



# Unleashing The Potential Of Women Cooperative Societies: A Pathway To Empowerment

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## ABSTRACT

The last few decades have witnessed significant progress in promoting women's empowerment and gender equality across various sectors in India. One promising avenue for fostering women's empowerment is the establishment of women cooperative societies. Cooperatives can create a socio-economic space where women can work, participate, and make decisions and boost their skills and capabilities in leadership and management. This research paper aims to explore the landscape of women cooperative societies in India, evaluating their success and discussing strategies to enhance their effectiveness providing valuable insights for policymakers, researchers, and stakeholders involved in women's empowerment initiatives.

**Key words:** Women cooperative societies, Women empowerment, Sustainability, Social Inclusion.

## Introduction

The empowerment of women is a critical goal for achieving sustainable development and inclusive growth. Women's empowerment and social transformation can be achieved by creating a socio-economic space where women can work, engage, and decide. Women cooperative societies in India have emerged as powerful instruments for promoting women's empowerment, fostering economic independence and challenging gender disparities. Women cooperative societies in India encompass a wide range of sectors, including agriculture, handicrafts, textiles, dairy farming, and microfinance. These societies have provided women with opportunities for skill development, access to credit, increased bargaining power, and enhanced decision-making abilities. They have played a pivotal role in lifting women out of poverty, improving livelihoods, and promoting social inclusion. This paper delves into the realm of women cooperative societies in India, shedding light on their achievements, and challenges. By addressing the challenges and leveraging the advantages of these societies, policymakers, stakeholders, and researchers can work together to create an enabling environment that strengthens women's cooperative movements, propels sustainable development, and paves the way for a more equitable society.

## Advantages of Women Cooperative Societies

Cooperative societies, as platforms for collective action and community engagement, have emerged as potent tools to empower women in various sectors. Women cooperative societies offer several advantages, including:

- 1. Social Empowerment:** By fostering collective decision-making and participation, women cooperative societies empower women at the grassroots level, enabling them to challenge traditional gender norms and assert their rights. By collaborating in cooperatives, women can exchange their skills, knowledge, and experiences, and learn from each other. They can also take part in democratic decision-making processes that affect their lives and livelihoods. This implies that women can have a say and a choice in their work environment, as well as in their communities. This can boost their self-confidence, self-reliance, and self-

respect. Furthermore, by creating a social space where women can utilize their potential, cooperatives can challenge gender stereotypes and norms that restrict women's opportunities and rights. They can also cultivate a culture of solidarity, mutual support, and collective action among women.

**2. Economic Empowerment:** Cooperatives can have a positive impact on women's empowerment by increasing their income and livelihood through access to finance and markets. They provide women with access to resources, credit facilities, and markets, enabling them to generate income, improve livelihoods, and break free from the cycle of poverty. Women can have more economic resources and opportunities to enhance their living standards and well-being. By becoming members of cooperatives, women can access financial services such as savings, credit, insurance, and remittances that can help them handle their cash flows, invest in their businesses, deal with stocks, and plan for the future. They can also access markets where they can offer their products or services, obtain fair prices, reduce transaction costs, and increase their bargaining power. Access to finance and markets can also help women to diversify their income sources, reduce their reliance on men, and increase their contribution to household income.

**3. Skill Development:** Through cooperative societies, women can gain valuable skills and knowledge through training programs, workshops, and exposure to modern practices. By becoming members of cooperatives, women can benefit from mentoring, coaching, training, and networking opportunities that can help them develop their leadership and management skills and abilities. Developing women's skills and abilities in leadership and management implies that women can have more confidence, competence, and influence in their work environment and beyond. It can improve women's performance and outcomes in their work, such as productivity, innovation, quality, and customer satisfaction. They can also enhance their career prospects and advancement opportunities. They can also learn from other women leaders who can serve as role models and inspirations. This equips them with the necessary tools to become successful entrepreneurs and contribute to sustainable development.

**4. Community Development:** The utilization of women labour through cooperative societies can increase the gross national income and this can help to achieve the objective of socio-economic development of the nation. By engaging in cooperative activities, women contribute to the overall development of their respective communities. They create employment opportunities, support local economies, and promote sustainable practices.

### Challenges faced by Women Cooperative Societies in India

While women cooperative societies have proven to be effective in many contexts, they do face certain challenges, including:

**1. Limited Resources:** Insufficient financial resources, inadequate infrastructure, and limited access to markets pose significant hurdles for women cooperative societies to grow and expand their activities.

**2. Gender Stereotypes and Social Barriers:** Deep-rooted gender stereotypes and social barriers often impede women's full participation in cooperative societies. Cultural norms, traditional roles, and unequal power dynamics can undermine the potential impact of these societies. Patriarchal norms that restrict women's mobility, autonomy, and participation, gender-based violence that threatens women's safety and dignity, gender discrimination that limits women's access to resources and opportunities are real challenges in the Indian context.

**3. Governance and Management Issues:** Effective governance, transparent decision-making processes, and efficient management structures are crucial for the success of women cooperative societies. Lack of training and mentoring that hinders women's skills development and leadership potential is a big disadvantage. Weak governance mechanisms can hinder the growth and sustainability of women cooperative societies.

### Successful Women's Cooperative Societies in India

Women cooperative societies in India are grassroots organizations that enable women to pool their resources, knowledge, and skills to improve their socio-economic status. These societies cover a wide range of sectors, including agriculture, handicrafts, textiles, dairy farming, and microfinance. There are many examples to illustrate the success and impact of women cooperative societies in India. Notable examples include the Self Employed Women's Association (SEWA), The Women's Urban Cooperative Bank (WUCB), Mahila Arthik Vikas Mahamandal (MAVIM), Kudumbashree, Thanal and Nirbhaya. Case studies of each of these societies highlight the achievements, challenges faced, and strategies employed by these societies to empower women and foster socio-economic development.

