outcomes, and interactions with other agencies that became instrumental in empowerment of women.

In all, seven meetings (one training session for the research team, and six review and reflection meetings) were organised between 15 November 2020 and 31 January 2021. The training was organised on 6 December 2020, which focussed on explanation of every tool, its use, inputs about research methods, sampling, and understating about cooperative societies in India. In addition, two meetings were organised for feedback on the draft report by the research team, over and above, individual consultations for finalising the report. During the second review and reflection meeting, we realised that preparing a state profile of cooperatives is necessary, which would provide a background to the study and the data collected

on women's cooperatives. A tool was developed to prepare a state profile on cooperation sector that helped in preparing state profiles of Andhra Pradesh, Gujarat, and Telangana.

Triangulation of data is ensured for the analysis of quantitative and qualitative data collected.

Limitations of the study

We witnessed limitations at the primary data collection stage, mainly for the state level data. As against the plan of collecting data from six cooperatives of three states of India (Bihar, Gujarat and Telangana), primary data of five cooperatives from four states was collected; the states are – Andhra Pradesh (AP), Bihar, Gujarat, and Telangana. Primary data of one cooperative society from Bihar was collected, as the state team faced the challenges posed by the pandemic (Covid-19). Consequently, the number of interviews and FGDs to be conducted were lesser than planned.

Though both production and non-production cooperatives were planned to be covered, mainly saving and credit cooperatives could be covered under the study. Though preference was to be given to cooperatives formed by the women belonging to the marginalised communities, we could cover the cooperatives promoted by NGOs in the given states. As such, the proportion of marginalised women as members varied from 90-100 per cent in the cooperatives covered under the study.

The research team faced difficulties in collecting data from the cooperatives, as the documentation of the cooperatives covered under the study was rather rudimentary. Though the cooperatives in Andhra Pradesh and Telangana were established in 2010 but their promoting NGO were established in the 1990s; they could not locate data of the initial period. Digitisation of data has also been a challenge for the cooperatives, as they have continued with old fashioned book-keeping. Some data about campaigns, trainings conducted, etc. was not well documented

and therefore information was given based on memories of women members. Thus, most activities were mapped out and mentioned during the interactions with the research team, but they were not supported with cohesive data, such as, time details of the events organised, number of participants, proceedings/detailed accounts of the events, total number of events-trainings-exposure visits, etc. The absence of cohesive, cumulative data is supplemented through qualitative data – detailed description through an interview and/or FGD with group of women.

Every cooperative in the state has performed in a given environment and situation. Therefore, there are more varieties and specificities compared to commonalities. Presenting such specificity and varieties is challenging, as every point cannot be presented with numbers or in a quantitative manner, and therefore, the report is more descriptive with quotes of the respondents (men and women). Striking a balance between the specificity and commonality is challenging; similarly, collating data of different states on the issue of 'empowerment' is challenging. For presentation, striking balance between quantitative/cumulative data and qualitative has become very challenging.

Selective secondary data on the focus areas of the research are available, for example, data on cooperative movement in India is available but getting statistical information about cooperatives is difficult. Cooperation being a state subject and managed at the district level, consolidated numbers of types of cooperatives are not easily available in the public domain. Therefore, numbers of savings & credit cooperatives are not available; further, gender segregated data is also not available. Consequently, numbers of women cooperatives in any sector – production or non-production – are not available in the public domain. There are not many state-based studies on impact of cooperatives on economy, empowerment, entrepreneurial development or skill development. Absence of such secondary data makes this study important, as it provides primary data as well as links it to empowerment through cooperation as well as empowerment of the marginalised women.

No major limitations were experienced at the data analysis and report writing stage. We could verify data from the cooperatives, through the modes of assistance and persuasion.

Organisation of the report

The entire report is presented in four chapters. The first chapter is introductory, which presents basic details about the key terms of the study; objectives of the study; nature and scope of the study; principles of cooperation and definition of cooperatives; cooperation sector in India and related policies and laws, discourse on women's empowerment; and marginalised women. This chapter is prepared based on the secondary data.

The second chapter presents the research journey – from design to report writing. Detailed information on research inquiry, research methods and tools employed, sampling and selection criteria for the respondents, limitations of the study, etc. are presented.

The third chapter is developed based on primary data collection, and major findings are presented. It attempts to provide overview of all the states covered, along with specificity of each cooperative in each state. This is divided into three sections: the first section provides overview of the cooperatives covered under the study, with basic details, such as year of establishment, growth – number of members, share capital, its promoter, expansion in number of villages, etc. The second section focuses on empowerment – approaches, processes, instances, outcome, and empowerment related barriers/challenges, especially for the marginalised women. The third section describes the policy issues – state specific as well as common across the states in India. This section deals with cooperative as a form of organisation facing challenges vis-à-vis SHGs, FPOs/FPCs, etc., and legislation based procedural challenges.

The fourth chapter summarises learnings and inferences drawn from the field experiences and primary data generated. As the study explores

different aspects of empowerment of women, taking place through better access to information, skills, training, and their leadership in management of the cooperatives of which they are a part. These inferences could be useful to the government as well as civil society stakeholders in overcoming challenges, expanding the discourse on cooperatives and empowerment of women and marginalised sections of India.

MAJOR FINDINGS: COOPERATIVE SOCIETY AND EMPOWERMENT OF MARGINALISED WOMEN

This chapter presents major findings and is developed based on primary data collection. This is divided into three sections: the first section provides overview of the cooperatives covered under the study, with basic details, such as year of establishment, growth, number of members, share capital, its promoter, expansion in number of villages, etc. The second section focusses on empowerment – approaches, processes, instances, outcome, and empowerment related barriers/challenges, especially for the marginalised women. The third section describes the policy issues – state specific as well as common across the states in India. This section deals with cooperative as a form of organisation facing challenges vis-à-vis SHGs, FPOs/FPCs, etc., and legislation based procedural challenges.

Section 1: Basic details of the cooperatives covered under the study

As such, Andhra Pradesh and Gujarat are known for their cooperative movement, but in India, only a few states (Karnataka, Maharashtra) have promoted cooperatives as a form of collectivisation. Bihar and Uttar Pradesh do not have many cooperatives. Nitish Kumar, Chief Minister of Bihar attempted to develop Vasudha Dairy cooperatives by associating it with the NDDB (National Dairy Development Board) but it has not been very successful. Bihar has reported much smaller number of cooperatives compared to AP, Gujarat, Karnataka, and Maharashtra.

Profile of the cooperatives

A total of five cooperatives from four states are covered under the study; the following table provides the overview. All cooperatives are promoted by NGOs, and all are non-production cooperatives – Saving and Credit Cooperatives.

