

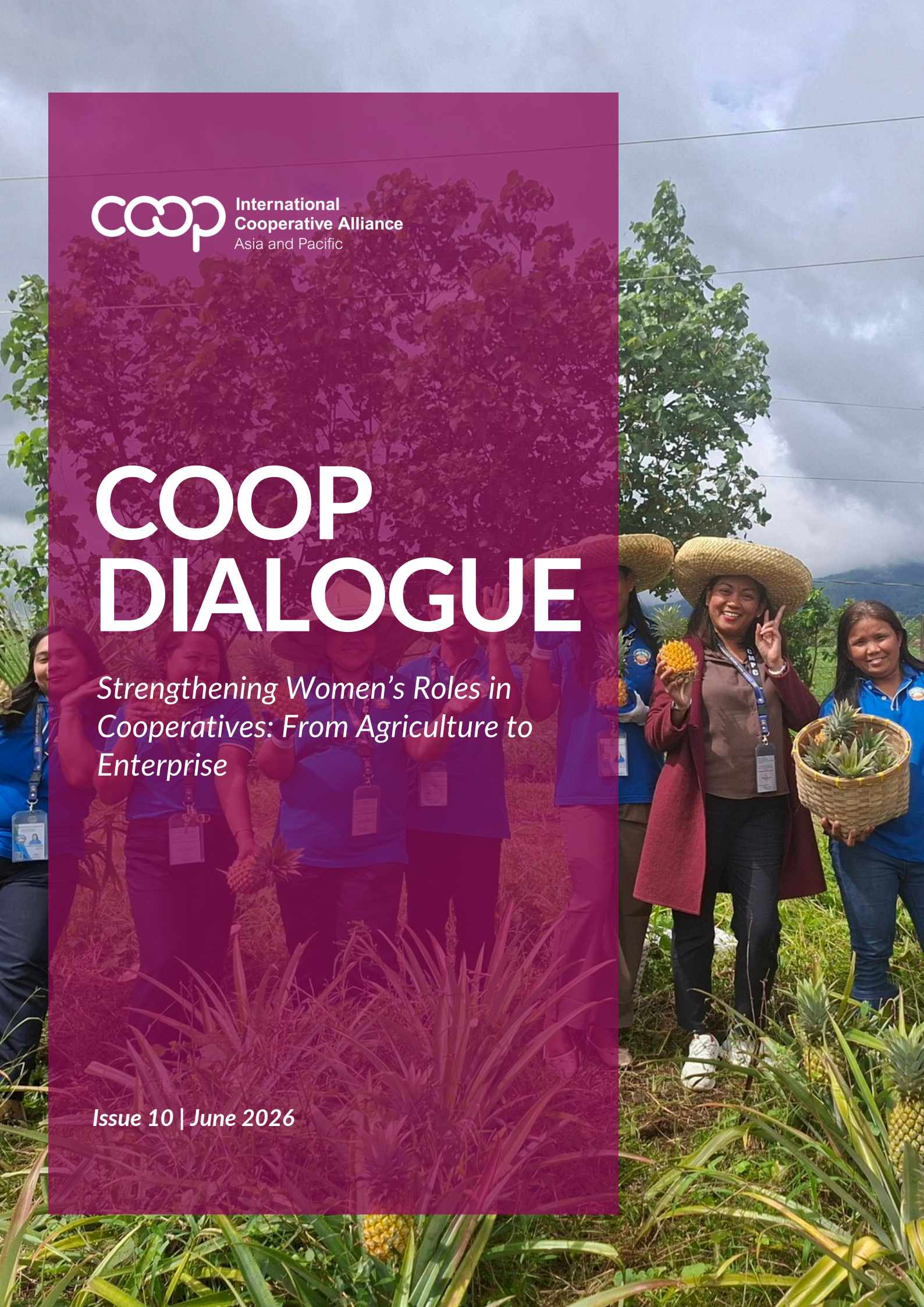


International  
Cooperative Alliance  
Asia and Pacific

# COOP DIALOGUE

*Strengthening Women's Roles in  
Cooperatives: From Agriculture to  
Enterprise*

*Issue 10 | June 2026*





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*Theme: Reimagining Inclusive Finance through Cooperative Models*

# EDITORIAL

Dear Readers,

The United Nations' declaration of 2026 as the International Year of the Woman Farmer (IYWF) is both a recognition and a call to action. It recognizes what cooperative organizations across Asia and the Pacific have long known: that women are not peripheral actors in agriculture and enterprise development. They are central to it, and it calls on governments, institutions, and the cooperative movement to match that reality with investment, visibility, and structural change. This tenth edition of COOP Dialogue (CD 10) takes up that call.

This issue opens with a lead article by Ms. Bharti Birla of the International Labour Organization (ILO), which situates the issue's case studies within the broader framework of international cooperative and labour standards, drawing on examples from South Asia, East Asia, and Southeast Asia. It is followed by a thematic overview, which explores the significance of IYWF 2026 and the role of cooperatives in advancing women's empowerment, leadership, and economic participation across agrifood systems. Featuring an interview with Ms. Chitose Arai of the Japanese Consumers' Cooperative Union (JCCU), CD 10 highlights her journey from grassroots member to national cooperative leader, which embodies the spirit of this edition. A research summary from the ICA-AP Committee on Women examines gender equality provisions in cooperative law across ten countries in the region, providing valuable policy context for the stories that follow.

The articles, interviews, and case studies gathered here span nine countries. They are as diverse in context as they are united in purpose. From Bihar's women-only agri cooperatives to a mustard oil processing enterprise in the Terai of Nepal and a cacao farm café in Mindanao; from indigenous women building agribusiness networks in Fiji to coffee farmers reshaping the value chain in the highlands of Lao PDR. Across these stories, women emerge not only as producers and workers, but as entrepreneurs, innovators, and decision-makers. In Australia, women are helping shape the governance and strategic direction of major agricultural cooperatives. In India, women farmers organized through SEWA's cooperatives are building collective enterprises, adopting sustainable farming practices, and creating pathways to self-reliance. Together, they tell a story that no single case study could tell alone: when women in cooperatives are given the opportunity, resources, and confidence to lead, the benefits extend far beyond individual enterprises to families, communities, and local economies.

The short case studies that follow span the full arc from agriculture to enterprise. Some are stories of quiet persistence; others are stories of dramatic transformation. All of them are stories of women who refused to remain invisible.

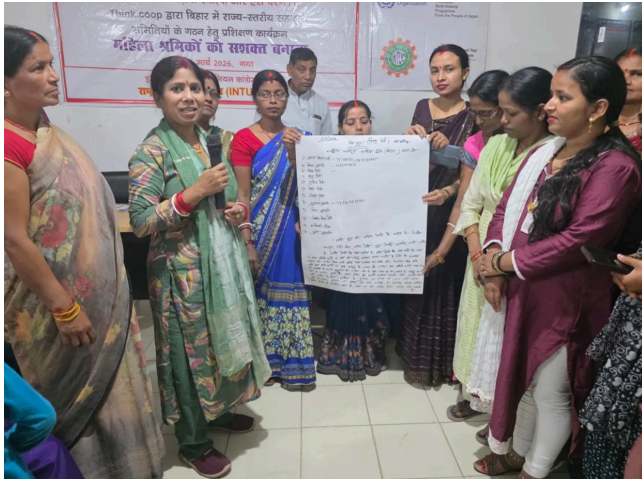
The cooperative movement has always advanced on the strength of its members. In 2026, this issue is a reminder that the movement cannot reach its full potential until the women who sustain it are seen, heard, and empowered to lead.

We hope you find these stories as compelling as we do.

Best wishes,  
Coop Dialogue team

# FROM INFORMALITY TO INCLUSION: COOPERATIVES DRIVE WOMEN'S WORKFORCE PARTICIPATION AND ENTREPRENEURSHIP

*Ms. Bharti Birla, Enterprise Development Specialist, ILO DWT for South Asia<sup>1</sup>*



*Participants during the Think.Coop training in Gaya on 15 – 16 March 2026*

## Introduction

The ILO's 2019 report on Men and Women in Informality<sup>2</sup> and its 2023 statistical update<sup>3</sup> indicate that informality remains a defining feature of work for 2 billion workers worldwide. Global data indicates that own-account workers represent the largest share of informal workers (47%), followed by employees (35%), contributing family workers (16%), and employers (less than 3%). Taken together, own-account workers and contributing family workers, both of whom have vulnerable employment statuses, account for 63% of informal employment, which is about five times their representation among workers in formal employment (12%).

Decent work deficits are more pronounced among informal workers. Many enter the labor market with pre-existing vulnerabilities, which are often further exacerbated, making them even more susceptible to exploitation. These workers, who include both women and men, may be migrants, low-skilled, or from areas under stress (such as those affected by climate change, conflict, or development-induced displacement). These challenges range from job insecurity and the absence of formal contracts to unsafe working conditions and lack of social protection. Together, they deepen existing vulnerabilities and entrench cycles of poverty. While formalization may not address all issues immediately, it is a pathway towards enabling decent work. It is also recognized that formalization requires integrated strategies rather than single legal or technical fixes.

Across South Asia, women's work remains disproportionately concentrated in informal, low-paid, home-based, domestic, agricultural, and precarious supply-chain activities. They typically have lower and unstable incomes, as informal jobs often pay less and offer no guaranteed employment, keeping many women in persistent poverty. They also lack social protection, with limited or no access to pensions, maternity benefits, health insurance, or paid leave.

Women in informal employment often have limited bargaining power due to the absence of a collective voice or representation. The gender wage gap, occupational segregation, mobility restrictions, workplace violence and harassment, and limited access to credit, land, and productive assets add further layers of disadvantage. Women working in these sectors also tend to have lower levels of digital and financial literacy.

In addition, women bear a disproportionate burden of unpaid care work, which constrains their ability to engage in productive employment. As a result, they may accept informal jobs for the flexibility to manage care responsibilities or withdraw from paid work altogether. Women's labor force participation is thus constrained not only by labor market exclusion but also by care deficits, unsafe working conditions, weak representation, and the absence of collective economic institutions. When a significant segment of society faces such challenges, the effects extend beyond individuals, slowing inclusive economic growth. Economies lose productivity when a large share of the workforce is underutilized or underpaid.



*A woman street vendor arranges embroidered textiles on the streets of Delhi, India (Credit: Iloasiapacific)*

Cooperatives and the broader social and solidarity economy (SSE) can play a transformative role in addressing some of these challenges by promoting more inclusive, equitable, and resilient forms of work.

## Social Solidarity Economy (SSE) Entities and Cooperatives: A Collective Response to Structural Inequality

While understanding the landscape of women's work is essential, what is more important is identifying solutions that can realistically shift power, improve incomes, and provide decent work for the most vulnerable workers, especially women. One of the most effective and proven mechanisms in this context is the promotion of cooperatives and SSE entities. They help organize and collectivize workers, offering collective bargaining power and a pathway out of informality and vulnerability while enabling better outcomes in decent work.

By organizing workers, especially women in informal and vulnerable employment, into collective enterprises, cooperatives and SSE entities enhance bargaining power, improve access to markets, and enable better working conditions and more stable incomes. They can facilitate access to essential services such as finance, training, social protection, and childcare, while also strengthening digital and financial literacy. SSE actors often prioritize social objectives alongside economic ones, helping to reduce gender inequalities, support the redistribution of unpaid care work, and create safer and more supportive work environments. In doing so, they provide pathways for the formalization of informal work and empower women to participate more fully and productively in the economy, contributing to broader goals of inclusive and sustainable development.

SSEs, including cooperatives, offer powerful and practical solutions, as they are member-owned and member-controlled collective enterprises formed to meet shared economic and social needs. Unlike traditional businesses, cooperatives prioritize people over profit maximization, emphasizing equity, participation, and mutual benefit.

### Normative framework to promote Cooperatives and SSEs

The ILO's normative framework reinforces the role of cooperatives and other social and solidarity economy entities in enabling decent work outcomes. For example, ILO Recommendation No. 193 (2002) on the Promotion of Cooperatives, which promotes national policy that supports cooperatives and recognizes that these are democratic enterprises that promote gender equality, education, training, entrepreneurship, access to markets, and decent work. It also emphasizes cooperatives' role in employment creation and income generation, empowerment of disadvantaged groups (including women), and formalization of the informal economy. The recommendation emphasizes the role of cooperatives in supporting the broader objectives of decent work, social inclusion, and sustainable development.



*ILO thematic plenary session on transitions towards formality and decent work during the 17th Asia and the Pacific Regional Meeting, Singapore, 2022 (Credits: ILO/Frederick Loh)*

This framework is reinforced by ILO Recommendation No. 204 on transition to the formal economy, the 2022 Resolution on Decent Work and the SSE, and the Employment Policy Convention (No. 122), all of which recognize cooperatives as proven pathways to formalization and decent employment. Cooperatives play a critical role in contributing towards the four pillars of the ILO's Decent Work Agenda, which includes employment, social protection, rights at work and social dialogue. The South Asian experience shows that cooperatives matter most in enabling decent work agenda for the most vulnerable workers. For example, cooperatives and social solidarity economy entities:

- Collectivize isolated workers into cooperative/SSE members with voice, identity, and bargaining power.
- Convert fragmented livelihood activities into organized economic units that can train members, pool savings, invest in equipment, reach markets, and negotiate contracts. Cooperatives provide a degree of stability by distributing risks and returns across members.
- Create institutional pathways to formalization through registration, decent livelihood options for members and wage employment for others, provision of social protection, occupational safety and health, and public recognition of the workers and the value of their work.