1. The Self-Employed Women's Association (SEWA) in India is a trade union and a cooperative federation that supports informal women workers in various sectors, such as agriculture, handicrafts, domestic work, and waste collection. SEWA offers women financial services, market access, social security, health care, education, and training. SEWA also advocates for women's rights and representation at local, national, and international levels.

2. The Women's Urban Cooperative Bank (WUCB) in India is a cooperative bank that caters to the financial needs of low-income women. The bank offers women savings, credit, insurance, and remittance services. The bank also empowers women by promoting their financial literacy, entrepreneurship, and decision-making.
3. Mahila Arthik Vikas Mahamandal (MAVIM) is a Maharashtra state government initiative that promotes women's economic empowerment through cooperative activities. It offers financial assistance, skill development programs, and marketing support to women, particularly in rural and marginalized communities.
4. Kudumbashree: Kudumbashree is one of the largest women's empowerment and poverty eradication programs in Kerala. It was launched by the Government of Kerala in 1998 and functions as a community network of women's self-help groups (SHGs). Kudumbashree has been successful in organizing women into small groups and providing them with training, micro-credit facilities, and livelihood opportunities. It operates various income-generating projects, including handicrafts, farming, catering, and waste management. Kudumbashree has been recognized globally for its impact on women's empowerment and poverty reduction.
5. Thanal: Thanal is a women's cooperative society based in Kozhikode, Kerala, that focuses on organic farming and sustainable agriculture. It was formed in 1995 and has been instrumental in promoting organic farming practices and providing market linkages for women farmers. Thanal encourages women to adopt organic farming methods, trains them in sustainable agricultural practices, and assists them in marketing their organic produce. The cooperative has played a vital role in supporting women's economic empowerment and promoting environmentally friendly farming practices.
6. Nirbhaya: Nirbhaya is a women's cooperative society that primarily focuses on promoting the welfare of women engaged in beedi (hand-rolled cigarette) rolling. It operates in various districts of Kerala and aims to provide a supportive and safe working environment for women involved in this industry. Nirbhaya offers training programs, financial support, and healthcare services to its members, helping them improve their livelihoods and ensuring their overall well-being.

These examples show how cooperatives can empower women in different contexts and sectors. Women cooperative societies in India have demonstrated notable success in empowering women and fostering their economic independence. These societies have provided women with opportunities for skill development, access to credit, increased bargaining power, and enhanced decision-making abilities. They have played a pivotal role in lifting women out of poverty, improving livelihoods, and promoting social inclusion.

### **Enhancing the Effectiveness of Women Cooperative Societies:**

To make women cooperative societies more effective, several strategies can be implemented:

- 1. Financial Inclusion:** Ensuring equitable access to credit and financial resources is crucial for the sustainability and growth of women cooperative societies. Facilitating easy access to loans, grants, and government schemes can empower women to scale up their enterprises and expand their operations. Government and financial institutions should prioritize providing women cooperative societies with easy access to credit, capital, and financial services. Governments, financial institutions, and development organizations should design specialized financial schemes and incentives that cater to the needs of women entrepreneurs within cooperative societies.
- 2. Capacity-Building Initiatives:** Investing in training and capacity-building programs tailored to the specific needs of women members can enhance their entrepreneurial skills, financial literacy, and managerial competencies. These programs should focus on entrepreneurship, leadership development, financial management, marketing, and technology adoption to enhance the capabilities of women cooperative society members. Tailored training initiatives will enhance the capabilities of women members, enabling them to drive their own economic development.
- 3. Technological Integration:** Embracing digital technologies can streamline the functioning of women cooperative societies, enhancing their efficiency and outreach. Access to technology-enabled platforms for marketing, training, and networking can open up new opportunities for women to connect with markets and customers, thereby expanding their income-generation prospects.
- 4. Strengthening Governance and Management:** Implementing effective governance mechanisms, transparent decision-making processes, and efficient management structures are crucial for the success and sustainability of women cooperative societies.
- 5. Networking and Collaboration:** Facilitating networking opportunities and collaboration among women cooperative societies can promote knowledge sharing, resource pooling, and market access. This can be achieved through the establishment of support centers, platforms for information exchange, and mentorship programs.
- 6. Strengthening Institutional Support:** Efforts should be made to strengthen the institutional support system for women cooperative societies. This includes establishing dedicated support centers, providing

technical assistance, and facilitating networking opportunities. Regular monitoring and evaluation should also be conducted to track the progress and impact of these societies.

**7. Advocacy for Gender Equality:** Government agencies, civil society organizations, and educational institutions should actively promote gender equality and challenge social norms that hinder women's participation in cooperative societies. Awareness campaigns and sensitization programs can play a crucial role in transforming societal attitudes and dismantling barriers to women's empowerment.

**8. Policy Support:** Governments should formulate supportive policies and regulations that create an enabling environment for women cooperative societies. This includes addressing legal barriers, ensuring equitable representation, and providing incentives for their growth and sustainability.

By implementing these strategies, women cooperative societies can be strengthened, leading to greater women empowerment, sustainable development, and inclusive growth.

### Conclusion

Women cooperative societies in India have demonstrated immense potential in promoting women's empowerment, socio-economic progress, and community development. By addressing the challenges they face and implementing the recommended strategies, these societies can be made more effective and sustainable. Emphasizing financial inclusion, capacity-building, institutional support, and gender equality advocacy are crucial steps towards realizing the full potential of women cooperative societies and creating a more inclusive and empowered society.

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