Women in Co-operative Sector

By Savitri Singh
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Empowerment has always been fundamental to the co-operative idea where people get together to achieve goals that they would not be able to achieve on their own. The goals are decided by the members themselves and, since co-operatives are organized on the principle of one person - one vote, the co-operative form of enterprise provides women with the opportunity of participating on equal terms with men. Co-operative enterprises can take on different forms: it can be set up by a group of enterprises or by individual entrepreneurs wishing to benefit from shared services, cheaper goods, and easier access to markets or higher prices for their products. But what they all have in common is that, as a group, members are able to create economies of scale and increase their influence and bargaining power. In many developing countries women work individually, often isolated, in the informal economy, operating at a low level of activity and earning marginal income. Joining forces in small-scale co-operatives can provide them with the economic, social and political leverage they need. There are several good examples of empowerment of women through co-operatives can be seen in Asia and Pacific Region.

Barriers and challenges to women's participation in Co-operatives
(Ref: Gender issues in Co-operatives by Anne-Brit Nippierd)

Since co-operatives, like other forms of enterprise, reflect the broader society in which they operate, it is not surprising that gender imbalances do exist, despite the co-operative principles and values that proclaim equality and equity. Among the most important gender issues in co-operatives today are women’s low level of active participation and their under-representation in decision-making and leadership.

Women, especially in developing countries, are confronted by formidable constraints that block their active participation in co-operatives. First and foremost among these constraints is the traditional role of women in society and the prevalent misconception that women’s reproductive and domestic responsibilities constitute their main role.

In many countries women lack access to land, credit or production inputs; their level of education is lower than men’s and their business experience and knowledge of co-operatives is very often limited due to lack of opportunity.

Legal constraints can also hinder women’s participation in co-operatives. Studies carried out by the ILO1, have indicated that co-operative laws are generally “gender neutral” and do not discriminate directly against women.
However, in co-operative by-laws, which are formulated by the members themselves, certain rules and regulations can have a discriminatory effect on the participation of women. For example, in agricultural co-operatives, ownership or control over land or property are often stipulated as a condition for membership. Or, if the co-operative only allows one member per farm/household, the general tendency is that a man is chosen. When the women household members are excluded from membership, they are consequently excluded from the services that co-operatives provide in rural communities.

Co-operatives in changing environment

Co-operatives have undergone tremendous changes during the past few decades, triggered by expanding global trade, deregulation, economic liberalization and political transformation. Earlier co-operatives in many countries functioned in protected and highly regulated domestic markets in more or less monopoly situations. In centrally planned economies, co-operatives were subjected to state interference at all levels of their operations making it impossible for them to function as member-owned and member-run business enterprises. With the end of the Cold War, co-operatives were for the first time exposed to the challenges posed by the market economy.

Seeds of change

The advancement of the status of women in co-operatives and in society in general has always been important to the international co-operative movement. Since the World summit on Social Development and the Beijing Conference, however, the promotion of gender equality has been particularly high on its agenda. In 1995, the International Co-operative Alliance (ICA) passed a resolution on "Gender Equality in Co-operatives" in which the members of the ICA noted that gender equality is a global priority for the co-operative movement. ICA members declared their commitment to take action and the ICA at the global level, in partnership with international organisations, has undertaken a series of programmes and activities for the advancement of women.

Following are the landmark initiatives by ICA and International Labour Organisation (ILO) that has taken the agenda of women participation in cooperatives long way;

ICA Strategy for promotion of gender equality aims

“To promote equality between men and women in all decision making and activities within the co-operative movement”.

Priorities and action

- Genuine and clear statement of commitment from top leadership and visibility
of competent women and men leaders.

- Capacity building and staff and members on gender issues
- Gender balance of elected officials and staff
- Accountability and monitoring
- Adequate human and financial resource allocation

**ILO Recommendation No. 193 (7(3))** –

- “Special consideration should be given to increasing women’s participation in the cooperative movement at all levels, particularly at management and leadership levels”
- Despite all the efforts made by law makers situation of women has not been noticeably improved, especially in cooperatives. Therefore the ILO Commissioned the study: LEGAL CONSTRAINTS TO WOMEN’S PARTICIPATION IN COOPERATIVES: A study by ILO Coop Reform to find out the reasons for low participation of the women in cooperatives.