Table 2.1 : Mechanisms of empowerment

State	Name of the cooperative society	Year of establishment	Type of cooperative (production/non-production)	Total no. of members
Andhra Pradesh	Mahasakthi Mutually Aided Cooperative Federation	2012	Non-production (Saving and Credit)	23,580
	1. Adisakthi Cooperative at CK. Palli mandal, established in 1998;			
	2. Ananthasakthi Cooperative at Roddam mandal, registered in 1999;			
	3. Mahilasakthi Cooperative at Ramagiri mandal, registered in 2002;			
	4. Durgasakthi Cooperative at Penukonda mandal, registered in 2011			
Bihar	New Bihar Multi-purpose Women Development Cooperative Society	2018	Non-production (Saving and Credit)	662
Gujarat	Waghodia Women Credit Cooperative Ltd.	2011	Non-production (Saving and Credit)	1,458
	Shree Sangam Mahila Bachat Ane Dhiran Sahakari Mandali Ltd.	2008	Non-production (Saving and Credit)	890
Telangana	Swarbhatri Women's Mutually Aided Cooperative Thrift Society	1992	Non-production (Saving and Credit)	2,279

Details about the marginalised women members

As the study focusses on the marginalised women, the membership details are analysed from the socially defined marginalised communities, i.e., social composition of each cooperative society is presented in table 2.2. Among the category of marginalised women, Bihar reported 80 physically challenged women members; Andhra Pradesh reported considerable

number of single women across all social categories; Telangana reported 150 single women members. The Waghodia cooperative, Gujarat reported 199 single women (151 widows and 48 divorced).

Table 2. 2 : An overview – Social composition of women members of cooperative societies covered under the study

State	Name of the cooperative society	No. and % of the marginalised women					Total membership
		SC	ST	OBCs	Religious minorities	Other than marginalised communities	
Andhra Pradesh	Mahashakti Federation	4,001 (17.6)	510 (2.2)	15,023 (63.1)	2,200 (9.3)	4,046 (17.3)	23,580
Bihar	New Bihar Multi-purpose Women Development Cooperative Society	175 (26)	-	475 (71)	12 (1.8)	18 (2.7)	662
Gujarat	Shree Sangam Mahila Bachat Ane Dhiran Sahakari Mandali Ltd.	34 (4)	636 (71)	220 (25)	00	00	890
	Waghodia Women Credit Cooperative Ltd.	794 (54.5)	48 (3.3)	544 (37.3)	08 (0.6)	64 (4.4)	1,458
Telangana	Swarabharathi Women's Mutually Aided Cooperative Thrift Society	325 (14.2)	278 (12)	1,512 (66.3)	57 (2.5)	107 (4.7)	

Special efforts for empowerment of marginalised women: Single women, physically challenged, and landless women

In Andhra Pradesh, almost 83 per cent women; in Bihar, 97 per cent; in Gujarat – 95 per cent and 100 per cent respectively; and in Telangana, 95 per cent women belong to the marginalised communities. Among them, AP did not report any special initiative planned for the marginalised women.

In Telangana, Swarbharti Women's Mutually Aided Cooperative Thrift Society formed 'Single Women Forum' (150 members) to take up the issues of single women and remedial measures to overcome the challenges they face. Swarbharti Cooperative took up counselling for land rights of single women; consistent efforts were rewarded by 65 single women members getting a share of their family lands.

In Gujarat, The Waghodia Cooperative reported 23 single women availing loans.

The Bihar Cooperative ensured that marginalised women availed social security schemes including pension and tri-cycle for the physically challenged women members. Also, almost 80 landless women received loans; they could lease land for vegetable growing and selling. Thus, they could expand their livelihood opportunities and increase their income.

Growth of the Cooperatives

Every cooperative has expanded in terms of number of members, share capital, locational expansion, expanding saving and loaning activities, and empowerment related activities. The following table provides information about their growth.

Table 2.3 : Table 2.3: An overview – Growth of cooperative societies

Name of the cooperative society, state	No. of members		Total Savings/Income (INR)		Outreach / locational expansion (no. of village)		Major factors that contributed to the growth
	Inception year	At present	Inception year	At present	Inception year	At present	
Mahashakti Federation	1,613	23,580	1,900,000.00	311,100,000.00	28	182	Efforts of the founders, the economic benefit, and willingness of women
Swarabharathi Women's Mutually Aided Cooperative Thrift Society	250	2,279	448,795.00	3,5460,722.00	5	15	Efforts of the founders, the economic benefit, and willingness of women
Shree Sangam Mahila Bachat Ane Dhiran Sahakari Mandali Ltd.	292	890	397,296.00 (share capital)	2,025,004.00	15	15	Cooperative has not been able to expand due to the restrictions laid by th District Registrar

(Contd. ...)

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Name of the cooperative society, state	No. of members		Total Savings/Income (INR)		Outreach / locational expansion (no. of village)		Major factors that contributed to the growth
	Inception year	At present	Inception year	At present	Inception year	At present	
Waghodia Women Credit Cooperative Ltd.	748	1,458	140,000.00	185,500.00	7	42 villages 3 towns	Committee members played a role of effective leadership; mobilisation through campaigns, meetings
New Bihar Multi-purpose Women Development Cooperative Society	50	662	16,650.00	21,550.00	22	87	Almost a decade long women's development work is a base for women's economic empowerment

Section 2: Empowerment related – approaches, processes, instances, outcomes, and barriers/challenges

This section presents two sets of information: first, planned empowerment measures by the promoter NGOs for each cooperative; and second, mapping empowerment, based on the sharing of experiences by the respondents.

Planned empowerment by the NGO promoters

Cooperatives are closely linked to economic empowerment in the context of poverty alleviation. An approach to poverty reduction that builds on the resources, assets, capabilities, and opportunities of individuals and communities themselves – a term commonly referred to as agency, which is seen as a critical component of empowerment (Hennink et al., 2012, 204). Amartya Sen's (1999) concern for disempowerment is expressed as, how power can impact poverty reduction and that the imbalance of economic, social, and political power sustains the disparities that keep individuals and communities in poverty, leading to disempowerment.

Most NGOs are concerned or accountable to the donor agencies on the following points: (i) whether the cooperative members value or have reason to value each domain of autonomy or empowerment; (ii) enhancing ability to change – the power from within, and willingness of an individual to bring about change; (iii) need to invest in conscientisation, or by direct interventions to assist in change, such as providing trainings for advocacy, ensuring due entitlements; etc. (Ibrahim and Alkire, 2007, p. 28-29). Therefore, some commonalities are observed in the NGOs' planned activities for empowerment of the target groups.

The most common planned areas of empowerment found in the study are: (i) economic empowerment (loan availed, livelihood opportunity created, debt reduction, asset building, etc.); (ii) capacity building (cooperative management skills, leadership development, exposure visits, availing

government schemes for social security, legal awareness, land entitlement) through trainings and exposure; (iii) addressing family disputes and violence against women (extent and form of violence, remedial measures, awareness measures, support structures created); and (iv) collective action/campaigns against liquor production and consumption (mobilisation through campaigns, village level meetings); for contesting elections in local governance/Panchayati Raj Institutions (PRIs); access to natural resources, such as land rights and preventing water pollution.