### Examples from Asia: Formalizing women's work and enabling women's workforce participation

The examples below illustrate how cooperatives across the region have formalized work for three of the most marginalized groups of women workers: domestic workers, home-based workers, and care workers, while also enabling labour force participation and collective entrepreneurship.

#### A) Domestic Workers: Formalizing workers, enabling decent work, promoting dignity, and promoting skills premium for domestic workers

In 2009, the ILO launched an initiative to promote decent work for domestic workers in South Asian countries, including India, coinciding with international

advocacy for C189, the Domestic Workers Convention, adopted in 2011. C189 became a catalyst for trade unions and workers' rights organizations to organize domestic workers in India, recognizing their work as legitimate labour market activity with clearly defined employer-employee relationships, and bringing them under legislative and social protection frameworks.

The ILO's Work in Freedom (WIF) project facilitated the formation of a domestic workers' cooperative in Jharkhand, India, incubated by the Jharkhand Gharelu Kamgar Union (2015 to 2017) (affiliated to National Domestic Workers Federation). Through the cooperative, workers negotiated written contracts with individual household employers and institutions and resident welfare societies, secured employer contributions to group health insurance, and accessed favorable loans. The WIF evaluation concluded that cooperative membership could radically change the unequal employment relationship in domestic work, professionalize the occupation, and increase women's decision-making power. A key design lesson emerged: collective enterprise can formalize work, but only if the institutional path to formalization is itself navigable. ILO also supported SEWA union in forming domestic workers' cooperatives in Patna, Bihar, Delhi, and in strengthening the existing Kerala collective, where government-certified skills training in elderly care and healthy cooking enabled workers to upgrade to skilled status. Crucially, skills certification alone was insufficient: workers who trained outside a collective struggled to obtain the skills premium. Those organized into cooperatives, by contrast, could collectively negotiate higher wages and signed written contracts, demonstrating that bargaining power and professional recognition must be built together.



*Union leaders from domestic workers' unions undergoing training on cooperatives, Sep 2024*

But the conditions of workers who received skills training but were not part of a collective or a cooperative found it difficult to get the skills premium. This was because the willingness of employers to pay for a skills premium and the capacity of the workers to demand higher wages remain limited. This lesson holds across the region. In Japan, 7,000 women established over 250 worker cooperatives within a decade of the founding of Ninjin, the country's first women's worker cooperative, in 1982.

Growing from within the consumer cooperative movement, these collectives turned invisible domestic and community labour into formal, member owned enterprises with employment contracts, stable incomes, and collective voice. The Worker Cooperatives Act (2020), enacted after two decades of advocacy and explicitly grounding its provisions in ILO Recommendation 193, gave this movement a dedicated legal framework for the first time. In 2022, the national Diet reinforced this commitment by adopting a resolution to further strengthen the sector.

### **B) Home-based workers: Cooperatives enabling pathways towards formalization of home workers, and own account workers in global and domestic supply chains**

Under the ILO's regional project on invisible workers "Towards Fair and Sustainable Global Supply Chains: Promoting Decent Work for Invisible Workers in South Asia" (2018 to 2022), the All India Trade Union Congress (AITUC) organized home-based and own account workers working in global and domestic supply chains in Tirupur, Tamil Nadu and surrounding areas. The union built leadership and negotiation skills, provided occupational safety and health training and financial literacy tools, and helped workers understand and calculate the value of their work and the calculation of piece rate wages in line with minimum wages. AITUC organized groups of these workers into 36 self-help groups, a form of SSE entity. Through collective organization, women built bargaining power, reducing their dependence on intermediaries by collecting work directly from small and medium enterprises. They could work collectively, reducing electricity costs and rents, take on a wider variety of work, and balance flexible working arrangements with care responsibilities. Individually, these home workers had little leverage. Organized into SHGs, they could negotiate better prices, wages, and working conditions directly with enterprises, cutting out intermediary commissions and improving both their incomes and their working lives.

A comparable model has taken root in Indonesia, where garment workers at PT CAS Bogor established a cooperative under the ILO Better Work project. By 2019, the cooperative had expanded its activities to include savings and credit services, catering, and a member run mini market for workers. More than fifteen years later, the cooperative has grown its assets to approximately IDR 11 billion (around USD 760,000), demonstrating that worker cooperatives embedded within manufacturing supply chains can evolve into financially sustainable institutions.

### **C) Care workers: Enabling provision of care services and promoting decent work for care workers**

Further initiatives are underway in Madhya Pradesh, India, among cotton-growing communities where affordable childcare and elderly care services are urgently needed.

Through the Rise for Impact project, care cooperatives are being established to collectivize care services, create local employment, and redistribute responsibilities more equitably, enabling women who carry care burdens at home to engage in full-time paid employment and participate more actively in farmer-producer groups. In these cotton-growing regions, unpaid and under-recognized care work, including childcare, eldercare, and healthcare support, limits the time, mobility, and economic participation of women, and embedding care cooperative systems into rural development models is increasingly recognized as foundational to unlocking the full potential of farming communities.

In Nepal, the work has been initiated with the National Cooperative Federation to start care cooperatives through existing cooperatives and cooperative federations. A multi-stakeholder partnership model of care is also planned with the Employers' Federation FNCCI and cooperatives.

Across East and Southeast Asia, where rapidly ageing populations are driving growing demand for paid care services, the cooperative care model offers a dual benefit: creating formal employment for care workers while relieving the unpaid care burden that constrains other women's economic participation.



*ILO and NCF representatives reaffirm their commitment to strengthening care services, creating decent jobs, and expanding economic opportunities for women in Nepal*

## Conclusion

Cooperatives can help overcome isolation, information asymmetries, and asset deficits by enabling women workers to pool resources, strengthen voice and representation, and access markets and protections. To realize this potential, policymakers should integrate cooperatives into formalization strategies, extend labour and social protection coverage to members, and invest in tailored capacity-building. Improved data and support for cooperative networks and federations will also be key to scaling impact.

An enabling ecosystem is essential for cooperatives to function as effective pathways to formalization. This requires legal and regulatory frameworks that recognize diverse forms of work and facilitate registration, alongside targeted financial and technical support and stronger linkages with workers' and employers' organizations and public institutions.

Addressing structural barriers, especially gender-based discrimination, unpaid care responsibilities, limited digital access, and dependence on intermediated markets, remains critical, particularly in sectors where women's work is individualized, invisible, and weakly regulated.

Cooperatives are not a standalone solution but an integral component of broader efforts to advance decent work and inclusive development. With sustained support, they can enable vulnerable women workers to transition from informal and precarious activities into more secure, recognized, and productive forms of employment.

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# WOMEN FARMERS, COOPERATIVE FUTURES: WHY THE INTERNATIONAL YEAR OF THE WOMAN FARMER 2026 MATTERS

*Ms. Nitya Shukla – Lead, Gender & Cooperative Development, and Ms. Shivali Sarna – Head, Communications and Membership Development, ICA-AP*



*Women cooperater exhibiting her products during ICA-AP Conference to Commemorate IYWF 2026*

## Why This Year Matters

The UN's declaration of 2026 as the International Year of the Woman Farmer (IYWF) to recognize, celebrate, and strengthen the contributions of women in agriculture across the globe is a corrective milestone. Women farmers are essential to food security, nutrition and rural resilience, yet their contributions have long been undervalued.

In Asia-Pacific, women make up a large share of the agricultural workforce. FAO finds that nearly 58% of the female labor force in the region works in agriculture – but very few hold land titles or reap full economic benefits. The IYWF calls global attention to these deep inequalities and aims to turn recognition into real change.<sup>1</sup>

Cooperative models are a key part of the solution. Across the Asia-Pacific, cooperatives provide millions of farmers with collective ownership, market access and training. As ICA-AP notes, “cooperatives have long provided women with platforms for collective action, income generation, market access, skills development and leadership opportunities”.

The IYWF 2026 offers ICA-AP a timely opportunity to amplify these efforts: to make women farmers' voices heard, to showcase cooperative solutions to gender gaps, and to spur inclusive policies and investments that build on the cooperative model's proven potential for gender equity and shared prosperity.

## The Reality Facing Women in Agrifood Systems

Women farmers across the Asia-Pacific region remain central to agrifood systems, yet their participation continues to be shaped by deep structural inequalities rather than a lack of capability. Despite their critical role, rural women face intertwined barriers. They often work on small plots they do not legally own – FAO reports that only about 10–20% of women in Asia-Pacific have secure tenure on the land they farm<sup>2</sup> – which limits their ability to get credit or make long-term investments. Women typically handle most of the planting, harvesting, and post-harvest processing, but much of that work is unpaid or informal. In Asia-Pacific alone, women account for nearly 60% of agricultural employment yet remain a minority of landowners and primary beneficiaries of farm finance<sup>3</sup>. This double bind is compounded by the “invisible” care burden: women bear the brunt of household and caregiving duties, further squeezing their time and energy for leadership or income-generating activities.

Limited access to markets, extension and technology also widens gaps. In a 2023 report, FAO estimated a 24% yield gap between female- and male-managed farms of the same size, globally<sup>4</sup>. As climate impacts grow, women are generally hit harder. When cyclones tear through rice fields, or floods depress yields, women bear the brunt of replanting damaged fields, managing food stocks and caring for family members who are ill. Women receive only a tiny fraction of advisory services (around 5%) and are underrepresented among agricultural advisors (only 15% are women). In short, the challenges are systemic and interconnected -spanning land rights, finance, technology and social norms - creating a situation that experts at the regional IYWF conference described as a “double pressure” on women farmers.

## Why Cooperatives Matter in Advancing Women Farmers

Women farmers and the barriers they continue to face in agriculture, including limited access to land, finance, markets, technology, and decision-making spaces, are deeply embedded in agricultural systems and cannot be addressed through individual effort alone. Cooperatives offer a practical and proven solution because they combine economic opportunity with democratic participation, enabling women farmers to strengthen their livelihoods while gaining a greater voice in their communities.

Through collective ownership and member control, cooperatives allow women farmers to pool resources, access affordable credit and insurance, procure quality inputs, adopt improved technologies, and reach larger and more stable markets. More importantly, they create opportunities for women to participate in governance and leadership, transforming them from beneficiaries into decision-makers.

Across the Asia-Pacific region, cooperatives are demonstrating how this model can create meaningful change. In India, the dairy cooperative movement provides one of the strongest examples. Today, around 3.6 million women dairy farmers are actively involved in the cooperative network of the Gujarat Cooperative Milk Marketing Federation (GCMMF), contributing significantly to its growth and success<sup>5</sup>. GCMMF promotes women's empowerment through extensive training in dairy farming, milk processing, financial literacy, business management, and technical skills. Their collective participation has helped build one of the world's most recognized dairy brands while creating stable incomes, economic security, and leadership opportunities for millions of rural women.

The benefits of cooperatives extend beyond economic gains. They help formalise women's contributions to agriculture, creating recognized economic identities and strengthening their bargaining power within households, markets, and communities. Cooperatives also foster networks of solidarity, peer learning, and mutual support that build confidence and resilience.

In Nepal, the Nepal Agriculture Cooperative Central Federation Limited (NACCFL) has played a pivotal role in advancing women's empowerment through agricultural cooperatives. Recognising that women account for more than half of Nepal's farming population, NACCFL has focused on expanding women's access to training, finance, markets, and leadership opportunities. Through its support for Small Farmer Agricultural Cooperatives Limited (SFACLs) and other agricultural cooperatives, NACCFL has strengthened women's economic independence, increased their participation in decision-making, and contributed to more inclusive rural development<sup>6</sup>.

In Mongolia, the cooperative movement offers a distinctive model rooted in the pastoral economy. An initiative by the Mongolian Women's Fund trained 185 women herders in Arkhangai province on sustainable livestock practices and cooperative leadership. Two cooperatives comprising 103 households earned the 'Responsible Nomads' certification, enabling direct supply agreements with major national companies<sup>7</sup>. Women are also making significant gains in cooperative leadership across the region.

In Japan, JA-Zenchu, the apex body of the Japan Agricultural Cooperatives (JA) Group, has institutionalised women's economic empowerment through a nationwide network of approximately 2,000 cooperative-owned farmers' markets. These markets allow women and elderly farmers to sell directly to consumers and set their own prices, reducing dependence on intermediaries. Responding to the Cabinet-mandated targets set in Japan's Fifth Basic Plan on Gender Equality (2020), JA Zenchu has promoted greater female representation in cooperative governance, contributing to a steady increase in women leaders within agricultural cooperatives<sup>8</sup>.