Attaining equality of opportunity between men and women is a long process and cooperatives in all parts of the world still have a long way to go before they are able to claim that they are truly gender responsive. Ensuring that gender concerns are mainstreamed in all co-operative policies, legislation, mission statements, visions, by-laws, strategies, plans and programmes is essential.

For successful gender mainstreaming, the strengthening of gender capacities within the co-operatives movement should be a priority. Co-operatives and their support structures should ensure that their women members are fairly and equally represented in all training and education programmes.

**Status of Women in India and in cooperatives**

Women in India provide up to 90% of labour for rice cultivation, dairy and other farm related work but less than 10% women farmer own land.

There is quota system for participation of women at board of cooperatives in several Indian states. Provision for ‘women only coops’ and ‘women coop banks’ are unique features. The 97th amendment of constitution on cooperative also ensures at least 2 women directors at the management of all PACS in the country. This will prove to be a milestone in progress of women at cooperative decision making level.

Co-operatives are the most suitable institutions for empowerment of less privileged and under privileged. The universal principals of co-operation gives sufficient space and opportunity for socio, economic and political empowerment of women. Co-operative credit schemes that benefit women are yielding dividends around the world. Dairy co-operatives have changed the face of women in India.
However, the overall socio-economic and cultural law, policies, practices and trends in a country or society determines women's progress at any walk of life, be it private, public or cooperatives. The following data has been collected to understand overall status of women around the world, in India and in Haryana that will provide an insight into why there are few women in cooperatives;

**Facts about Women’s Economic Empowerment around the world**

1. 90% of future jobs require ICT (Information and Communication Technology) skills. But out of 102 economies and only 2 had as many women as men graduates in engineering, manufacturing and construction.

2. 97 countries found that women farmers took part in only 5% of agricultural extension services (training programmes designed to enhanced farmer's knowledge & productivity)

3. Women led small and medium sized enterprises in emerging markets have unmet financial needs between USD 260 -320 billion a year.

4. 15% of 366 gender diversity companies across US, Canada, Latin America and the UK are more likely to have financial returns above their industry medians.

5. On average, women spend 1-3 hours more per day on housework than men do, and 2-10 times the amount of the time caring for children, the elderly and sick.

6. More than 80% of women in non-agricultural jobs, in South Asia and 74% in sub Saharan Africa, are informal employment with limited protection.

7. Between 30-77% of women workers have been sexually harassed at some point in their working lives.

8. Women in most countries earn on average only 60-70% of men's wages.

**Women in India**


Out of 145 countries, overall ranking of India is 108.
Overall sex ratio (male/female)-1.08
Labour force participation-. F 29 M83
Estimated earned income (PPP US$)- F 2,257....M.9,175
Literacy rate - F 61.......M 81
Enrolment in primary education-. F 84.....M.87
Enrolment in secondary education- F 46.......M..54
Enrolment in tertiary education- F 24.......M.26
Healthy life expectancy- F 59........M 56
Women in parliament- F 12........M.88
Women in ministerial positions—F 22........M...78
Years with female head of state (last 50)—F 21........M...29

Women in Haryana

http://www.census2011.co.in/census/state/haryana.html

Haryana Population, Sex Ratio and Literacy Rate Data

<table>
<thead>
<tr>
<th>Description</th>
<th>2011</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Approximate Population</td>
<td>2.54 crores</td>
<td>13,494,734</td>
<td>11,856,728</td>
</tr>
<tr>
<td>Actual Population</td>
<td>25,35,462</td>
<td></td>
<td></td>
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<tr>
<td>Sex Ratio</td>
<td>879</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child Sex Ratio</td>
<td>834</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Child Population (0-6 Age)</td>
<td>3,380,721</td>
<td>1,843,109</td>
<td>1,537,612</td>
</tr>
<tr>
<td>Literacy</td>
<td>75.55%</td>
<td>84.06%</td>
<td>65.94%</td>
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Women in Cooperatives in Haryana

The government of Haryana, through the department of co-operation has been putting efforts to develop and strengthen cooperative movement for the socio economic development of people in Haryana through cooperative business. The cooperation department has listed long term, medium term and annual objectives. The tier of objectives mentions about strengthening women’s participation in the cooperative movement only once under the long term objectives of the department.