Table 2. 4 : Areas of planned empowerment approaches and activities by the promotee NGOs

Name of the cooperative, name of the promoter (NGO), state	Areas of planned empowerment (major activities performed)
Mahashakti Federation, Timbaktu Collective Andhra Pradesh	<ul style="list-style-type: none"> » Thrift and Credit, and cooperative functioning and management – Loan counselling for better utilisation of loans » Trainings and exposures – regular capacity building for members and leaders – (i) women engaged in organic farming, making their own bio-fertilisers and pesticides, cultivating diverse crops (millets and pulses), and selling their produce to Dharani Cooperative Society at an assured price; (ii) creating market linkages; (iii) Working of Haritha Committee – increasing greenery in rain-fed, drought prone areas; (iv) skill building trainings (tailoring, weaving, masonry, dying, organic farming); (v) Exposure visits to other cooperatives and weaving units; (vi) functioning of local governance institutions (Panchayati Raj) » Legal Aid services – a cadre of para-legal workers created; Legal Aid Centre (65 cases solved in Lok Adalats, 70 cases sent to police stations) and legal camps provided trainings on Domestic Violence Act, Child Marriage Prevention Act » Social welfare services – death relief fund, life insurance, education fund, etc.

(Contd. ...)

(Contd. ...)

Name of the cooperative, name of the promoter (NGO), state	Areas of planned empowerment (major activities performed)
	<ul style="list-style-type: none"> » Campaigns against social evils/for raising social awareness – anti-arrack campaign was conducted in a few villages; campaign on violence against women with a slogan, “We want family without violence – society without violence”; against bonded labour » Bhavani Chenetha Sangham (weavers’ unit) was started in 2005, and has progressed into self-sustainable weavers’ unit since 2007. Along with 10 weaving machines, raw materials, technical support, and capacity building on marketing, etc. were provided. » Collaborations with government and non-government organisations created for supporting members, e.g., with FPO, other cooperatives for marketing of food grains, etc.
<p>New Bihar Multi-purpose Women Development Cooperative Society (NBMPWDCS), Nav Bihar Samaj Kalyan Pratishtan Kendra (NBSKPK), Bihar</p>	<ul style="list-style-type: none"> » Thrift and Credit, and cooperative functioning and management – (i) loan counselling for better utilisation of loans; » Trainings and exposure visits – (i) to manage micro-enterprise (self-employment activities); (ii) vegetable growing and managing entire value chain including marketing; (iii) processing of different agro-products (gram, peanuts); (iv) cash crop cultivation » Social/collective action taken for social, developmental change – (i) anti-liquor campaign; (ii) campaigns for violence against women; (iii) contesting election in Panchayati Raj institutions (local governance) » Institutional linkages – (i) agriculture department; (ii) Krishi Vigyan Kendra (KVK); (iii) cooperation department; (iv) NABARD
<p>Swarabharathi Women’s Mutually Aided Cooperative</p>	<ul style="list-style-type: none"> » Thrift and Credit, and cooperative functioning and management – (i) loan counselling for better utilisation of loans; (ii) monthly meetings at group level, village sangham level, and board of directors – to review

(Contd. ...)

(Contd. ...)

Name of the cooperative, name of the promoter (NGO), state	Areas of planned empowerment (major activities performed)
Thrift Society, PILUPU, Telangana	<p>savings, collection, repayment of loans, seeking applications for new loans, and taking decisions for approval of loan, to discuss any problems faced by members; (iii) regular trainings on by-laws and management of the society</p> <ul style="list-style-type: none">» Legal Trainings – about various government schemes, MNREGS (Mahatma Gandhi National Rural Employment Guarantee Scheme), PCPNDT (Pre-Conception Pre-Natal Diagnose Test), Domestic Violence Act, child helpline, women’s land rights,» Livelihood development related – organic farming and food processing.» Exposure visits (of at least 50% members) – within the state and other states for functioning of cooperatives and get first-hand experience of millet cultivation and processing» Counselling – women’s land entitlements in the family land, dealing with family disputes, prevention of child marriages, prevention of child labour, <p>Conducting intensive campaigns and advocacy (giving memorandums to the local and district level officials to address their problems and demands) – proper implementation of NREGS, recognising women as farmers and rights of women farmers, mobilising single women and women from farmer suicide affected families and fighting for their rights.</p>
Shree Sangam Mahila Bachat Ane Dhiran Sahakari Mandali Ltd., Meghraj, Development Support Centre (DSC), Gujarat	<ul style="list-style-type: none">» Thrift and Credit, and cooperative functioning and management – (i) loan counselling for better utilisation of loans; (ii) monthly meetings at village level and cluster level; (iii) key policy decisions in annual general meetings

(Contd. ...)

(Contd. ...)

Name of the cooperative, name of the promoter (NGO), state	Areas of planned empowerment (major activities performed)
	<ul style="list-style-type: none"> »» Trainings – livelihood options, e.g., cultivation of ginger and turmeric; manufacturing vermicompost; animal husbandry; constructing toilets with water tank; drought mitigation. »» Exposure visits – Agriculture university for vegetable growing, drip irrigation »» Linkages with other agencies – with NABARD, agriculture university; International Water Resource Management (IWRM).
Waghodia Women Credit Cooperative Ltd., Indo-Global Social Service Society, Gujarat	<ul style="list-style-type: none"> »» Thrift and Credit, and cooperative functioning and management – (i) loan counselling for better utilisation of loans; (ii) monthly meetings of the board members regarding loan approval; (iii) key policy decisions in annual general meetings
	<ul style="list-style-type: none"> »» Trainings – (i) to manage micro-enterprise (self-employment activities); (ii) dairying; (iii) developing knowledge and skills to increase one’s leadership capacities; (iv) being strategic on how to use, where to use income/ financial resource generated; (v) challenging the unjust power structures – caste, patriarchy »» Social/collective action taken for social, developmental change – (i) anti-liquor campaign; (ii) active engagement as School Management Committee (SMC); (iii) members have occupied spaces in vigilance committees under NFSA (National Food Security Act, 2003), in Arogya Kalyan Samitis at PHCs (Public Health Centre) level

Mapping empowerment

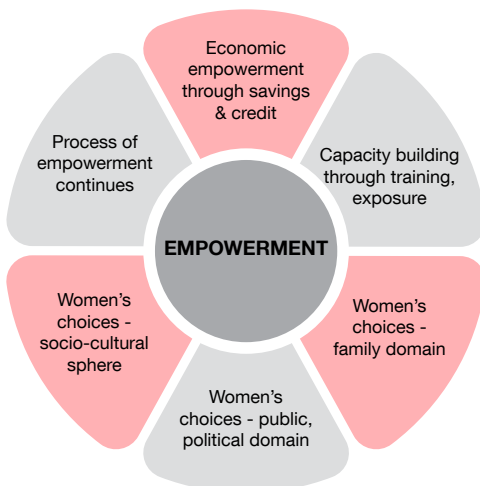
As every cooperative has taken different measures for women’s empowerment, regional variations are observed; at the same time, the commonalities among the empowerment approaches, strategies, implementation, and impacts are expressed as experiences by men and

women respondents. While mapping, analysing and consolidating women's empowerment, and empowerment of the marginalised women, it appears as a mix of the matrix developed by Hennink et al., 2012, p. 206; Kabeer 1999b; and Sen, 1999. Pictorially, the responses related to empowerment are represented as figure 1.