Similarly, South Korea's National Agricultural Cooperative Federation (NACF) has made notable progress in bringing women into cooperative governance. Women now account for more than one-third of NACF's membership, while most cooperatives within the network have at least one female director<sup>9</sup>. Through initiatives such as the Women Farmer Leadership Academy and mobile legal aid services, NACF is helping women farmers strengthen their leadership skills, understand their rights, and participate more actively in decision-making processes. Consumer cooperatives have also demonstrated the power of women's participation. South Korea's iCOOP, established to promote ethical production and consumption, has built a strong network linking consumers, producers, and cooperative enterprises. Women make up more than 90 per cent of its membership and over 60 per cent of its workforce. Through initiatives such as the Natural Dream Parks, iCOOP has shown how women can drive sustainable food systems while contributing to ethical and environmentally responsible production and consumption<sup>10</sup>.



(L-R): Women farmers in the maize fields, Nepal (Credits: NACCFL), Agricultural products with anticancer compounds by COOP's Natural Dream (Credits: iCOOP), and Nomadic herders in Mongolia (Credits: stories.coop)

The cooperative model is equally important for strengthening climate resilience and sustainable agriculture. ICA-AP's long-standing partnership with Japan's Ministry of Agriculture, Forestry and Fisheries (MAFF) has helped build the technical and leadership capacities of women farmers and women working in agricultural cooperatives across the region. Complementing this effort, the ICA-AP Committee on Women's Training of Trainers (ToT) program equips women cooperative leaders with the knowledge and skills needed to address climate change through cooperative action. Participants learn about environmental sustainability, climate resilience, and practical action planning, enabling them to become advocates for sustainable development within their cooperatives and communities.

At the community level, ICA-AP's partnership with Halieus and other stakeholders through the SuPER WE Coffee Project in Lao PDR demonstrates how cooperative structures can support women farmers in adopting sustainable production practices, improving market access, and strengthening their economic agency. The project has also enhanced women's understanding of cooperative values, sustainability standards, and participatory governance, illustrating how empowerment and sustainability can advance together.

Cooperatives are also helping women build stronger collective enterprises. In Cambodia, 21 agricultural cooperative unions connect 323 member cooperatives, while women represent nearly 45 per cent of cooperative members and 39 per cent of board members. The Rith Chamroun Toul Ampil Agricultural Cooperative demonstrates the potential of women-led cooperative development. Established in 2017 with 68 members, it has grown to nearly 1,000 members, the majority of whom are women. Through services such as training, input supply, transport, and business planning, the cooperative has expanded economic opportunities while strengthening community development<sup>11</sup>.

Vietnam offers another example through its One Commune, One Product (OCOP) program, which promotes rural economic development and encourages women's participation in collective enterprises and cooperatives.

Supported by government policies that encourage women's engagement in cooperative development, the program demonstrates how an enabling policy environment can strengthen the impact of cooperative action.

In the Pacific Islands, cooperatives are emerging as meaningful platforms for women's economic participation. In Vanuatu, 80% of members and employees in savings and loans cooperatives are women, reflecting one of the highest rates of women's cooperative participation in the region<sup>12</sup>. In Kiribati, women account for more than 60% of total members in cooperatives, with agriculture and allied cooperatives representing around 90% of all cooperatives in the country. In Fiji, around 10% of registered cooperatives are composed exclusively of women members. Among the most innovative is the Drawa Block Forest Communities Cooperative (DBFCC), where nine landowning clans including a women's collective have protected 4,120 hectares of rainforest by foregoing logging rights in favour of carbon trading. By July 2022, the cooperative sold 75,880 carbon credits, generating \$130,437 and increasing household incomes 1.87 times, benefiting 120 indigenous households<sup>13</sup>.

These examples highlight a common lesson: cooperatives are far more than business enterprises. They are platforms for economic empowerment, leadership development, social inclusion, and community resilience. By translating the principles of participation, equity, and shared ownership into everyday practice, cooperatives help ensure that women farmers are recognized not only as contributors to agriculture, but as leaders shaping its future.

### ICA-AP's Vision and Opportunity for IYWF 2026

The year 2026 presents a strategic opportunity for ICA-AP to amplify the voices of women cooperative farmers, address persistent gender disparities in agriculture, recognize their contribution and impact, and drive more inclusive policies and innovations within the cooperative sector. It is a chance to place women farmers at the centre of cooperative thinking, not only as contributors to rural economies, but as leaders shaping their future.



(L-R): Participants of ICA-MAFF Women Training Course, Farmers during Capacity Building Session in Dak Cheung district, Lao PDR, and Women Cooperative Members at the IYCF 2025 Launch in Fiji

At the heart of this vision is ICA-AP's commitment to making cooperatives more gender-responsive and future-ready. Through platforms such as the Asia-Pacific Regional Conference in Hanoi in May 2026, training programs on climate change and cooperative leadership, and regional studies on gender-disaggregated data and gender-based policies, ICA-AP is building the evidence base needed to influence institutions, strengthen representation, and design better support systems. These initiatives are helping to create a connected regional agenda around women's leadership, visibility, and influence. They are also designed to showcase women-led enterprises, strengthen the role of women on cooperative boards, and support the next generation of women farmers and leaders with the skills, confidence, and solidarity they need to lead.

In doing so, ICA-AP is building on and deepening its partnerships. It is working closely with FAO's regional office, in line with the UN's call for gender-responsive support, as well as with cooperative partners across the region. These alliances will help ensure that the momentum of 2026 leads to lasting gains in rights, resources, and representation for women in agriculture and cooperatives.

### **Beyond Recognition: A Call to Action**

IYWF 2026 must be more than a symbolic observance. Its legacy should be measured by tangible progress: policies that recognize women as primary agricultural actors, investments that strengthen cooperative enterprise models, greater access to land, finance, and technology, and a renewed commitment to reducing the burden of unpaid labour. For ICA-AP and the wider cooperative movement, the year represents both an opportunity and a responsibility to ensure that women farmers are not merely acknowledged for their contributions, but empowered to lead the transformation of agrifood systems and rural development.

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## THE JOURNEY FROM COOP MEMBER TO LEADER

*An Interview with Ms. Chitose Arai, President of the Japanese Consumers' Cooperative Union (JCCU), Board Member of ICA-AP and Chairperson of ICA-AP Committee on Women*

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*Ms. Chitose Arai*

**Thank you, Ms. Arai, for agreeing to this interview. You started your cooperative journey at the grassroots level and now lead the national sectoral apex JCCU. What key experiences have shaped your journey as a leader?**

Three experiences have had a significant influence on me.

First, my mother was a coop member, so I grew up using coop products. I became a coop member myself after my first son was born, when I started group purchasing through the coop delivery service together with other mothers I met at the park. I became involved in member activities after being invited by a delivery staff, and I took on the role of a community activity leader. During my child-rearing years, I began working together with fellow members living in the same area. Through mutual learning and sharing our everyday questions and concerns, I came to understand that the consumer coop is not only about coop products but is also deeply connected to our daily lives and communities through efforts in environmental protection, welfare, peace, and disaster relief.

Second, the journey leading up to the merger of the three metropolitan coops (Chiba Coop, Saitama Coop, and Coop Tokyo) on 21 March 2013 was extremely challenging. Bringing three coops together into one organization was truly a difficult process. At that time, the key phrase we valued most was, "Becoming one and moving toward the future." In our discussions, we kept coming back to this message again and again.

*Ms. Chitose Arai is the President of JCCU, the national federation of consumer cooperatives in Japan with 30 million individual members. She also serves as Vice President of the Japan Co-operative Alliance, the apex cooperative organization in Japan, and previously led Co-op Mirai, the largest consumer cooperative in the country. At the international level, she has served as a Board Member of ICA-AP since 2016 and as Chairperson of the ICA-AP Committee on Women since 2022.*

*In this interview, she reflects on her journey from grassroots member leader to national cooperative head, on women's leadership in the cooperative movement, and what the IYWF 2026 means for consumer cooperatives across Asia and the Pacific.*

While working to create a new coop, we always placed the highest priority on the future and sustainability, and we moved forward together with fellow members and staff. Through these efforts, we were able to unify our direction as Coop Mirai and successfully reach the day of the merger. The challenges I experienced during this process gave me a strong sense of confidence and pride, and it was a very rewarding experience that brought me a great sense of achievement.

Third, I was appointed President of Coop Mirai in June 2015. At the time, I believed that the role of President should be taken on by a full-time executive who could assume full responsibility. However, after many discussions and reflections, I felt strongly that I wanted to strengthen the link between business operations and member activities, play a greater role in local communities, and above all, make the coop a place where women can actively participate and thrive. To achieve this, it was essential not to rely solely on top-down leadership, but to value our collective strength and teamwork as an organization based on mutual support. Through my own experience in member activities, I had already discovered the joy and fulfillment of working together with diverse and passionate members, sharing ideas, and moving forward step by step. Although this role was a new stage for me, I began to feel that I wanted to take on the challenge together with those who had encouraged and supported me along the way. With that determination, I made the decision to accept the position.

**What inspired you to remain committed to the cooperative movement over the years, and how have your earlier roles influenced your leadership today?**

About a year has passed since I was given the opportunity to serve as President of JCCU, through what I would describe as “connections and timing.” As I have carried out this role, I have come to realize that I have been able to fulfill my responsibilities thanks to the support of many people, by connecting with others and helping one another, surrounded by colleagues and partners who stand by me.

I believe that the reason someone like me, an “individual coop member,” can take on such an important role as President is precisely that the coop is a cooperative and a consumer organization. As I have always done, I would like to remain close to our members, our staff, our communities, and the frontlines. Above all, I value the perspectives and curiosity of members and consumers, and I hope to contribute to both members’ daily lives and the job satisfaction of staff through our business and activities. Although my title has changed to President, my mindset remains the same as when I first began my activities as a member leader. I continue to cherish a handwritten message I once received from a fellow board member:

*To keep our activities bright, energetic, and enjoyable for everyone*

- *Let us value the decisions we make together in board meetings and discussions.*
- *To do so, let us create an environment where each person can express their own opinions clearly.*
- *When we are facing challenges, let us not carry them alone, but share them and work together to find good solutions.*
- *Things do not always go as planned, just like raising children, and being a president. Let us move forward without putting too much pressure on ourselves.*
- *Let us foster a board and meetings where we think positively: “There must be a way to make this work.”*
- *A president does not need to know everything or have all the answers. What matters is being someone who can serve as a good advisor and listener to others.*

Thanks to this “magical message,” even though my role has changed, my stance remains the same; I can continue to be myself, just as I always have been. I am truly grateful for the opportunity to serve in this role, and above all, for the support of my colleagues. As long as we trust one another and move forward together as one team, where each of us contributes to creating “one team”, I do not feel overwhelmed by the responsibility or expectations.

**Consumer cooperatives connect producers and consumers. How does women’s leadership help strengthen the link between women farmers and fair, ethical markets?**

We believe that it is essential to build a “co-creation platform” where producers and consumers are connected and deepen their mutual understanding. Through this, we can deliver safe, secure, and reliable products to consumers, contribute to sustainable agriculture, livestock, and fisheries as well as local communities, and create added value together—from production to consumption. To achieve this, it is important to foster relationships in which the thoughts and aspirations of both consumers and producers can be exchanged and shared. In this context, women’s leadership has played a key role in strengthening the connection between women farmers and fair and ethical markets, making these partnerships more visible, relatable, and grounded in everyday experience.

As consumers and as active members of our communities, we are sensitive to the small realizations and concerns that arise in our daily lives. In particular, we naturally respond to safety, reliability, and reasonable prices. At the same time, we also understand that pursuing low prices alone does not necessarily support the sustainability of producers. That is why we place great importance on study sessions and exchange programs with production areas, where we can listen to the backgrounds of production and the voices of producers. Through continuous dialogue, we feel that we have been able to cultivate face-to-face relationships and build trust-based partnerships.

**Cooperatives are central to advancing sustainable development. Can you share JCCU’s specific initiatives in driving sustainable consumption and responsible production?**

We have been engaged in the coop’s sanchoku (direct partnership) initiatives since the 1980s. However, sanchoku does not simply mean direct delivery from production areas. It is based on three key principles: (1) the production area and producers are clearly identified, (2) cultivation and livestock-raising methods are transparent, and (3) opportunities exist for interaction between co-op members and producers.



*A Coop Sanchoku exchange visit by JCCU to a fisheries cooperative in 2025*

In particular, we believe that by visiting production areas and learning about the realities of production, or by directly hearing the voices of producers, consumers can better understand the background and meaning behind the products they choose. This understanding ultimately leads to more sustainable consumption.

These exchanges take many forms—not only farm visits and hands-on programs, but also inviting producers to co-op stores and meetings, holding online dialogues, and sharing newsletters from production areas as well as feedback cards. Importantly, these opportunities are not limited to a small group; by sharing them widely with members who cannot participate, they help broaden understanding of sustainable consumption. Another key feature of coops is that members' everyday voices are reflected in our businesses and products. The process of continuous improvement—starting from simple suggestions like “It would be even better if...”—represents, in itself, a practical way of advancing both responsible production and responsible consumption.

***In the context of IYWF 2026, what role can consumer cooperatives play in strengthening the voice and economic empowerment of women farmers?***

In 2026, designated as IYWF, the ICA-AP Committee on Women held a commemorative conference in Hanoi, Vietnam. Around 70 women from 12 countries across the Asia-Pacific region gathered to actively exchange views on the challenges faced by women cooperative farmers and related policy issues.