Under the annual objectives, there is a mention of “To Provide Equipment for Automatic Milk Collection Units to the Women Milk Cooperatives”.

In the approved Annual Plan 2015-16 of Cooperative Department “Assistance to Milk Cooperatives Scheme” and “Mukhya Mantri Dugadh Utpadhan Utpadan Yojana” in Haryana benefitting the women co-operators. However, there is no mention about women in credit, agriculture, processing and agri marketing, handloom and handicraft sectors given that women’s substantial contribution to agriculture and related sectors in Haryana is well known.

As per the data from the cooperation department, there are about 29,270 cooperative societies in various sectors of businesses with the membership of more than 54 lakhs individuals are functional in the state. There is no information available on sectors of coops, women coop, membership of men and women etc.

As far as HARCOFED is concerned, one of the long term objectives of the federation is to organise training, education and publicity programs for the cooperative movement in the state.

Expected activities for women for 2015-16 are as under:

<table>
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<tr>
<th>Activity</th>
<th>Number</th>
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<tbody>
<tr>
<td>a. Women’s Seminars</td>
<td>16</td>
</tr>
<tr>
<td>b. Women Class Milk Society</td>
<td>300</td>
</tr>
<tr>
<td>c. Women Leadership programs</td>
<td>21 which focuses for women in milk cooperatives</td>
</tr>
</tbody>
</table>

Under the head “Assistance to Women Cooperatives” of the plan, focus is largely on the milk cooperatives.

The cooperatives in Haryana need to maintain data about women’s participation as members, leaders, directors, managers and employees. And also a regular record keeping is required to know how many women are using services such as credit, attending meetings, trainings and seminars etc.

If clear numbers are visible, it will be easier for the policy makers to identify gaps and plan and implement policies to increase number of women.
Secondly, efforts should be made to extend membership to women in PACS by reviewing coop law of the state.

**Women in cooperatives in India-**

- No specific data available
- Much below 30% in PACS
- Absence at National Leadership
- Negligible at State level leadership
- No Women CEO and president at national level Federations

**Issues**

- Most of the coops in the country are functioning in the area of agriculture or related businesses. The coop law for PACS says that “one member-one family”.
- Another criteria is the landholding. Due to patriarchal system, the head of the family-in most cases-a man is eligible to become a member and prevents women to join the coop.
- The issue is not between men and women or women and the rest of the society but between rich and poor.
- Empowered/Rich people, irrespective of their sex are always in better position to influence social/traditional norms and are less affected by discriminatory gender norms.
- Poverty, crime, sexual and other kind of harassment, low self esteem, skin colour, caste and class discrimination, unemployment, gender roles, drug abuse, human trafficking, diseases, domestic violence are sex neutral and universal.
- Since women and girls are poorer, they are more vulnerable.

**Reason**

- Lack of “Political Will” by the national governments and addressing of multiple gender issues at the same time by the development agencies including CO-OPERATIVES resulted into scattered focus and efforts.
- The COOPERATIVES must work together with the local governments on identifying only one or two women specific core issue at a time and integrate all resources to achieve that in a time bound project involving other civil societies.
Strategy

Measures suggested for Indian coop movement

- India and many other countries are now “Polio Free” countries. Same approach is required to make women “poverty free” and empowered to attain gender equality.

- The governments, cooperatives and stakeholders must ensure strict enforcement of effective laws and policies to ensure that each and every parent/family must send their daughters to school, must give equal share to daughters/wife in the property/wealth of the family.

- The governments and Cooperatives must ensure ‘positive discrimination’ time bound projects to provide skill training, jobs/work, soft and easy loans to women until the society realises worth of a girl/woman for the family and society.

- Cooperatives are in a better position to motivate/influence members.

- **Coop Law and Policy:** Cooperatives Must ensure minimum 30% quota at membership and leadership until the level playing field is achieved.

- Change the cooperative law and policy to facilitate women joining cooperatives as members.

- Must ensure Joint membership of SPOUSE in PACS.

- **Sex disaggregated data:** Must initiate counting number of women and men separately and not only total membership of a mix coop.

- Data is crucial to read the map and create a road to the destination.