While keeping 'empowerment' at the centre for the cooperation principle, the analysis of the responses shows its three distinct aspects –

- (a) A process that leads to 'desired change' for most women (wherein a combination of overarching agency and choice-control play significant role) in the spheres of economic, socio-cultural, familial, public, and political;
- (b) Knowledge based actions leading to capacity building and actions for desired change at personal level and for 'marginalised people' (communities as well as single women, physically challenged women);
- (c) Institutional concerns – structures, governance, and external linkages (different from 'opportunity structures' as mentioned by Hennink 2012); and sustainability/continuity of the process of empowerment.

Figure 2.1: Responses of women on empowerment



In the cooperative set up, most processes of empowerment are 'collective' and therefore the process of dealing with 'power' by women at individual and collective level works in combination; it is very difficult to separate out personal and public level actions based on the responses. Mainly because it is a continuous process that is an integral part of women and therefore the day-to-day interaction taking place with other women leads to decision-making that supports 'desired change', i.e., to change for better, something progressive. For instance, an idea/desire of availing social security schemes for single women and physically challenged women is translated in collectivisation of thought and action; at the same time, collective action results into a desired outcome because there exist government schemes, which offer support to their agency. In this process, collectivisation occupies foreground vis-à-vis an individual choice, because a 'choice' is easy to get translated, supported by the existing 'agency'. In such collectivised actions, 'care' aspect for the marginalised women is operationalised vis-à-vis the existing 'power' therein the government. Also, such collectivised actions contribute to continuation of the process of empowerment. This way, 'empowerment' as a cyclic or circular process has not been described by the previous studies or theories/conceptual underpinnings.

The distinct aspects emerging from the responses covered under the study of women's cooperatives are described in detail (*see Appendix 1*, which presents consolidated data on cooperative societies and women's empowerment).

Cooperatives and empowerment – process of 'desired change' through a combination of agency and choice-control aspects

Desired change – economic empowerment.

Broadly, four indicators of economic empowerment have emerged – (i) ability to seek loan and repay; (ii) increased income and debt reduction or

getting rid of the indebtedness; (iii) using loan for livelihood opportunities, increased income leading to asset building/improved life; and (iv) continuity of process of economic empowerment through savings and credit.

- » Among different cooperatives, an average of 23-30 per cent of women have taken loan and have repaid. This means that every fourth member on an average is able to seek loan based on her savings, and use it for the 'desired purpose', bringing the 'desired change'.
- » The cooperative as an organisation has provided a platform for loans at an affordable rate of interest- an alternative to the existing exploitative practice of getting loan as well as an opportunity provided vis-à-vis 'inability'/rejection' of getting loan by the existing financial institutions like banks, mortgaging agencies, etc. This 'ability' coming with opportunity to use the loan amount for the 'desired purpose' has contributed to women's empowerment in different aspects, i.e., increased self-esteem and self-efficacy, ability to decide on her own or in consultation with spouse/peer group, increased physical mobility combined with increased self-efficacy leading to ability to cover unexplored grounds - dealing with market, market players, other providing agencies, etc. This observation is supported by several narratives of women respondents. Ratuben, a member of Sangam cooperative (Gujarat) said, "It is necessary that we go out of the confines of the house so that we can learn new things and acquire new knowledge. That's how we become capable."
- » Almost all respondents across all the states shared using loan for 'desired purpose' resulting in the 'desired outcome'. The analysis of use of loans reveals that majority of women have used the loans for livelihood opportunities/micro-enterprises started and sustained across all the states, such as investment for agriculture, petty business/micro-enterprise, purchase of milch animals for animal husbandry and dairy as an economic activity, vegetable growing and selling, home based agro-processing, and home products.
- » Almost all respondents across all states said that they used the

increased income for freedom from indebtedness, and asset building/improved life. They have bought gold; plot for house, for house – building a new one; repair, renovation, etc; paying fees for higher education of children; land improvement; and purchase of tractor, vehicles for supporting livelihood activity.

Nagamani, a single woman from C. K. Palli village said, “I took a loan of ₹30,000/- from our society in 2012 and purchased an electric sewing machine. I have been able to earn around ₹8000/month since then. I borrowed ₹50,000/- from the cooperative, and purchased gold for myself.”

- » Each cooperative started a joint venture based on available skills of the members. For instance, Mahashakti Federation, AP started weaving unit which is now independently managed by 22 women. Swarbharti cooperative, Telangana supported women engaged in organic farming, millet production and marketing through linkages with Dharani Cooperative Society and Deccan Development Society. Sangam cooperative, Gujarat started a vermicompost unit, which is now considered as a role model income generation activity for women. Nav Bihar cooperative supports vegetable growing and selling, agro-processing (gram, peanut), home based industry (papad and pickle making), and incense making.

Saraswatiben, secretary of the Waghodia cooperative, Gujarat said, “*Hu aaje je staan ma bethi chu, ae Mandali ne karan chu*” (My husband and me were living in a thatched house, but because of cooperative’s affordable loans, I have been able to build a two-storey house which is in my name).

Combined inputs and actions – capacity building and knowledge-based actions leading to ‘desired change’

The data revealed that the ‘empowerment’ in form of actions taken by women members – at individual level, collectively – are closely linked to inputs/support provided by their promoters (NGOs). The capacity

building measures and information/knowledge-based inputs and support provided by the promotee NGOs are intertwined. For example, savings and credit related management skills, and for developing skills and knowledge for livelihoods, training and exposure visits are the strategic activities implemented by the NGOs and the cooperatives.

- »» Every cooperative ensured women's ability to manage saving and credit activities through the cooperative. A series of skill and knowledge building trainings regarding functioning of cooperative, loan related decision, collection mechanism, book keeping, and leadership development have been organised.
- »» Capacity building measures for every livelihood activity leading to economic empowerment has been another primary objective of every cooperative.
 - «« Mahashakti Federation provided trainings and exposure visits for organic farming, making their own bio-fertilisers and pesticides, cultivating diverse crops (millets and pulses), and marketing at an assured price; skill building trainings for tailoring, weaving, masonry work, and dying.
 - «« Swarharti cooperative provided training and exposure visits for organic food production and marketing, and food processing.
 - «« Sangam cooperative provided training and exposure visits for vermicompost production and marketing, kitchen gardening, vegetable growing, and selling.
 - «« Waghodia cooperative provided training and exposure visits for dairying.
 - «« New Bihar cooperative provided training and exposure visits to manage micro-enterprises, such as taking land on lease for vegetable growing and managing the entire value chain including marketing; processing of different agro-products (gram, peanuts); and cash crop cultivation.