Through these discussions, it became clear that many challenges are shared across countries—particularly access to land, finance, technology, and markets, as well as participation in leadership and decision-making.



*Participants during the Regional Conference by ICA-AP Committee on Women to commemorate IYWF 2026*

At the same time, as issues such as climate change and labor shortages become increasingly serious, it is more important than ever to create and sustain spaces where producers and consumers can share the current realities and consider how to support one another.

In this context, the values of cooperatives and solidarity among women can become a powerful force in supporting local communities. We must further accelerate the promotion of women's empowerment to achieve sustainable food systems and agriculture, as well as inclusive communities where everyone can live with dignity.

Going forward, we would like to continue contributing to the creation of a sustainable society by valuing learning, exchange, sharing, empathy, and, above all, the connections between people.

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# GENDER EQUALITY AND THE COOPERATIVE CHALLENGE IN ASIA AND THE PACIFIC

*Ms. Nitya Shukla – Lead, Gender & Cooperative Development, ICA-AP*

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*Kick-off meeting with researchers, 14 May 2025*

The ICA-AP Committee on Women launched the report on [Review of Gender-Based Policies in Cooperatives in Asia-Pacific Countries](#) on 9 March 2026, in close observance of International Women’s Day. It offered the cooperative movement in Asia and the Pacific something more than a publication, perhaps a careful mirror. Cooperatives across the region are widely celebrated for their democratic values, commitment to equity, and promise of collective prosperity. Yet the lived reality for women within many cooperative systems continues to fall short of that promise.

The ICA-AP Committee on Women has long worked to strengthen women’s participation, leadership, and visibility in cooperatives across Asia and the Pacific. This study extends that journey, but with a sharper question in view: when a cooperative says it believes in equality, what changes in its principles, budgets, governance structures, and even daily practice?

The report is important because it moves from broad affirmation and toward institutional reality. It examines ten countries, namely Australia, Fiji, India, Jordan, Malaysia, Nepal, the Philippines, South Korea, Sri Lanka, and Vietnam - not as isolated cases, but as different expressions of the same larger challenge: how to turn gender equality from an ethical principle into a working rule of cooperative life. A team of ten women researchers, each with expertise in gender and cooperative development and led by Professor Rajeshwari C. of IIM Kozhikode, conducted a legal and policy review of each country context, complemented by interviews with cooperative leaders, key stakeholders and field case studies.

The comparative design of the study drew a clear distinction between binding instruments and non-binding frameworks. That distinction is critical to the study. A binding policy, whether embedded in legislation, constitutional provision, or mandatory regulation, carries enforcement power. A non-binding framework, by contrast, may express strong intent, but its impact depends on voluntary uptake, institutional goodwill, and the capacity of local actors. In cooperative governance, that difference decides whether inclusion is merely encouraged or enforceable.

## Comparative Glimpses

The comparative picture that emerges is instructive. The Philippines stands out because it has gone beyond general equality language and created a cooperative-specific, legally backed framework. Its Gender and Development (GAD) policy requires cooperatives to set aside five per cent of annual budgets for gender initiatives and to maintain gender committees, with compliance monitored by the Cooperative Development Authority (CDA). Nepal offers another strong model, with constitutional and legal provisions requiring at least 33 per cent women’s representation on cooperative boards. India presents a layered and evolving picture: reserved seats in multi-state cooperatives, state-level provisions in some provinces, and the National Cooperative Policy (2023), which promotes women-led cooperatives and wider gender integration, though largely through non-binding guidance.

In Australia and South Korea, gender equality is anchored in strong cross-sectoral legislation that applies to cooperatives as part of a wider legal order. Jordan, on the other hand, relies on national gender frameworks rather than cooperative-specific regulation. Malaysia, Fiji, Sri Lanka, and Vietnam, meanwhile, show the importance of apex bodies and development programs in advancing women’s participation, but they also reveal the limits of voluntarism when it is not backed by statutory obligation.

The regional lesson is clear: equality advances most decisively when legal force and institutional follow-through operate together.

## Country-wise List of Gender Equality Provisions in Cooperative Laws and National Frameworks

Country	Gender Equality Provisions	Key Policy Frameworks	Main Provisions
Philippines	Yes	Cooperative Code (2008); CDA GAD Circulars	Mandatory GAD Committees, 5% GAD budget, gender reporting and assessment tools.
Nepal	Yes	Constitution (2015); Cooperative Act (2017); National Cooperative Federation Guidelines	33% women's representation on boards, gender inclusion guidelines, training and finance measures.
India	Yes	97th Constitutional Amendment; MSCS Amendment Act (2023); National Cooperative Policy	Reserved seats for women on boards, POSH committees, state-level reservations, women-focused finance and training programs.
Vietnam	Partial	Gender Equality Law (2006); Labor Code (2019); Cooperative Law (2023)	Equal membership rights, non-discrimination, maternity protections, national targets to increase women's leadership.
South Korea	Partial	Framework Act on Cooperatives (2012); National Gender Plans	Non-discrimination provisions, voluntary gender-inclusive governance and gender budgeting approaches.
Sri Lanka	Partial	Cooperative Societies Act (1992); National Council of Cooperatives in Sri Lanka (NCCSL) Gender Policy (2023)	Proposed 30% quotas, gender focal points, by-law reforms, gender-sensitive employment and monitoring measures.
Malaysia	Partial	Co-operative Societies Act (1993); National Women's Policy	Equal membership rights, women's cooperative programs, revolving funds, leadership and entrepreneurship training.
Jordan	Partial	Cooperative Law No.13 (2025); Jordan Cooperative Corporation (JCC) Measures	Female representation on JCC board, incentives and support programs for women's cooperatives aligned with SDG 5.
Australia	Partial	Workplace Gender Equality Act (2012); Sex Discrimination Act (1984)	Cross-sector anti-discrimination laws apply to cooperatives; voluntary benchmarking and Women in Mutuals initiatives.
Fiji	Partial	Co-operative Act (1996); National Gender Policy	Women-focused grants, capacity-building programs, NGO partnerships, and recommendations for quotas and gender audits.

The barriers that continue to constrain women's participation in cooperatives are both structural and socio-cultural, reinforcing one another in ways that are often underestimated. Patriarchal norms remain deeply influential across the region, shaping perceptions of women as economic actors, determining the burden of unpaid care work they are expected to shoulder, and limiting their mobility into public leadership spaces.

Even where cooperatives formally permit women's membership, domestic responsibilities, limited transport, social disapproval, and lack of confidence continue to quietly restrict meaningful participation. Across several countries in the region, these pressures remain visible despite growing policy attention toward inclusion. The challenge, therefore, is not only one of access but of influence.

Women may be visible as members, yet absent from the spaces where finance, governance, and strategic decisions are shaped. These inequalities are further deepened by weak institutional systems, fragmented accountability, poor gender-disaggregated data, and unequal access to finance. Many women-focused initiatives remain donor-driven and temporary, leaving women to sustain cooperative participation without the long-term institutional, financial, and infrastructural support necessary for durable inclusion.



*Interview with Mr. Abdelfattah M. Q. Al-Shalabi, Director General, Jordan Co-operative Corporation (JCC), Jordan, Conducted by Dr. Nadia Alkhassawneh*

The report ultimately argues that gender equality in cooperatives can no longer depend primarily on voluntary intent or isolated initiatives. Countries relying on broad commitments without enforceable mechanisms will need stronger cooperative-level provisions, including clearer representation requirements, reporting obligations, and regular gender audits. The study also emphasizes that meaningful inclusion requires sustained financial commitment. Gender-responsive work cannot survive on temporary projects or goodwill alone; it must be supported through stable budgeting mechanisms, including dedicated gender allocations and regional or national funding frameworks inspired by models such as the Philippine GAD approach. At the same time, the study cautions against treating representation as an endpoint. While quotas may improve women's presence, lasting change depends equally on mentorship, leadership training, and systems that assess women's actual influence within governance and decision-making structures. Childcare support, safe transportation, flexible participation arrangements, and digital engagement are equally essential to enable sustained participation.

The report also highlights the urgent need for stronger gender-disaggregated data systems and regional monitoring mechanisms.



*Interview with Dr Sudhir Mahajan, IAS (retired), Chief Executive, National Cooperative Union of India, Conducted by Dr. Shrija Sinha*

What gives the study its significance is not only its findings, but the larger argument it makes about the future of the cooperative movement. Cooperatives have long presented themselves as democratic institutions rooted in equity and solidarity. Yet democracy cannot be measured by membership alone. It must be seen in who shapes policy, who controls resources, and whose voice carries weight in governance. That is the test this review places before the movement. It shows that gender equality is not a separate agenda sitting beside cooperative purpose; it is one of the conditions that make cooperative purpose credible and shift from symbolic inclusion to structural transformation.

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# FROM FARM TO BOARDROOM: HOW WOMEN ARE STRENGTHENING AGRICULTURAL COOPERATIVES IN AUSTRALIA

*Ms. Melina Morrison, CEO, Business Council of Cooperatives and Mutuals (BCCM)*

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*Women Leaders in Agriculture, Australia | L-R: Ms. Natalie Browning, Ms. Dorian Mangili, and Ms. Carolyn Suggate*

## Introduction

In the context of the International Year of the Woman Farmer, this article examines how agricultural cooperatives in Australia are enabling women to move from production roles into enterprise leadership, governance and market influence across the value chain. Australia provides a useful case study for the Asia-Pacific region. Its agricultural cooperative sector spans globally significant grain, dairy, fisheries and horticultural enterprises, alongside smaller, innovative producer groups operating in remote and climate-exposed areas.

Across these diverse settings, women are often deeply embedded in agricultural production and community life, yet their influence is less visible in the formal structures where strategic decisions about capital, markets and long-term risk are made. The case studies below demonstrate how cooperative enterprise models can narrow this gap by linking participation directly to ownership, decision-making and shared value creation.

## Cooperatives as structural enablers

In agriculture, women may face structural barriers, including less access to formal governance pathways, lower visibility to financiers and advisers, and care and community responsibilities that constrain participation in traditional leadership models. These barriers are not unique to women, but they tend to affect women differently and more persistently, particularly in regional and family farming contexts where informal networks often shape who advances into leadership roles. However, where cooperatives invest intentionally in governance literacy and steward succession, they provide a foundation on which women can move from production roles into

boardrooms and executive leadership. Rather than relying on individual scale or capital strength, cooperatives create institutional pathways that reward contribution, competence and trust over time.

## Governance at scale: Ms. Natalie Browning and CBH Group

At the large-scale end of Australian agriculture, CBH Group demonstrates how cooperative governance can open leadership pathways in complex, capital-intensive enterprises. CBH is Australia's largest cooperative and one of the nation's most significant agribusinesses, owned by Western Australian grain growers and operating across upstream and mid-stream segments, including storage, logistics, export marketing and the governance of capital-intensive infrastructure.

Governing at this scale requires directors to engage with issues more commonly associated with multinational corporations: capital investment decisions running into the billions, exposure to global commodity markets, biosecurity and climate risk, and long-term trade relationships across Asia, the Middle East and Africa. Within this context, the cooperative form ensures that strategic decisions remain anchored to grower interests rather than external shareholder returns.

Member accountability is maintained through active engagement with growers across the wheatbelt, including regular briefings and opportunities for members to test decisions, raise concerns and hear directly from leadership. For a cooperative of this scale, maintaining member confidence is not an add-on. It is essential to long-term stability, particularly when decisions involve large infrastructure assets, service levels or cost structures that affect producers differently across regions.



*Ms. Natalie Browning, Deputy Chair of CBH Group*

Ms. Browning’s progression within CBH illustrates the importance of democratic structures coupled with governance capability. A grain farmer from Western Australia’s wheatbelt, Natalie was elected to the CBH Board in 2018 and became Deputy Chair in 2020, a role she held until 2026. She is the first female member director to be elected to the board. Her election reflects both personal preparation and a system that allows members to select representatives based on merit and experience. She also served as a Director of the ICA-AP from November 2021 to November 2025, bringing Australian cooperative governance experience into regional and global leadership discussions.

Ms. Browning has consistently emphasized that strong culture and governance are inseparable. In a cooperative managing billions of dollars in assets and variable annual revenues based on crop yield and other factors, board oversight must balance commercial discipline with long-term member value. This places women’s leadership squarely within the parts of the agricultural value chain where capital allocation, risk management and long-term strategic decisions are made.

### **Enterprise leadership and market power: Sweeter Banana Cooperative**

At a smaller scale, but with equally vital impact, the Sweeter Banana Cooperative in Carnarvon, Western Australia, shows how women’s leadership can reshape market outcomes for vulnerable producer communities. Formed by banana growers facing declining prices and intense competition, the cooperative created a differentiated brand, coordinated collective marketing and invested in shared infrastructure and value-adding.

