The Changing Cooperative Landscape in the World of Work-
A Study of Women’s Empowerment through Participatory Strategies in India
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• **Introduction:** In India, more than 94 per cent of the women in the labour force are in the informal sector-Cooperatives shelter millions of women workers in India.

• **Objectives:** To outline the participatory strategies initiated by the district-level cooperatives in the banking and dairy sectors in Dakshina Kannada District in the State of Karnataka in India.

• To delineate the impact of participation of women members in such initiatives, leading to their sustainable empowerment.
Research Methodology

• Empirical Study is descriptive and exploratory
• Confined to two district-level cooperatives – South Canara District Central Cooperative Bank (SCDCC Bank) and Dakshina Kannada Cooperative Milk Producers Union Ltd (D.K. Milk Union) in Dakshina Kannada (D.K.) District in the State of Karnataka in India.
• Primary data from both the organizations and 200 women beneficiary members (100 each) from two district-level cooperatives were collected
Key findings-Participatory strategies of South Canara District Central Cooperative Bank Ltd (SCDCC Bank)

- Started 1914-Set up Navodaya Grama Vikasa (Upstart Village Development) Charitable Trust Mangalore, in 2004 and Promoted 41,143 Navodaya SHGs
- Award-13 yrs from NABARD- best performance
- Mobilized a total savings of INR1.51 billion from 283,276 members, 190,446 are women members
• Financial services-32,971 groups are credit linked with INR17.91 billion advanced to them
• Social Safety Nets-Chaithanya (life) and Micro insurance schemes-premium INR 250 per year-INR 6,000-medical treatment, INR 25,000-accidental death, INR 10,000 - maternity benefits
• Capacity Building-Credit mgt, trg for Prodn, leadership and managerial competencies
• Marketing guidance& linkage, marketing fairs
• Rural Entrep Devpt Program for youth- Set up educational institutions for the rural poor
• Micro-entrep Devpt Programes for SHG women
Participatory Strategies of D.K Coop Milk Producers Union Ltd.

• Started in 1986- Has 671 member dairy coops- 179 women dairy coops- 119,774 farmer members

• **Support to Training and Employment Program** -(1997–2014)-137 WDCSs are under this program of Government of India.

• **Ksheera Sanjeevini**- launched in 2011

• Mobilize women into WDCSs through SHGs
• Provisions for margin money- Dairy farming mgt - interest-free loans- purchase of livestock- productive assets- support services
• **Access to credit**, backward & forward linkages
• Promotion of entrep devpt activities & self-emp opportunities - guaranteed livelihood
• **Capacity Bldg Activities**- General awareness, Nutrition, legal literacy, Computer & managerial trg, Visit to Amul Dairy
• Organic manure & fodder processing units
• Solar green energy in WDCS
Factors impacting women Empowerment

- Economic Empowerment
- Economic Activities-dairy farming- horticulture, beekeeping, multiple cropping,floriculture-Micro-enterprises-tailoring, home products, candle & file making, vermi compost, fasion design, poultry
- Collective entrepreneurs-Food &fish processing
• **Economic Capabilities**
  Eco.self-reliance, Financial literacy-functional literates, financial decision-making power
  Upward economic mobility-Business networking- bargaining power
• Solved the problems of malnutrition, energy deficiency and deforestation
• Security in terms of work, income, food, saving, nutrition, health and livestock
• Able to meet their wants out of their earnings
Political empowerment

- Contested in local government bodies & cooperatives-Representation on boards-decision-making ability- fulfilled citizenship-based rights
- Participated in community development projects-Got access to drinking water, roads, electricity, health care centres and schools.
- Lobbying and networking capabilities-pro-poor and pro-women initiatives
- Emboldened to voice against governance deficits, systemic aberration and corrupt practices
Social empowerment

- **Access to safety nets** - health insurance, medical care, education of children
- **Capacity Bldg** - work productivity, leadership ability, interdependence, Identity, Visibility in both family and society
- **Gender parity** - Supplement the family income as equal economic partners-sharing domestic work
- **Social capital, cultural diversity, group cohesion**
- **The four Ds** - Desire to work, Determination to empower, Development of the family, Dedication to collective action – galvanized women into coops

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Challenges

• Lack of educational initiatives- cooperative basics, functions, women leadership deveilt, Member communication & information

• Low participation in governance processes & committees–limited to trade terms or to avail benefits of the govt programs

• Socio-cultural constraints, Patriarchal system, gender discrimination, subordination, Low economic & edun status- vulnerable to passivity & timidity.
Messages

• Integrating women’s empower agenda into coops-Favourable regulatory framework, structural reorgn & policy mandate-gender equality

• Concerted efforts of State, Cooperative Depart, federations through policies, investment and programmes

• Capacity-building, social protection, legal entitlements for human development