- » Different activities by every cooperative have been either planned and supported or initiated and facilitated, which directly aim to change 'power' equations/dimensions vis-à-vis the government or social practices in order to protect women and women's agenda, such as family disputes, violence against women, against production and consumption of alcohol by men, availing social security schemes for single women and physically challenges women, etc. In all these activities, women's community mobilisation and collective actions are visible for addressing women's agenda, for example, anti-liquor campaign, campaigns for violence against women (in AP and Bihar), advocacy for stopping the factory from releasing polluted water (Gujarat), and campaigns for single women's entitlement to Pension Scheme (Telangana).

Hemlataben, President of Waghodia cooperative, Gujarat said, "My village, Amodar, used to run on sale of liquor. Due to rampant alcoholism, the cases of domestic violence were common. We used to discuss this issue during the monthly leadership meeting. We decided to address this issue through campaigns and media advocacy. We organised campaigns, and media was called to make the issue visible. We have not been able to stop the sale of alcohol due to the nexus between alcohol brewers and police machinery. However, there has been decrease in the sale of alcohol."

Among different activities of cooperatives, not practicing untouchability among all the members, and participating in caste council meetings (Waghodia cooperative), claiming resource rights, such as land and water (Swarbharti cooperative), and contributing to government's agenda for greenery, preventing water pollution, etc. (Swarbharti cooperative and Sangam cooperative) reveal newer areas, ways, and means of women's empowerment.

Lakshmiben, secretary of the Sangam cooperative, Gujarat said, "Due to effluents released by a factory in the lake in Bhatkota village, Meghraj block, women used to find it difficult to use the water for

household needs. It was becoming difficult for us to use the water for agricultural purpose also. If the pollution was not stopped, the village would have become uninhabitable. Therefore, we decided to organise and campaign against the factory.”

Such activities are overlapping in the domains of socio-cultural, developmental, and public policy.

- » Capacity building leading to political empowerment, e.g., contesting elections in PRIs in AP and Bihar, and spreading legal awareness through trainings in AP and Telangana are expressed as ways of dealing with the existing ‘power’ holding institutions.

Sangeetha from Malkapur Village said, “I attended almost all trainings and meetings conducted by Swarabharathi. I gained knowledge and courage. I contested panchayat elections as a ward member and won. I am able to resolve problems such as lack of drinking water supply in my ward.”

Waghodia cooperative’s members’ initiatives for dealing with the existing ‘power’ is innovative – capturing evaluative spaces in the government run schemes/programmes, such as SMCs, committees under NFSA, and Arogya Kalyan Samitis at PHCs.

Champaben, managing committee member of the Waghodia cooperative said, “I feel so proud of myself. I can do many things which 10 years before I had never imagined”. She is a member of the School Management Committee in her village. She attends the meetings regularly and has played an important role in developing the school development plan. She was instrumental in improving infrastructure of the school like construction of separate toilets, midday meal sheds, etc.”

Institutional concerns – structures, governance, and external linkages

While comparing with FPO and SHG in the context of promotion of economic interests of women, the constitution and structure of a cooperative society

is found to be effective by many development practitioners. Among the advantages of cooperative society, ease of operation, democratic management, limited liability, economical functioning, stable existence, 'each for all and all for each', shared responsibilities of the members, economic and social upliftment, no limits on number of members, elimination of middlemen's profit, etc. are well known.

As part of a case study of a cooperative, we focused on functioning, structure, and governance of the cooperative; by-laws of a cooperative are considered to be indicative of its intent. Changes in the by-laws were documented. Based on the analysis of by-laws, we found two types of changes – first, as per the MSCSA, 2002, and state based cooperative Act, wherein there is little scope for progressive changes in favour of women members; second, some cooperatives could make the rules suitable to their needs. However, these changes in by-laws need approval of the Registrar of Cooperative Department. Thus, cooperatives are under the clutch of government's rules and officials.

All cooperatives covered under the study have made rules/by-laws which show that they work towards economic and social empowerment and development of members, their families and also contributes to the community; providing education and capacity building to the members dealing with or make arrangements with any government institutions, banks, other cooperatives and other development organisations for any kind of benefit to the members and the society; democratic norms for members to take membership; enabling leadership; revision of rate of interest for providing loans; interested women can join the cooperative voluntarily and they are given responsibilities along with receiving services such as trainings, advise on children's education, health and livelihood, in addition to loans; etc. For day-to-day to management and operational decisions, the cooperative does not have to refer by-laws; tasks/activities can be performed by passing necessary/suitable resolutions.

Analysis of the amendments in by-laws show the following: Mahasakthi federation amended the tenure of directors/board members, quorum was redefined, along with buying and selling of products that its members make in 2019 but these changes are waiting for approval of the Registrar of Cooperatives. Swarbharti amended by-laws in 2010 to make changes in maintaining decentralised bank accounts in order to accept bank linkages and provide bank loans directly to the groups rather than to the society centrally. This amendment was suggested by the State Bank of India as a pre-condition to grant loans and to facilitate easy flow of funds to the group members.

Sangam cooperative amended the by-laws for increasing its outreach in 2018, i.e., from 15 villages to 30 villages. However, this amendment was rejected by the District Registrar with the reasoning that the expansion of the work area of Sangam cooperative would hurt the economic interests of the other two women's savings and credit cooperative in Meghraj taluka. In the last audit report (2019), there were queries related to income generating activities taken up by the cooperative, such as vermicompost unit, selling of fodder; these were not permitted by the by-laws of the cooperative. The committee said that they will ratify the resolution regarding implementation of income generating activities in the forthcoming general assembly.

The cooperative has followed all the legal compliances including audit by government certified auditors or government auditors themselves.

Waghodia cooperative amended its by-laws once, to include income generation activities for the benefit of members.

Sustainability/continuity of the process of empowerment

Institutional structures and creating institutional linkages, and motivating others, bring about changes in the socio-cultural practices related to girls' education, girls' career building and marriage age, etc.; these are processes

of empowerment that are witnessed as outcomes and impacts, and have shown potential to continue the process of empowerment – by passing over to the next generation, and/or motivating many more women to join these processes, and influencing officials of the state government, banks, etc. - all contribute to the sustainability of women's empowerment process.

- » Sangam cooperative (Gujarat) was awarded "Akarshak Shield" by the Gujarat State Cooperative Union (2011-2012) for exemplary record keeping and systems management. It was also awarded "Protsahan Shield" by Aravalli District Cooperative Union (2019-2020).
- » Three women members of Swarbharti cooperative (Telangana) were felicitated – by the state agriculture department – Best Farmer Award, Krushi Seva Award for best tenant farmer.