Ms. Doriana Mangili, Business Manager of Sweeter Banana, brought a background in business analysis and financial services into an industry confronting natural disasters, geographic isolation and retailer power. Under her leadership, the cooperative moved beyond competing on scale to build a distinctive market position for Carnarvon’s smaller, spray-free



*CBH handles and exports approximately 90% of Western Australia’s grain harvest, making it one of the largest farmer-owned supply chains in the Asia-Pacific region.*

lunchbox bananas, strengthening bargaining power with retailers and stabilizing returns to growers.

The cooperative structure was central to this outcome because it clarified roles, accountability and decision-making between growers and management. By pooling volume, standardizing quality and centralizing negotiations, it enabled growers to focus on production while professional management addressed branding, contracts and supply relationships. This separation of roles reduced pressure on individual family farms and created space for longer-term planning and innovation.

In practice, this includes a central packing facility that applies consistent grading and quality standards, and anchors shared accountability for market commitments. Transparency is built into the operating model: members can see what was sold, at what price, and how costs and returns are calculated, creating a shared evidence base for decisions. Grower discussions can focus on practical improvements. The cooperative also invests time in staying aligned on direction, using regular meetings and structured planning sessions to agree priorities for marketing, product development and capital works. This is where leadership is visible day-to-day: in mediating trade-offs, sustaining confidence and maintaining collective discipline over time.



*Sweeter Banana Cooperative in Carnarvon, Western Australia, enables consistent grading, collective marketing and coordinated access to retail markets for family-run farms*

During major disruption events, including cyclones that destroyed entire crops and halted production for extended periods, the cooperative played a critical stabilizing role. This institutional capacity allowed the business to maintain market presence, manage recovery and support member growers through periods of reduced income. These experiences highlight how enterprise leadership within cooperatives extends well beyond marketing, encompassing crisis management, workforce retention and long-term resilience.

This case places women's leadership firmly in downstream segments of the value chain, including branding, market access, retailer negotiation and crisis management, where enterprise strategy directly determines farm viability and the survival of regional industries.

### Capital, care and regeneration: ORICoop

Access to appropriate capital and advisory support remains a significant barrier for agribusinesses, particularly those businesses operating in emerging or regenerative systems. ORICoop, a national organic and regenerative agriculture investment cooperative, provides an alternative model centred on member-driven capital, shared advisory infrastructure and peer support.

Founded and led by Ms. Carolyn Suggate and others, ORICoop supports more than 260 members across Australia, connecting producers with technical expertise, investment pathways and collaborative networks. By aggregating demand and coordinating specialist advice, the cooperative reduces the isolation often experienced by organic and regenerative farmers, many of whom operate at the margins of mainstream agricultural systems.

Alongside its commercial activities, the cooperative has played a material role in disaster response, delivering coordinated on-farm advice and practical assistance following bushfires, floods and severe weather events. This work shows that resilience in agriculture depends on social capacity and land stewardship alongside financial strength.



*Ms. Carolyn Suggate, Founder and Director of ORICoop*



*Ms. Doriana Mangili, Business Manager of the Sweeter Banana Cooperative*

ORICoop combines one-member-one-vote governance with member contributions and investment offerings that help fund advisory services and innovation. After the 2019–20 bushfires, the cooperative raised cash donations and then multiplied that support through specialist consultant time and donated certified organic inputs, ensuring assistance was practical for farms maintaining organic certification. It also convenes peer networks, including online farmer calls, so members can share recovery approaches, compare soil strategies and reduce isolation.



*ORICoop supports organic and regenerative farmers through shared advisory services, peer networks and member-driven investment across Australia*

Ms. Suggate's leadership demonstrates how cooperatives can integrate environmental stewardship with commercial discipline, creating enterprise models that reward long-term land care while remaining economically viable. For women farmers who are often geographically and commercially isolated, these structures provide both practical support and a platform for influence within evolving agricultural systems.

## Capability building and structural change

The experiences of women across these cooperatives reinforce the importance of governance literacy and enterprise capability. In Australia, the recently delivered national [Cooperative Farming Program](#) demonstrated strong demand for education and specialist advice on cooperative structures, governance, and capital readiness. Delivered by BCCM on behalf of the Australian Government, the program focused on capability building rather than subsidies, reflecting a policy approach centred on long-term resilience.

While not a women-specific initiative, the program showed how access to trusted, practical cooperative education and start-up advice can lower barriers to participation for underrepresented groups. For policymakers across the Asia-Pacific region, this experience reinforces that capability building and governance literacy can be powerful enablers of women's participation in agricultural cooperative enterprise.

## Lessons for the Asia-Pacific region

While Australia's agricultural systems differ from the smallholder-dominated economies found across much of the Asia-Pacific region, the governance and enterprise principles illustrated here are transferable across scales and contexts. Barriers to the participation of women can be addressed by strengthening the institutions through which all members participate, with transparency, accountability and access to capability at their core.

## Conclusion

From boardrooms overseeing global grain exports to regional packing sheds and regenerative farming networks, Australian women farmers are strengthening agricultural cooperatives by shaping how value is created, governed and sustained. As agricultural sectors across the Asia-Pacific region confront climate change, market concentration and generational transition, cooperatives offer a proven, adaptable pathway to connect participation with influence. The principles illustrated in these Australian cases, such as democratic governance, enterprise capability and aligned value creation, are transferable across regions and contexts, reinforcing the cooperative movement's role in building resilient and inclusive agricultural economies.



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## FROM STRUGGLE TO SELF-RELIANCE: JOURNEY OF SEWA'S AGRICULTURE WOMEN COOPERATIVES

*Ms. Mirai Chatterjee, Chairperson, Ms. Palak Gadhiya, Lead – Enterprise Development and Mr. Paresh Bambhaniya, Agriculture Manager, SEWA Cooperative Federation*

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The Self-Employed Women's Association (SEWA) has been organizing women farmers, all informal women workers, into its union since the early 1970s. While organizing, our Founder, Ms. Ela Bhatt (Elaben), learned that unless women farmers obtain recognition, visibility, decent work and income, they cannot emerge from poverty and towards their self-reliance. Further, the early experiences of organizing agricultural workers and smallholder farmers, all our members, for minimum wages did not result in success, largely because they had few alternative sources of work, and therefore, no bargaining power for better working conditions. Meanwhile, Elaben had seen the impact of cooperatives firsthand when she established SEWA Bank in 1974, widely recognized as the world's first women's cooperative bank. This was followed by Sabina, a quilt makers' cooperative, which was formed after workers found that their strike for minimum wages was not successful. It was then that they suggested that they form their collective enterprise where they would be the users, owners and managers. This cooperative successfully provided decent work and income to its members. Our second experience after SEWA Bank and women's collective strength and bargaining power increased significantly.

Given the early experiences, therefore, of organizing informal women workers, Elaben encouraged members to form cooperatives of their various economic activities. Agriculture then and now continues to be the major employer of women in India, and Elaben explored ways to organize women farmers into cooperatives. As SEWA had members

who were street vendors as well as women farmers, she suggested that a linkage be formed between those who were the producers, the farmers, and those who were the retailers, the vendors. This would remove the middlemen from the agriculture supply chain, linking farmers directly to vendors, bypassing large wholesalers, and enabling both to earn more.

The first effort in this direction was the formation of a vegetable growers' cooperative in Kheda district with the help of the SEWA Cooperative Federation, which had been formed in 1992. The Federation formed the cooperative of women farmers and also obtained a shop in the wholesale market in Jamalpur APMC, Ahmedabad. After facing several challenges, including debt bondage of farmers and lack of future leadership, the cooperative became inactive for some years before being revived from 2021 onwards by the Federation, and today it is in active growth, as the Federation invested its resources from 2021 onwards to revive the cooperative, now called Vatrak Cooperative, after the river that irrigates women's fields. The second effort was in 2009 in Tapi district, a tribal or Adivasi area in south Gujarat. Women farmers there were eager to know about cooperatives and how they could raise their incomes and halt out-migration. Finally, in 2014, women farmers of the district registered their Megha Adivasi Mahila cooperative, the first of its kind in the whole of south Gujarat. Today, it has 1,002 shareholders across the district. The SEWA Cooperative Federation has supported these two agricultural cooperatives in recent years to support their journey to financial viability in the following ways.



## Decentralised Krushi Suvidha Kendras (KSKs)

Krushi Suvidha Kendras (KSKs) are one-stop centres managed by women farmers for agricultural inputs and marketing linkages. These low-cost, community-owned hubs ensure timely access to quality seeds and cattle feed. By eliminating middlemen, they guarantee competitive prices, saving time and transport costs. The cooperatives hold licences to sell certified seeds and tools, while providing training in sustainable farming, animal husbandry and climate adaptation. KSKs empower women farmers as entrepreneurs, building their skills and confidence, fostering community trust, and enabling long-term financial sustainability through direct market linkages.

Today, there are 31 KSK centers across the two districts, reaching 2,100 farmers. The Megha Cooperative helped sell 10,166 kg of pigeonpea (tuar) from 48 farmers for INR 762,970. This not only gave the farmers a good price but also provided livelihood for local women leaders called 'aagevans', who earned over INR 25,000 for managing this work. In this financial year, the total turnover of Megha Cooperative is INR 3,808,246 and INR 1,644,192 of Vatrak Cooperative. At the time of writing, Megha Cooperative has yet to break even, but Vatrak Cooperative has reached the break-even point and has even made a modest surplus of INR 181,749.



*Women Paddy Farmers of Megha Adivasi Mahila Cooperative*

## Building Climate Resilience

SEWA Cooperative Federation supported the installation of 41 biogas units on women's farms as part of its efforts at adaptation to climate change and supporting women farmers in their efforts at resilience as a pilot effort. Women farmers use the slurry from the biogas units as natural fertilizer. This reduces the use of chemicals and improves soil health. Soil tests were done before and after to track the improvement. The farmers reported an 8 to 10 per cent increase in their income from their produce using the slurry from their biogas units.

Rinkuben Vaghela, a farmer from Vatrak Cooperative, installed a biogas unit and used the biogas slurry on her land. She explains, "During the climate training, I understood the changes happening in the environment and the effects of increasing heat,



*Members of Megha Women Farmers' Cooperative in a Cotton Field*

drought, and irregular rainfall. I also learned about the harm caused by the use of chemicals. As a result, this year we did not use any chemical fertilizers or pesticides on our land: only biogas slurry." In addition, women farmers were trained to make vermicompost, which enriches the soil. The Megha Cooperative sold 2300 kilograms of vermicompost last year, earning INR 23,660. This modest beginning has since expanded, with production doubling this year.

## Organizing Alternative Livelihoods

Given the drastic change in the climate in the last couple of years, developing alternate sources of livelihood has become essential in rural areas. The Megha Cooperative piloted poultry farming, catering and mushroom farming in the past, but these initiatives did not succeed because of a lack of market linkages. Recently, the Vatrak Cooperative started mushroom farming. Three farmers are now growing mushrooms as a pilot, and exposure visits have helped farmers enhance their skills in this. The Vatrak Cooperative also revived the farming of ragi, a traditional millet.

## Capacity-building and Skill Development Program

Board members of both cooperatives receive continuous capacity-building from the SEWA Cooperative Federation, covering business development, compliance, democratic governance, soft skills, and sales and marketing. In the last five years, 1944 members of these two cooperatives participated in training on digital marketing, governance and leadership. In addition, the SEWA Cooperative Federation also facilitates exposure visits to enhance members' knowledge on new business ideas such as poultry farming, mushroom cultivation and biogas installation.

Sangeetaben, Chairperson of Megha Cooperative, shared, "*Being the Chairperson of the cooperative, I realized the importance of updated knowledge and networking. I visited the Agricultural Department in our nearby town, Vyara, where I realized the importance of meeting key officials. I also learned that a leader must stay informed and updated. The leadership training provided clarity on conducting board meetings and the responsibilities of board members.*"

## Digital Inclusion

For the development of women cooperatives, it is difficult for grassroots women to gain access to digital technology. If they do gain access, it becomes necessary to educate them on its use. This takes time and effort. SEWA Federation has supported these cooperatives' digital inclusion in different ways. Developing a dedicated mobile app is a transformative tool for an agriculture women's cooperative. An app was developed for Megha Cooperative that helps streamline cooperative management by facilitating bulk ordering of supplies, tracking inventory, and recording sales. Women leaders continue to maintain data manually in diaries and registers, and the SEWA Cooperative Federation has supported them by digitizing records and helping them track performance. The Indian government makes most of its schemes available to farmers on online platforms. Since women farmers are not so digitally savvy, they need support in registration. One such portal is I-Khedut, where the cooperatives helped farmers with registration. Apart from all these activities, the cooperatives developed their business plan, co-created with the SEWA Federation. The Board of Directors were involved in the entire process. The Federation teams worked closely with them, understood the ground reality, and made a plan accordingly. Since the cooperative is an independent entity, all actions were taken with them providing overall direction. Now, an evaluation of monthly activities and all financials is presented in board meetings.

The journey of these cooperatives towards self-reliance has been full of ups and downs, and the SEWA Cooperative Federation stood by them to overcome obstacles and keep continuing to build a learning attitude towards challenges, which has fostered growth.

## Challenges

- **Business and Market-related challenges:** Cooperatives face tough competition when buying inputs like seeds and bio fertilizers, and they often face shortages of these products. In addition, women farmers usually get low prices for their crops because buyers do not pay the government's suggested Minimum Support Price. They also struggle to obtain information on the current market prices for their produce in real time. Further, cooperatives do not have enough storage space to keep their agricultural produce securely and in a manner that avoids wastage. Another challenge is that cooperatives' farmer-members buy and sell in cash. Maintaining proper accounts and recovering money for goods sold on credit poses challenges, even as the cooperatives encourage members to start using digital payment portals. Women farmers, and all farmers more generally, need more support for use of digital payment pathways.



*Members of Megha Adivasi Mahila Cooperative in a Meeting*

- **Care Responsibilities:** Women farmers have several other responsibilities, including care work. Therefore, it is hard for them to spare time for training sessions and meetings that enhance their businesses. There is also the issue of arranging for childcare when they leave their homes for training or exposure visits. Developing leadership skills in women farmers and exposing them to various business opportunities therefore takes time and patience, and the setting up of an appropriate enabling environment.
- **Engaging with Young Farmers:** It has become a challenge to get young people interested in farming as it is a risky occupation with low remuneration and high costs. Climate change compounds their risk. They also feel that in today's world, manual labour and farming are not considered respectable occupations. Finally, many women farmers' children are now more educated and have different aspirations, mainly for white-collar jobs that are both considered respectable, where they earn higher incomes and are also offered the pathway to social mobility.

## Strengthening Women Farmers' Cooperatives: The Way Forward

- **Investment:** Women farmers' cooperatives need investment in the form of steady flows of money to reach a point where they become financially viable. They need appropriate sources of credit at affordable interest rates.
- **Business Support:** Women farmers' cooperatives need digital systems to manage their inventories and to track the progress in their businesses. Board members and others need digital literacy training to bridge the gender digital divide, and also regular refresher courses to build up their skills. Delays in inputs like seeds and insufficient quantities supplied by the government seed corporation must be addressed in time for the sowing seasons.

- **Capacity-building:** Members, and especially Board members, need capacity-building support to enhance their marketing skills, recover pending payments, monitor stock and cash flow, and develop a basic understanding of financial management. They also need support to develop a business mindset, prepare business plans, and track progress continuously. Combining training sessions with exposure visits helps members learn new practices and ideas for cooperative growth. Cooperative federations like the SEWA Cooperative Federation have an important role to play in helping women farmers address these challenges every day.

- **Voice, Visibility and Representation:** Farming in India is predominantly a female occupation. Yet their voices are rarely heard, and they hardly get any representation in local, national and global forums. Land in India is in the names of male members of the family, despite government policies for joint land ownership. As a result, all financial support and schemes are addressed to male members of farmer families. There is a need to consult with women farmers and evolve systems where they not only get recognition for their hard work, which is essential to the Indian economy, but also ensure that monies and benefits are obtained by them, either solely or jointly with their male family members. There is a long way to go for this kind of change, given our patriarchal and patrilineal society.



*Orientation of New Members of the Cooperative in Kheda*

These are some of the key learnings for the way forward for supporting women farmers and enhancing their incomes and making farming a more productive and rewarding economic activity. There are, of course, several other key issues like land degradation, irrigation and water use, which we have not touched upon here. Rather, we have focused on a few key areas of action from our grassroots experiences of supporting women farmers on their road to economic empowerment and self-reliance.

# MAINAPOKHAR SFACL: A WOMEN-LED COOPERATIVE BUILDING A RURAL AGRO-ENTERPRISE IN BARDIYA, NEPAL

Mr. Deewakar Rupakheti, Senior Manager, Nepal Agricultural Cooperative Central Federation Limited



Ms. Maya Pokhrel, Manager of Mainapokhar Bhabishya SFACL

This article is based on a field interview with Ms. Maya Pokhrel, Manager, Mainapokhar Bhabishya Small Farmer Agricultural Cooperative Limited (SFACL), with institutional context provided by Nepal Agricultural Cooperative Central Federation Limited (NACCFL) in Bardiya District.

## Introduction

Nepal's agricultural sector remains central to rural livelihoods, with smallholder farmers producing the majority of the country's food. Despite this, farmers often receive only a limited share of the value generated from their labor. Women, who make up a significant portion of the agricultural workforce, face additional challenges, including unequal pay, limited access to financial resources, and minimal participation in market-related decision-making.

Cooperatives have emerged as an important mechanism to address these gaps, providing a platform for smallholders, especially women, to strengthen their economic position and bargaining power through collective action. The SFACL model was specifically developed to reach the most marginalized farming communities. Established in 1976 with joint support from the Government of Nepal, the Agriculture Development Bank, and FAO, it was formalized into a sustainable, member-governed structure over time. NACCFL was established in 2008 to serve as the national apex body for this network, providing non-financial services and market linkages to cooperatives across all 77 districts of Nepal. The story of Mainapokhar Bhabishya SFACL is a ground-level account of what this model can achieve when given time, support, and the sustained commitment of its members.

AT A GLANCE	Mainapokhar Bhabishya SFACL
Location	Badhaiyatal Rural Municipality, Bardiya District, Lumbini Province, Nepal
Established	2059 BS (c. 2002 AD)
Total Members	3,274 households, of which 87% are women
Management Committee	13 members: 9 women, 4 men; 8 Tharu, 5 others
Active Borrowers	1,700 of 3,400 members; loans of NPR 5 to 20 lakh
Women's Loan Repayment	~99% (men: ~80%)
Enterprise	Mustard oil pressing, filtering, and packaging
Daily Capacity	~80 kg of mustard
Annual Turnover	Approx. NPR 2 crore (~USD 150,000)
Annual Net Profit	Approx. NPR 800,000 (~USD 6,000)
Markets Served	Bardiya, Nepalgunj, Pokhara, Kathmandu, Surkhet
Farmer Payment	Bank transfer within 3 days of purchase
Supported By	Federal Cooperative Dept., NACCFL, Provincial Ministry, FAO-GAFSP 2024 to 2028

## The Cooperative Network Behind the Story

Mainapokhar SFACL operates within a broader institutional ecosystem led by NACCFL, which supports more than 1,300 cooperatives across all 77 districts of Nepal, covering 1.2 million farmers, of whom 80 per cent are women. The SFACL model is built around a principle that is straightforward to state but genuinely difficult to operationalize: farmers should not merely be the beneficiaries of an institution; they should own and govern it. This is precisely what made it possible for Mainapokhar SFACL to decide, through its own democratic processes, to invest in a mustard oil processing unit. The idea came from the farmers themselves, shaped in annual general meetings, and given form by their collective determination to change the terms on which they sold their crop.

## Mainapokhar Bhabishya SFACL: How It Began

Mainapokhar Bhabishya SFACL was founded in 2002 in Badhaiyatal Rural Municipality in Bardiya District as a modest savings and credit institution with 293 founding member households and a total financial turnover of USD 5,200 to 5,300. Its founding management committee of nine people included only one woman, in a nominal capacity. When asked to join, women in the community regularly declined, not out of disinterest, but because years of exclusion had made public institutional life feel inaccessible to them.

The cooperative's manager, Ms. Maya Pokhrel, joined in 2001 at just seventeen, competing against experienced male candidates who doubted her ability to lead. With support from her family, she persisted, maintaining manual, handwritten loan records and educating members household by household on savings and responsible borrowing. Over time, through regular meetings, members identified a shared challenge: despite producing quality crops, they were forced to sell at prices set by traders due to lack of storage, transport, and financial flexibility. The cooperative collectively decided to establish a mustard oil processing unit to change those terms.

## Building the Enterprise: Phased Investment and Steady Growth

Moving from a savings institution to an agro-enterprise required capital the cooperative did not yet possess. The turning point came through an initial grant of NPR 600,000 (approximately USD 4,500) from Nepal's Central Cooperative Department, accompanied by technical assistance from NACCFL. Capital without know-how would have been insufficient; the cooperative needed both resources and guidance. Further support from the Provincial government allowed the cooperative to acquire land, expand its facilities, and deepen its operations. Today, NACCFL is implementing a four-year program from 2024 to 2028 in partnership with FAO under the Global Agriculture and Food Security Program (GAFSP),



The mustard oil processing mill operated by Mainapokhar Bhabishya SFACL

supporting Mainapokhar SFACL's planned machinery upgrade and packaging improvements.

The cooperative has built a complete seed-to-shelf value chain: distributing improved seeds to member farmers, processing and packaging mustard oil under its own brand, and distributing to markets across Bardiya, Nepalgunj, Pokhara, Kathmandu, and Surkhet. Farmers are paid directly into their bank accounts within three days of delivery, integrating women farmers into the formal banking system and creating traceable earnings records that open access to credit products and financial services that informal cash arrangements could never have enabled.



## Economic Outcomes

The enterprise has reached an annual turnover of approximately NPR 2 crore (around USD 150,000), with an annual net profit of roughly NPR 800,000 (around USD 6,000). The right comparison is not with commercial oil producers, but with what these same farmers were earning before, selling at prices set by whoever arrived at the farm gate. The cooperative's credit operations reflect the same trajectory: of approximately 3,400 active members, 1,700 currently hold loans ranging from NPR 5 lakh to 20 lakhs, a significant increase from the original NPR 5,000 to 30,000 range at founding.

Women members maintain a loan repayment rate of approximately 99 per cent, compared to 80 per cent among male members, reflecting not simply creditworthiness but the investment orientation that financial inclusion has produced.

### What Gender Equality Looks Like in Practice

Today, women make up 87 per cent of the cooperative's membership. The management committee has been transformed: from a nine-member body with a single woman in a nominal capacity at founding, it has grown into a thirteen-member committee comprising nine women and four men, eight of whom are from the Tharu indigenous community. Competition for board seats, once non-existent among women, is now described by the manager as genuinely vigorous. Beyond governance, the cooperative provides a social welfare fund offering interest-free emergency loans of up to NPR 100,000, repayable within fifteen days, for health emergencies, funeral costs, and other urgent household needs.

*"Before the cooperative had its oil mill, I used to sell my mustard to whoever came to the field. I did not know the real price. I just accepted what they offered. Now I bring my mustard to the cooperative and I know what I will receive before I even leave home. The payment comes to my bank account within a few days. My income has grown, and for the first time I feel like I am running a business, not just working on a farm."* Mrs. Hastakali Sharma, Age 38, Mainapokhar SFACL, Bardiya

It is equally important to be honest about what has not yet changed. Women's direct participation in oil processing operations, transport logistics, and external market negotiations remains limited, shaped by deeply rooted social norms that restrict women's freedom of movement in Nepal's Terai and limit their access to commercial spaces. Women who survived bonded labor (Kamaiya) or who face difficult household situations still participate less actively in meetings. The cooperative's leadership names these openly as the next frontiers of its work, framing them not as personal failings but as structural barriers that the cooperative, with its accumulated credibility and community trust, is now well-placed to begin dismantling.



*(L)- Moisture testing of mustard seed while collecting mustard, a quality-control step. (R) - Mustard oil packaged under the SFACL's brand and distributed to markets in Bardiya, Nepalgunj, Pokhara, Kathmandu, and Surkhet.*

### Challenges: An Honest Account

A credible account of this cooperative's achievements must include an equally honest account of the obstacles it navigates. The open border with India is the most persistent structural difficulty: mustard oil produced at industrial scale in India enters the Nepali market at prices that a cooperative processing around 80 kg per day cannot match. Sustainability depends on differentiation through quality, traceability, and the cooperative origin story that a factory-produced oil cannot authentically claim. The processing machinery is ageing, with an extraction rate of 32 to 35 per cent, and the current five-liter plastic container packaging is not visually competitive on urban retail shelves. These two problems are structurally connected: without more attractive packaging and a stronger brand, the cooperative cannot reach the premium markets that would fund reinvestment. The GAFSP program is helping address both simultaneously. The cooperative does not yet own a dedicated vehicle, creating logistical unpredictability, and skilled digital marketing staff are genuinely difficult to recruit and retain in a rural setting.

### Looking Ahead: Priorities for 2026 and 2027

The cooperative's two near-term priorities are upgrading processing machinery and improving packaging to a level competitive in commercial markets, both supported through FAO-GAFSP. Expanding women's participation into processing operations, transport, and external market negotiations is framed by the cooperative's leadership as an operational priority, not simply a gender aspiration, because the enterprise's long-term performance depends on it.

### What Other Cooperatives Can Learn

Drawing on more than two decades of experience, the cooperative's leadership offers three lessons for any cooperative considering a transition into agro-enterprise.

- Understand the market failure before investing. Mainapokhar's mustard oil unit succeeded because it was a strategic response to a clearly named problem, not an opportunistic venture. Prior understanding of price competition, weak branding, and lack of value addition shaped a sound business plan centred on product differentiation rather than competing on price alone.
- Build layered institutional support. A federal grant to initiate, provincial investment to expand, sustained NACCFL technical assistance, and a FAO-GAFSP partnership each reinforced the others. No single layer was sufficient alone.
- Members as the supply chain. Investing in member productivity through better seeds, technical training, and a guaranteed market is not a welfare expenditure. It is the most foundational business investment a cooperative can make.