Sustaining income generation activities for women's empowerment through savings and credit, skill building, creating institutional linkages, and occupying evaluative spaces in the government schemes are the major ways and processes.

Sustainability of the following campaigns – anti-arrack campaign, campaign against the factory that was polluting water (Gujarat), campaign for increasing greenery, etc. are time-space bound interventions showing women's empowerment. Campaigns and activities on violence against women, removal of untouchability/caste and patriarchy-based discrimination, educating girl children and building up their careers, etc. have been identified as potential areas for continuity of empowerment processes, mainly because of their relevance and as need of the hour interventions.

Sustainability of women's empowerment measures leading to political power sharing is seen as a dual edged sword, and therefore, has been questioned by women respondents. Mahashakti Federation, Swarbharti, and Nav Bihar cooperatives have supported and encouraged women to enter political space for intervention, such as contesting elections, voting, participating in gram sabha, etc., while Sangam and Waghodia cooperatives

have remained wary about entering the political domain, questioning whether 'empowerment' could be achieved through this route or in this manner. Waghodia cooperative has articulated 'women's empowerment' through continuous negotiations and making choices at family level and in public spaces, and challenging unjust structures and practices (in the form of questioning caste and gender-based discrimination) with the 'politicisation' approach, the members wish to bring about 'desired change' by continuing this approach to empowerment, and not the mainstreamed approach of political participation and contesting in the political sphere.

As such, every cooperative has attempted to build up leadership as one of the important components of empowerment; however, not many narratives are available from the field. Some quotes of women leaders reveal different aspects of empowerment.

Mangamma, chairperson of Swarabharathi said, "We identified more than 150 single women (other than widows) and helped them to apply for single women pensions. Of them, 36 single women avail monthly pension of ₹2,000/- under the government scheme."

Unanimous opinion/expression has been articulated by the leaders of women cooperatives of Gujarat. Women leaders who were interviewed said, "Awareness amongst women has definitely increased. There has been increased mobility amongst women. We have been exposed to many places, markets, events, organisations, and government agencies, which has increased our knowledge and skills, and has resulted in increased self-confidence. We have been able to influence decisions at the family level and community level. We have become visible and our efforts are recognised within family; caste panchayat; community and government agencies. We have been able to access resources from public agencies, which was hitherto not possible".

Section 3: State specific, policy related challenges

This section covers key issues that have policy as well as administrative implications.

Registration of cooperatives: In the last few years, the government of Gujarat has come out with administrative procedures that go completely against the cooperative principles. One of the principles is that the cooperative should be of people facing common economic problems who are poor. But under the recent rules, those who had applied for membership of the cooperative were asked for PAN cards and police verification. Usually, poor, landless women aspire to form a cooperative for their economic empowerment. As these aspiring women are mostly poor and do not pay income tax, there is no relevance of PAN cards in their lives. The police verification too is a very unusual demand, as a cooperative is formed by the residents of a particular taluka and district; there is a geographic ceiling. Such criteria for registration of a cooperative seem to be violating the cooperative principle.

Incentives for women's cooperatives by government: Almost 10 years ago, most primary cooperatives were provided many incentives, such as purchase of land, building an office, purchase of equipment, administrative grants, etc. But in the last 10 years, such incentives have been discontinued. Women's cooperatives are being formed but there is no such support from government for them. Most cooperatives need office building for which they have submitted their applications for allocation of a small piece of land and support for building but the government has refused their demands.

Governance issues

As 'cooperation' is a state subject, the governance of cooperatives is through government departments, and financial support is provided under

respective government schemes/programmes.

Type of cooperative under the aligned department of the state government: Most cooperatives are linked to a particular department of the state government, for example, department of agriculture; cooperatives are promoted under the schemes of this department. The state-based law has a provision for office premise and its rent related expenses, etc. There is no special department for other types of cooperatives, for example, there is no policy either for women's cooperatives or saving & credit cooperatives. The women & child welfare department or cooperation department do not have any scheme for women cooperatives.

Issues with audit: Cooperatives are required to comply with audits conducted by the state government, every year. The government appointed/certified auditors are not sensitised about principle of cooperation and cooperative societies, and written audit norms. As the respondents of the study shared, most of the audit teams lacked clarity on audit aspects. Many of them did not understand how women's cooperatives function and they imposed their own unwritten rules. There is a need to re-look at appointment of auditors for women's cooperatives. The government is required to undertake special measures to train women as auditors, and sensitise and update them with requirements of women's cooperatives.

The audit procedure for any cooperatives is complicated; the rules are not explicit in nature. So, though women members maintain books of accounts regularly but the government officials ask audit questions of the sort that women cannot easily answer or cannot manage the nitty-gritty of the legal requirements. Such a situation encourages corruption.

Policy issues

In the context of women's empowerment, policy related challenges have been created through formation of SHGs and Producer Company (PC), and financial support provided by NABARD. It is difficult to create and run a

women's saving & credit cooperatives, which is not supported by NGO or a politically motivated group/support.

It is difficult for women cooperatives to take loans from banks, as the banks ask for guarantee. The NABARD provides loans mainly for agriculture and rural development activities. The saving & credit coops face difficulties in getting loans, as compared to the SHGs or the FPCs. For the last two decades, the Indian government has promoted producer companies as a form of organisation for collectivisation and economic activities in the country.

Stamp duty charges: Government of Gujarat revised its stamp duty rates during 2020-21. One of the items for stamp duty charges is on financial transactions. Currently the stamp duty charges for legal documents for any loan taken above ₹5,000/- is ₹600/- (₹300/- for personal surety deed and ₹300/- for guarantor deed). Earlier, these rates were ₹100/- each. The stamp duty on loans is meant for middle class and rich people who take personal loan, loan for home or car, etc. – highly valued assets. For them, ₹600/- is affordable/small cost on taking big loans; for poor women, taking small loans in the range of ₹5,000/- to 30,000/- is a big amount. Government should have exempted small loans from this levy.

Coercion by Cooperative Department: The state government had issued a circular to all credit cooperatives to release interest free loans to small traders who were impacted by COVID-19 under the "Gujarat Atmanirbhar Yojna". This had posed problems to women's cooperative, as they were already facing economic distress due to COVID-19. In some of the districts, the district registrar had visited the offices and pressurised the president and secretary of the cooperatives to release loans to small traders.

The example of Sangam cooperative, Gujarat, represents the government's decision-making and clutches over expansion of cooperatives. The district registrar put a ceiling for the cooperative against its proposal for expansion from 15 villages to more villages in the district. The audit questioned the cooperative's lending of ₹150,000 at 18 per cent rate of interest to

Krushidhan for purchasing of agricultural inputs; and the cooperative had to withdraw the loan and by-laws had to be ratified. The cooperative had undertaken a number of activities (vermicompost unit, selling of fodder) which were not permitted by the by-laws of the cooperative, and query was raised by the government.

On the other hand, the following example provides an opportunity for scaling up such decisions to other districts in Gujarat. The government of Gujarat in a resolution passed in August 2019 had increased the stamp duty charges on credit activity from ₹100/- to ₹300/-. The stamp duty on guarantors has also been increased from ₹100 to ₹300/- Therefore, any member seeking credit from the cooperative had to pay ₹600/-. Sangam cooperative committee discussed regarding the waiver of stamp duty charges with the district registrar. The district registrar gave them the permission to not take stamp duty charges from the guarantors.

LEARNINGS AND INFERENCES ON COOPERATIVES, EMPOWERMENT AND THE MARGINALISED WOMEN

While keeping 'empowerment' at the centre for the cooperation principle, the analysis of the responses shows its four distinct aspects –

- (a) A process that leads to 'desired change' for most women (wherein a combination of overarching agency and choice-control play significant role) in the spheres of economic, socio-cultural, familial, public, and political arenas;
- (b) Knowledge based actions leading to capacity building and actions for desired change at personal level and for 'marginalised people' (communities as well as single women, physically challenged women);
- (c) Institutional concerns – structures, governance, and external linkages (different from 'opportunity structures' as mentioned by Hennink 2012); and
- (d) Sustainability/continuity of the process of empowerment.

In the cooperative set up, most processes of empowerment are 'collective' and therefore the process of dealing with 'power' by women at individual and collective level works in combination; it is very difficult to separate out personal and public level actions based on the responses. Mainly because empowerment is a continuous process, it has become an integral part of women's lives, reflected through women's decision-making in daily routine. Collectively, women work for 'desired change', i.e., to change for better, something progressive. For instance, an idea of availing social security scheme for single women and physically challenged women is translated in collectivisation of thought and action. The existing government schemes are supportive as agency, which leads to the 'desired outcomes', and translates this outcome into the betterment of women. In such processes, collectivisation occupies foreground vis-à-vis an individual choice, because a 'choice' is easy to get translated, supported by the existing 'agency'. In such collectivised actions, 'care' aspect for the marginalised women

is operationalised vis-à-vis the existing 'power' therein the government. Also, such collectivised actions contribute to continuation of the process of empowerment. This way, 'empowerment' as a cyclic or circular process has not been described by the previous studies or theories/conceptual underpinnings.

The advantages of a cooperative as an agency are getting affirmed, such as, ease of operation – accessible to women; democratic management (enhanced through capacity building and participation of every member); limited liability and stable existence; economical functioning; 'each for all and all for each' – shared responsibilities of the members, economic and social upliftment, no limits on number of members, elimination of middlemen's profit, active participation, etc. However, as a postulation, a question was asked, 'if this agency was to be removed, what would happen to empowerment?' As such, saving and credit is the main agency which is strong, and will continue on its own, as well as would lead women towards collectivisation. The study data indicates that because saving and credit is a sustainable activity, the associated processes of women empowerment would continue. In other words, women are able to deal with 'marginalisation' through economic activity such as saving and credit to some extent, on an individual basis.

The 'each for all and all for each' concept and component of a cooperative is observed through three activities and outcomes. First is individual micro-enterprise as well as collective effort for livelihood using existing skill set. More than 600 women members reported receiving loans for micro-enterprise/self-employment and ability to receive loan, ability to repay, asset building, and using loan and increased income for the 'desired change'. This factor has substantiated sustainability of cooperatives, in terms of increased savings by the existing members, and increase in number of members with spread over a geographic location. Second, ability to collectivise efforts has given a lot of strength and confidence to every member. Every woman member shared increased confidence, information about cooperative functioning, legal provisions, and relevant development issues, etc. Third,

sensitisation towards marginalised women and taking up their issues for their betterment, such as, supporting single women, and physically challenged women. Another question was asked, 'what are the difficulties women face in forming and running the cooperative?' This question could be answered with two arguments – as such, no major problem is reported by women, mainly because an NGO has promoted each cooperative, which has planned about its beginning, growth curve, and sustainability; and each NGO has put in efforts for capacity building of each woman member of the cooperative, especially running the cooperative, management skills, rules of loaning, etc. Second argument is, women are engaged in saving and credit by choice. Since they have seen many positive changes/advantages of saving and credit, women are able to put in efforts to continue this activity. In the state of Gujarat, extreme poverty is not observed, compared to Bihar. In Bihar, women could start micro-enterprises and self-employment activities and were able to deal with the vicious cycle of poverty. Gradual increase in savings by the women of AP and Telangana shows that once sustainability of the cooperative is ensured, new activities at individual and as a collective take place.

None of the respondents of the study complained about the cooperative on any count, which shows relevance and their 'empowering' experiences of a cooperative. This also means that the preparation towards forming a saving and credit cooperative is a precondition of its success – beginning, growth curve, sustainability aspects must be planned beforehand, along with planned 'empowerment' measures for women.

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Appendix 1: Consolidated data on cooperatives and empowerment of the marginalised women

Empowerment measure	Name of the Cooperative				New Bihar
	Mahasakthi	Swarbharti	Shree Sangam	Waghodia	
Economic empowerment					
Savings increased	From ₹10 to 200 or 300/- per month	From ₹10-20 to 200/- per month	From ₹50 to ₹100/- per month	From ₹50 to ₹500/- per month	
Loan availed (every member took loan more than once)	> 25% borrowed loans up to 150,000	> 25% borrowed loans up to 150,000	222 (25%) in the last year	334 (23%) in the last year	Almost 25% in the last year
Livelihood opportunities created	Agriculture investment; petty business; purchase of milch animals; and sheep and goats	Agriculture investment; purchase of milch animals; petty business started (Grocery shop; bought 2 wheelers and auto-rickshaws)	Farm based – Agriculture inputs; buying cattle; for initiating small enterprise; and digging bore well	Dairying; self-employment	Vegetable growing and selling; agro-processing (gram, peanut); home based industry (papad and pickle making); incense making
Increased income (debt reduction)	Every member was freed from past debt	Every member was freed from past debt	8.5% members took loans to repay debts	9.3% members took loans to repay debts taken from money lenders	Every member was freed from past debt
Increased income (asset building)	Construction of houses; children's education	Construction of houses; bought house plots, gold, tractor, etc.	Children's higher/vocational education; renovation of house	Repair, renovation of house; construction of toilets; education of children; land improvement; purchase of housing plots and milch cattle	Almost 20% increase in income by 80% members

(Contd. ...)

(Contd. ...)