## Conclusion: A Story About Market Power

At its heart, this is a story about who captures the value that agricultural labor creates, and what it takes to shift that balance. By building their own processing unit, establishing a transparent and rules-based pricing system, and connecting to markets well beyond the boundaries of their village, the women of Mainapokhar SFACL have demonstrated something worth understanding: it is possible to redirect value from extraction back to production, even in a setting that has long structurally disadvantaged smallholder farmers.

This was not accomplished through exceptional resources or uniquely favorable conditions. The initial grant was modest. The operating environment is genuinely challenging. The social barriers these women have worked through over more than two decades are entirely representative of conditions found across Nepal's Terai and in comparable settings across South Asia. What made the difference was patient institution building, layered support from NACCFL and multiple tiers of government, and the willingness of the cooperative's members to commit their collective energy to a problem they had clearly named and honestly understood together.



*The management committee of Sorahawa Service Centre of Mainapokhar SFACL*

In the spirit of IYWF 2026, the case of Mainapokhar SFACL offers a grounded illustration of what meaningful recognition for women farmers requires. Acknowledgement alone is not sufficient. What is required, in practical terms, is market access, investment in processing infrastructure, transparent and timely payment mechanisms, and governance structures that give women genuine and durable authority over the institutions that serve them. The cooperative does not merely speak about gender equality. Over more than two decades, one harvest at a time, it has been quietly and determinedly building it.

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# EMPOWERING THE MARGINS: INNOVATIONS, LEADERSHIP, AND ECONOMIC SECURITY IN BIHAR'S WOMEN-ONLY AGRICULTURAL COOPERATIVES

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Focused Group Discussion with Board Members of Kamla FPC, Darbhanga, Bihar

## Introduction

Bihar's agricultural landscape is characterized by a dual architecture where traditional Primary Agricultural Credit Societies (PACS) coexist with emerging Farmer-Producer Companies (FPCs). While PACS have a long-standing presence, FPCs are increasingly recognized as vital for market orientation and enterprise development within the broader cooperative ecosystem. The Bihar Smallholder Livelihoods Development (BSLD) project, initiated in 2019, supports 18 FPCs across six districts. These women-only collectives act as transformative institutional models designed to empower marginalized agrarian communities. The central research problem addresses the historic invisibility of women in agriculture, where they traditionally labor without recognition, land ownership, or decision-making power. By operating within these cooperatives, women are transitioning from invisible laborers to recognized enterprise leaders and strategic decision-makers.

## Research Scope

The scope of this study encompasses a mixed-methods assessment of the BSLD project, focusing specifically on 10 of the 18 supported FPCs, mostly in North Bihar. The research integrates a quantitative survey of 101 marginal women farmers with in-depth qualitative case studies to address the following thematic research questions:

- **Socio-Economic Impact:** To what extent has FPC membership altered livelihood profiles, income levels, and agricultural practices, specifically regarding access to quality inputs and market linkages?

- **Governance and Agency:** How has the FPC structure influenced women's participation in decision-making, leadership roles, and social agency within their communities and households?
- **Resilience and Innovation:** Assessing the level of adoption of climate-resilient practices and digital tools within these cooperative frameworks.
- **Systemic Challenges:** Identifying the persistent gaps in infrastructure and financial access that hinder the growth and sustainability of these women-led cooperative institutions.

## Methodology

### Study Area and Sample

The research evaluates the North Bihar cooperative ecosystem, surveying 101 women across 10 distinct FPCs. To ensure a representative institutional analysis, the sample was evenly distributed, with each FPC contributing approximately 10% of the respondents.

### Demographics

The profile of the respondents reflects the agrarian reality of the region:

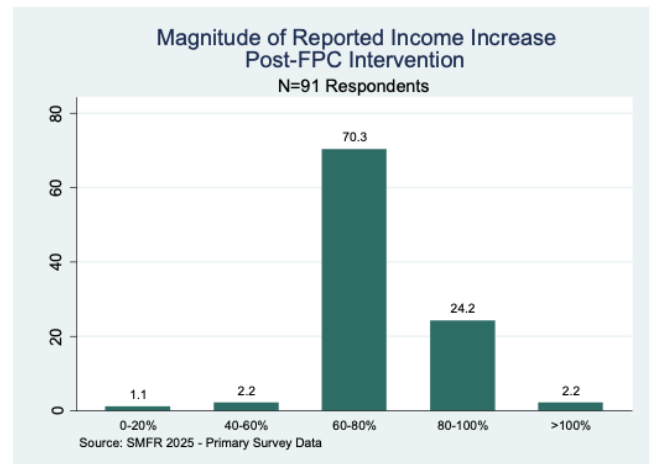
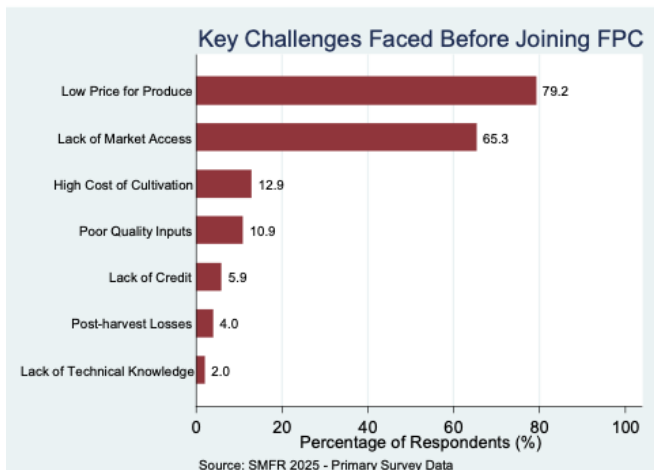
- **Livelihood Sources:** 91.1% depend on cultivation and 90.1% on animal husbandry.
- **Crop Portfolio:** 93.1% cultivate cereals (staples), while 42.6% have diversified into vegetables.
- **Institutional Membership:** While 93.1% were members of Self-Help Groups (SHGs), only 6.9% had prior membership in FPCs. This baseline confirms that for the vast majority, these women-only FPCs represent their first entry into formal, value-chain-oriented cooperative institutions.

## Results and Discussions

### Pre-Intervention Challenges

Before joining FPCs, women faced severe structural constraints that limited their economic agency. Marketing was dominated by local traders (44.6%) and informal local markets (48.5%), which offered negligible access to structured cooperative or digital marketplaces. The primary hurdles included:

- 79.2% of respondents identified low prices for produce as a critical barrier.
- 65.3% of women lacked consistent market access before the intervention.



The post-intervention data indicates a significant economic shift, directly addressing these pre-FPC challenges. 95% of members now report perceived improvements in the prices received for their produce. This improved price realization is a direct result of the FPC acting as a protective institutional structure.

### Impact on Income and Agriculture

The transition to a structured cooperative model has catalyzed a significant economic shift:

- **Income Growth:** 90% of members reported an increase in household income, with 64% reporting a substantial growth of 60 to 80%.
- **Yield Improvement:** 91% reported increased crop yields, attributed to access to quality inputs and technical advice.
- **Input Access:** 91.1% of respondents identified the supply of seeds and fertilisers as the primary service provided by their FPC.

### Economic and Production Impact Indicators

Indicator	Outcome Category	% of Respondents
<b>Household Income Change</b>	Increased	68.3%
	Significantly Increased	21.8%
<b>Crop Yield Impact</b>	Increased	64.4%
	Significantly Increased	26.7%
<b>Asset Creation</b>	Satisfaction with Asset Ownership	85.2% (High and Moderate)

Beyond immediate economic gains, the cooperative framework is designed to build long-term institutional and environmental resilience:

- **Adoption:** 36.6% adopted climate-sustainable tillage practices, and 30.7% promoted green fodder cultivation.
- **Nutritional Security:** The cooperative promotion of Nutri-kitchen gardens has led to a 49.5% reported "significant improvement" in household nutritional security, demonstrating the model's ability to drive health outcomes alongside economic gains.

### Livelihood Diversification: The "Goat Bank" Model

A cornerstone of the BSLD model is the promotion of goat rearing as an economic backbone.

- **Economic Security:** Goats function as a "household ATM," providing liquidity for health and education expenses.
- **Adoption:** 96% of respondents are engaged in goat rearing.
- **Market Reform:** The project successfully transitioned farmers from estimation-based trading (Andaz se) to weight-based trading, ensuring transparency and higher profitability.
- **Innovation:** FPCs like Bandra Mahila FPC and Parihar FPC have begun producing and selling their own feed brands (such as Damdar Dana), turning a cost centre into a revenue stream.

### Governance and Women's Agency

The shift from "beneficiary" to "shareholder" is the hallmark of this women-only cooperative ecosystem. This institutional structure has fundamentally altered social identity and power dynamics:

- **Leadership:** 41.6% of respondents have been promoted to leadership positions within their FPC.
- **Decision Making:** 59.4% reported that women are involved in decision-making equally with men.
- **Board Participation:** 62.4% of respondents hold board or committee memberships.
- **Identity Shift:** Women who previously identified as laborers now introduce themselves as shareholders and entrepreneurs, managing company affairs and financial negotiations.

### Comparative state analysis

The transition from "invisible laborer" to "enterprise owner" within the cooperative ecosystem is heavily influenced by regional socio-cultural and institutional landscapes. Nationally, a stark disparity persists, while 21.25 lakh women are registered as cooperative members, only 3,355 serve as Directors. This suggests that formal membership has not yet translated into proportional representation in high-level decision-making.

## Regional Variations in Leadership and Agency

Comparative data reveals a nuanced landscape of perceived influence:

- Andhra Pradesh shows a relatively mature transition, with 47.2% of members reporting a positive gender influence on leadership.
- Maharashtra and Uttarakhand reflect deeper structural constraints, with only 5% and 0% positive influence, respectively, indicating that leadership remains concentrated among traditional male power structures.
- Tripura shows a high perceived positive influence (50%), though within a smaller respondent base, suggesting localised pockets of institutional openness.

**Comparative State Analysis**

State	Positive Gender Influence (%)	Gender-Related Barriers (%)	Requested Gender-Inclusive Initiatives (%)
Andhra Pradesh	47.2	23.0	11.2
Himachal Pradesh	—	6.5	3.2
Maharashtra	5.0	1.4	0.0
Tripura	50.0	0.0	11.1
Uttarakhand	0.0	20.4	10.2

## Gendered Friction and Systemic Barriers

Accessing services remains a challenge defined by physical, bureaucratic, and social hurdles:

- **Gender-Related Barriers:** Significant mobility and social restrictions persist in Andhra Pradesh (23%) and Uttarakhand (20.4%), correlating with the higher demand for institutional reforms in these states.
- **General Constraints:** In states like Maharashtra (87.8%) and Uttarakhand (83.7%), a massive lack of awareness remains the primary gatekeeper, hindering the democratization of governance.

## Strategic Roadmap for Inclusive Governance

Member-led suggestions for improvement highlight a demand for institutional simplification and capacity building:

- **Procedural Reform:** High demand for simplified procedures in Tripura (88.9%), Maharashtra (59.5%), and Bihar (58.3%) indicates that legacy bureaucratic processes are a major hurdle for marginal women farmers.
- **Targeted Training:** Tripura (77.8%), Uttarakhand (67.4%), and Himachal Pradesh (41.9%) prioritize training, signaling a strong desire for the technical skills required to move into leadership roles.

## Challenges and strategic gaps

Despite the transformative success of these women-led collectives, persistent structural hurdles limit their ability to scale within the broader cooperative ecosystem:

- **The Awareness and Information Gap:** While awareness is higher in targeted projects, national data reveals massive gaps, peaking in

Maharashtra (88%) and Uttarakhand (84%), where poor member outreach hampers the democratization of governance.

- **Financial and Procedural Barriers:** 37.6% of respondents identify finance as their primary area of need, yet many remain dependent on high-interest MFI loans due to affordable credit gaps. Furthermore, legacy bureaucratic processes remain a major hurdle, particularly in Uttarakhand (63.3%) and Andhra Pradesh (43.6%).
- **Social and Mobility Constraints:** Gender-related mobility restrictions remain a noteworthy barrier in Andhra Pradesh (23%) and Uttarakhand (20.4%), underscoring that institutional access is often mediated by socio-cultural norms.
- **Digital Divide:** While 46.5% use digital tools daily, nearly 30% never use them, indicating a significant adoption gap that hampers efficiency.
- **Infrastructure Deficits:** A critical lack of modern facilities and processing facilities restricts the ability of FPCs to engage in aggregation and bulk marketing.

## Policy implications and conclusion

The experience of the BSLD project offers a replicable pathway for the contemporary evolution of the cooperative model. To align with the 2025 National Cooperative Policy, the following measures are proposed:

1. **Institutional Synergy (The Dual Architecture):** Create formal collaboration frameworks between traditional PACS and emerging FPCs to deliver a comprehensive suite of credit and market-linkage services.
2. **Targeted Capacity Building:** Implement leadership and technical training programs tailored for rural women, particularly in states with high demand like Tripura (77.8%) and Uttarakhand (67.4%).
3. **Procedural Simplification:** Following the high demand in Tripura (88.9%) and Bihar (58.3%), cooperatives must digitize membership and simplify registration workflows to reduce non-financial barriers for marginal women.
4. **Gender-Responsive Policy:** While women's participation is high, 61.4% of FPCs lack formal policies to promote gender balance in leadership. Institutionalizing these policies is crucial.
5. **Convergence:** Continued convergence with schemes like NABKISAN and line departments is vital for financial resilience.