Empowerment measure	Name of the Cooperative				New Bihar
	Mahasakthi	Swarbharti	Shree Sangam	Waghodia	
Agency					
Self-identity (self-esteem and efficacy)	Almost all coop members reported increased self-esteem, elevated social status	Almost all coop members reported increased self-esteem, elevated social status	Almost all coop members reported increased self-esteem, elevated social status	Almost all coop members reported increased self-esteem, elevated social status	Almost all coop members reported increased self-esteem, elevated social status
Informed decision-making	Approx. 50% reported such change	Approx. 50% reported such change		Male counter-parts were consulted, decision-making by women	Approx. 50% reported such change
Effecting change – family	Approx. 50% reported such change	Approx. 50% reported such change	Approx. 25% reported such change	Approx. 50% reported such change	Approx. 50% reported such change
Effecting change – political (voting, contesting village level election)	<ul style="list-style-type: none">Started voting – 80%Started contesting elections – 10%Increase in attending gram sabha	<ul style="list-style-type: none">Started voting – 80%Started contesting elections – 15%Increase in attending gram sabha	<ul style="list-style-type: none">Disillusioned by the existing politicsHave little faith in effective functioning of village panchayat	Members declined to canvas for a political candidate for upcoming election – strong sense of political fairness; increase in attending gram sabha; 30 members contested elections – realised extent of corruption and reported difficulties dealing with it	194 members have contested elections at different levels – majority as ward members (93)

(Contd. ...)

(Contd. ...)

Appendix 1: Consolidated data on cooperatives and empowerment of the marginalised women

Empowerment measure	Name of the Cooperative				New Bihar
	Mahasakthi	Swarbharti	Shree Sangam	Waghodia	
Effecting social change /community level	Approx. 15-20% (girl child education increased, child marriage prevented)	Approx. 90% (girl child education increased, child marriage prevented, sex-determination prevented) due to awareness about gender roles, discrimination	Due to increased level of education, age of marriage of girls has increased; mobility of girls has increased; girls prefer to make career and become independent	Women attend 'panch' caste council meetings; practice of untouchability stopped; discrimination in any form was consciously avoided among members	Addressing domestic disputes and violence; reduction in out migration for earning
Effecting change – developmental	Approx. 5-10% coop members started taking up issues	Approx. 5-10% coop members started taking up issues	Water, sanitation, agriculture related lifestyle changes. Campaign against a factory polluting village ponds; laying of roads.	Availing different government schemes for community development; anti-liquor campaign conducted; have been actively engaged as SMC members	Availing different government schemes for members; availing social security schemes for 80 physically challenged members
Capacity building					
Life skills increased (management of money, finance)	Approx. 40% reported increased abilities	Women farmers are more aware about price, cost of farming, and able to deal with market players – better than their male counter-parts	Most reported increased ability in management of business and money, understanding of a product and marketing strategies, finance, etc.	Most reported increased ability/in management of business and money	Most reported increased ability in management of business and money – land leasing for vegetable growing and marketing leading to increased income

(Contd. ...)

(Contd. ...)

Empowerment measure	Name of the Cooperative				New Bihar
	Mahasakthi	Swarbharti	Shree Sangam	Waghodia	
Information level increased – legal	Approx. 60% reported increased awareness; small no. of women could translate awareness into action	Increased awareness about domestic violence, preventing sex-determination, employment guarantee related. Small no. of women could translate awareness into action – dealing with family and property disputes, land rights, etc.	No exposure	Knowledge and skill regarding filing court cases which resulted in cooperative filing case against department of women and child welfare	Domestic disputes and violence related; Panchayati Raj (local governance) related
Information level increased – livelihood	Almost all beneficiaries reported increased awareness	Organic farming related; millet growing, processing, and marketing related	Vermicompost production and kitchen gardening; animal husbandry; agriculture and drip irrigation	Organic farming; non-farm livelihood activities	Leasing of land for vegetable growing and cash crop; home based micro-enterprise related
Information level increased – government schemes for social security	Almost all beneficiaries reported increased awareness	Almost 50% single women reported availing one or the other social security scheme benefits	No exposure	Active engagement in development domain – government evaluative spaces of government schemes	Social security for physically challenged women, and other livelihood related schemes
Information level increased – health, health care	--	Improved nutrition, health care	No exposure	Engagement with PHC level evaluative space	No exposure

(Contd. ...)

Appendix 1: Consolidated data on cooperatives and empowerment of the marginalised women

Empowerment measure	Name of the Cooperative				New Bihar
	Mahasakthi	Swarbharti	Shree Sangam	Waghodia	
Information level increased – women's issues	--	Celebration of International Women's Day, discussions in general body meeting – gender equality, cordiality between daughter-in-law and mother-in-law reported	Started supporting other women whenever required	On domestic violence, girls' education	Domestic disputes and violence related
Mobility increased	Approx. 15-20%	Approx. 25%	Almost all members reported increased mobility for income generation activity	Almost all members reported increased mobility	Almost all members reported increased mobility
Reaching out to different institutions (e.g., banks)	Approx. 5-7% – (leaders)	Approx. 15-20%	NABARD; Farmer's Producer's Company (IWMI)	Nationalised banks, department of women & child welfare, government of Gujarat	Various government departments, NABARD
Dealing with institutions	Approx. 5-7% – (leaders)	Approx. 5-7% – (leaders)	Supported through the promoter NGO	Different social, economic, development institutions	PRI
Improved access to natural resources	Approx. 5-7% – greenery initiative	Land rights	Access to clean water	--	--

(Contd. ...)

(Contd. ...)

Empowerment measure	Name of the Cooperative				New Bihar
	Mahasakthi	Swarbharti	Shree Sangam	Waghodia	
Sustainability					
Economic activity	Weaving unit	Organic farming, millet production and marketing	Various enterprises developed. The unit of vermicompost has become a role model	Dairying	Vegetable growing and selling; agro-processing (gram, peanut); home based industry (papad and pickle making); incense making
Family level	Most are supported by the family	Most are supported by the family	Most are supported by the family	Most are supported by the family	
Social/community related	Approx. 15-20% actively work for these issues	Approx. 15-20% actively work for these issues		Attending meetings of caste council; caste-based discrimination abolished	
Cooperative level	Yes	Yes	Awarded "Akarshak shield" by the Gujarat State Cooperative Union (2011-2012) for exemplary record keeping and systems management. Awarded "Protsahan shield" by Aravalli District Cooperative Union (2019-2020).		

(Contd. ...)

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Appendix 1: Consolidated data on cooperatives and empowerment of the marginalised women

Empowerment measure	Name of the Cooperative				New Bihar
	Mahasakthi	Swarbhardi	Shree Sangam	Waghodia	
Institutional level	Approx. 5-7%	400 women leaders trained for management of the cooperative	Around 50 women leaders trained on elementary management of cooperative	Government run institutions (NFSA, PHC)	Various government departments, NABARD
Individual achievements – support to others	--	3 women were felicitated – by Agriculture Department – Best Farmer Award, Krushi Seva Award for best tenant farmer	Few women leaders have been felicitated by various organisations, industry.	At least one-third members taking leadership; occupying spaces in governmental evaluative mechanisms – NFSA vigilance committee, PHCs, SMCs	




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