This research concludes that women-only agricultural cooperatives are building more resilient, equitable, and farmer-centric rural economies. By transforming women from invisible labourers into confident entrepreneurs, these institutions, grounded in international cooperative principles, showcase the power of collective action in overcoming market barriers and social exclusion. The success of the Bihar model offers valuable lessons for policymakers, highlighting the need to strengthen structural, cultural, and digital enablers that support women's leadership and economic empowerment.

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# DAUGHTERS OF THE FIELDS: STORY OF CAMSUR MPC AND ITS GENERAL MANAGER

*Ms. Whiazel C. Nangpi, CANN Advocacy OIC Group Head, National Confederation of Cooperatives (NATCCO)*

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*Ms. Annielen Panerio, General Manager, CamSur MPC, conducting a training of farmers*

In the emerald rice fields of Camarines Sur, a quiet transformation is unfolding. It is a story not just of grain and soil, but of the resilient women who have long been the backbone of Philippine agriculture. At the centre of this transformation is CamSur Multi-Purpose Cooperative (CamSur MPC) and its General Manager, Ms. Annielen Panerio, who are demonstrating that when women farmers are empowered, entire communities benefit.

## The Silent Struggle of the Filipina Farmer

For the women of the Bicol region, the rice fields are a landscape of both endurance and invisibility. While land titles often bear their husbands' names, it is the women who manage the farm's daily operations, attending training sessions and handling the complex logistics of the four-month production cycle. Their reality is defined by back-breaking manual labor, from transplanting to weeding under a relentless sun. This physical fatigue is compounded by economic anxiety. Without a safety net, these women are often trapped in a cycle of debt, at the mercy of traders who control the fluctuating prices of seeds and fertilizers.

Women frequently manage the farm while their contributions are viewed as secondary to the male heads of household. Panerio notes that this most deprived sector often feeds the nation while remaining the most unnoticed. In response, CamSur MPC has stepped in to transform the narrative from one of survival to one of dignity, guaranteeing fair market prices, providing access to modern technology such as iron-fortified rice and mechanical weeding, and advocating for the Dignified Agriculture Fishery Retirement Plan Act, a promise that veterans of the soil will not be forgotten when they are too old to work.

## Breaking the Cycle of Debt

For the women farmers of Camarines Sur, market forces were a trap. During harvest, traders would drop buying prices to as low as 8 pesos per kilo, barely covering the 12-peso cost of production for those with loans.

*"One of the reasons why the cost of production is high is the fluctuating price of the farm inputs, controlled by the trader,"* Ms. Panerio explains. The cooperative stepped in as a direct distributor of seeds and fertilizers to stabilize costs and made a firm commitment: it would never buy a farmer's palay for less than 15 pesos, even when the market crashed.



*Ms. Panerio and members of the CamSur MPC at the turn-over ceremony of RPS II*

## Innovation as a Lifeline: The Iron-Fortified Revolution

The true turning point came in 2019. The Rice Tariffication Law flooded the market with cheap imports, threatening local growers. *"We were worried that next season, no one would plant anymore. They would just sell their land because they were discouraged,"* Ms. Panerio recalls.

The solution was not to grow more rice, but to grow better rice. CamSur MPC became the first cooperative in the Philippines to adopt Iron-Fortified Rice (IFR) technology from the Department of Science and Technology (DOST), driven not by profit alone but by a commitment to addressing the region's iron deficiency challenge, particularly among pregnant mothers and students. By infusing rice with iron, the cooperative created a product serving government feeding programs through the Department of Education (DepEd) and the Department of Social Welfare and Development (DSWD).



(L-R): Ms. Panerio shares their harvest and Ms. Panerio with farmers during one of their orientation and training

For the women farmers, this meant a 30 per cent increase in the selling price of their rice, a market that imported grains could not match.

### The Role of the Cooperative

CamSur MPC manages the entire agricultural value chain, from providing financial capital and essential farm inputs to offering machinery rentals that small-scale farmers could never afford alone. This framework removes the burden of marketing and processing from the individual farmer, allowing the cooperative to procure palay at fair prices, process it into high-value products such as iron-fortified rice, and secure stable markets through government partnerships. Education reinforces this model through a 17-week training program that accompanies both men and women farmers through every stage of the rice production cycle, ensuring technology transfer in real time and giving women formal recognition for the technical work they have always done.

### A Greener, Tech-Driven Tomorrow

As climate conditions and market pressures shift, CamSur MPC is already planning ahead, introducing drones to reduce manual labor and shifting to organic fertilizers such as Bokashi and wood vinegar to reduce input costs from 1,800 pesos to 500 pesos. Through solar-powered irrigation and value-added products for local markets, the cooperative is demonstrating that agriculture need not mean poverty.

*"We are very rich, but we are also very poor," Ms. Panerio reflects, speaking of the Philippines' natural resources. "I still want to know what else we can use, so that all the people in our environment will be more aware."*

In the hands of Ms. Panerio and the women of CamSur MPC, the soil of Bicol is no longer just a place of toil. It is a place of hope, one grain of iron-fortified rice at a time.

### On Finding Courage and Motivation Amidst Difficulties

*"I'm also the daughter of a farmer," Ms. Panerio says. "Whoever needs help and is in a difficult situation, that's where we need to be." Her leadership is defined by a member-first philosophy: the cooperative exists for the farmer, not the other way around. "The success of the cooperative depends on the success of its members. We should not prioritize the coop; we should prioritize the members themselves." For Ms. Panerio, the true measure of progress is not the cooperative's balance sheet but the prosperity of its poorest members, the women who have long fed their communities while remaining unseen. CamSur MPC exists to change that.*

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# FROM FARMERS TO LEADERS: WOMEN TRANSFORMING THE COFFEE VALUE CHAIN IN LAO PDR

*Ms. Claudia Colabella, Project Manager, Haliéus*

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*Producers transporting coffee beans in Dakcheung District, Sekong Province, Lao PDR*

In the rugged, high-altitude landscapes of Sekong Province in southern Lao PDR, coffee is far more than an agricultural product; it is the foundation of local livelihoods and the primary economic driver for highland communities. For generations, smallholder farmers have relied on coffee cultivation to sustain their families, working under challenging environmental conditions and within volatile market systems that often offer limited returns.

Within this context, however, a persistent gender imbalance has shaped both the structure and outcomes of the coffee value chain. Women have always played a central role in production. They plant, tend, harvest, and carry out the initial processing of coffee, contributing the majority of labor required throughout the production cycle. Yet despite their essential contributions, they have historically been excluded from decision-making processes, financial management, and marketing negotiations.

This imbalance reflects broader structural inequalities found across agricultural economies in Asia and the Pacific, where women's labor is frequently undervalued and their leadership opportunities limited. In Dakcheung District, however, this inequality is beginning to shift. Women are progressively moving from the margins to the center of the value chain, redefining their roles not only as producers but also as leaders, entrepreneurs, and agents of systemic change.

[SuPER We Coffee project](#) played a central role in enabling women to transition from isolated producers to members of a collective economic initiative. The establishment of the Dakcheung Highlands Coffee Cooperative represents a pivotal moment in this transformation.

As the first women-led cooperative in the district, it embodies both a structural and cultural shift in how coffee production and community organization are conceived.

The success of this initiative is rooted in strong collaboration among international and local partners, including Haliéus, 4Form, Fairtrade Italy, ICA-AP, and CARE International. By combining expertise in cooperative development, agriculture, gender equality, and market access, these actors have supported the cooperative at multiple levels. This partnership-based approach reflects the values of the cooperative movement, emphasizing solidarity, mutual support, and shared learning. It also highlights the importance of integrated interventions that address both technical and social dimensions of development.

Through a series of participatory activities, including capacity building, training on cooperative identity, focus group discussions, and the creation of networks with other local coffee cooperatives, women farmers were encouraged to reflect on their shared challenges and explore the potential of working collectively. These activities did not simply transfer knowledge; they created spaces for dialogue, reflection, and mutual learning, which were essential in addressing the social norms that had traditionally limited women's participation in leadership.

This process required time and continuity. Building trust among participants, strengthening relationships across villages, and overcoming entrenched gender norms could not be achieved immediately. However, as women increasingly engaged with one another and raised awareness on mutual exchange and the role of group members, new forms of collaboration began to emerge. Indeed, the establishment of the cooperative was therefore not the starting point of change, but rather the culmination of an ongoing process of social and organizational transformation.

Within this framework, the creation of the Dakcheung Highlands Coffee Cooperative marked a decisive transition from informal cooperation to a formal collective enterprise. Today, the cooperative brings together 234 members across 15 villages, the majority of whom are women smallholder farmers from remote areas. Its governance structure, based on democratic participation and representation, includes a 15-member board with strong female leadership, ensuring that decision-making reflects the voices and priorities of its members.

At the core of this transformation is a profound shift in women's roles within the coffee value chain. For many years, women's contributions were confined to labor-intensive tasks, while men retained control over financial decisions and market interactions. Coffee was typically sold in raw or semi-processed form to intermediaries, leaving farmers with limited bargaining power and little influence over pricing.

Through the SuPER We Coffee project, this imbalance was addressed by integrating gender empowerment into value chain development. Women were not only supported in improving production practices but also encouraged to participate actively in decision-making processes. As members of the cooperative, they gained a formal voice in assemblies, contributed to strategic choices, and began to engage directly with external stakeholders.

This transition from invisible labor to recognized leadership has reshaped both economic and social dynamics. Women are no longer seen solely as contributors to household production, but as entrepreneurs and leaders capable of managing collective enterprises and representing their communities.

### Upgrading the Value Chain through Capacity Building

The strengthening of the cooperative has been closely linked to investments in capacity building. Women farmers have received training in improved agronomic practices as well as in post-harvest processing techniques, including drying, moisture control, roasting coffee and coffee sensory. These skills have enabled them to improve the quality of their coffee and meet the standards required for speciality markets.

As a result, the cooperative has been able to move beyond the sale of raw coffee and access higher-value segments of the market. This transition represents a critical step in value chain upgrading, allowing farmers to capture greater value from their production and reduce their vulnerability to price fluctuations.

At the same time, the development of managerial and entrepreneurial skills has strengthened the cooperative's institutional capacity. Women leaders have been trained in financial literacy, governance, and business planning, enabling them to oversee operations, manage revenues, and negotiate with buyers. This integration of technical and leadership skills has been essential in ensuring the sustainability of the cooperative. The evolution of the cooperative has also transformed its relationship with the market. Previously dependent on intermediaries, farmers had limited access to market information and little bargaining power. Through the cooperative and its partnerships, members have been able to establish direct relationships with buyers interested in high-quality, ethically sourced coffee.



*Dakcheung Cooperative members participating in a national coffee fair*

This shift has increased price transparency, improved income stability, and strengthened the cooperative's position within the value chain. The cooperative is no longer a passive supplier, but an active participant capable of shaping its market presence and building its reputation.

The impact of the Dakcheung Highlands Coffee Cooperative extends beyond economic gains. As women have gained greater control over income, household spending patterns have shifted toward long-term investments in education, healthcare, and nutrition. These changes contribute to improved well-being and resilience within the community. The cooperative has also fostered a strong sense of solidarity among its members. Through collective organization, farmers share knowledge, coordinate activities, and support one another. The introduction of a cluster exchange mechanism has further strengthened these dynamics, enabling the dissemination of best practices across villages and promoting consistent quality.

Perhaps most significantly, the cooperative has contributed to changing perceptions of gender roles. Women leaders are now visible in public and economic spaces, engaging with stakeholders and representing their communities with confidence. Their presence challenges traditional norms and creates new opportunities for future generations.



*Dakcheung Cooperative members receiving the official certificate of training on cooperative*



## **Conclusion: A Model for Inclusive Development**

The experience of the Dakcheung Highlands Coffee Cooperative demonstrates the transformative potential of women-led cooperative enterprises within agricultural value chains. By moving from informal labor to formal leadership, women have strengthened their economic position and redefined their roles within their communities.

This case shows that cooperative development, when combined with gender-responsive approaches and strong partnerships, can generate inclusive and sustainable outcomes.

It highlights that empowering women is not only a matter of equity, but also a strategic pathway to enhancing value chain performance and long-term resilience.

Ultimately, the Dakcheung case story offers a compelling model for other regions. It illustrates that when women are placed at the center of economic systems, they do not simply participate in development; they shape it in ways that benefit entire communities.



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# INDIGENOUS WOMEN, COOPERATIVES, AND VISIBILITY IN THE PACIFIC: FROM MARGINS TO LEADERSHIP AND ENTERPRISE

*Ms. Alisi Dileva Lutu, Chairperson, Bia I Cake Women's Cooperative*

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*The opening of the Bia I Cake Women's Cooperative Greenhouse Nursery in Nagigi Village, Savusavu, Fiji*

*When women come together in our villages, they are not just participating in development. They are reshaping it.*

Across the Pacific, indigenous women have long been the backbone of community life, cultivating food, managing natural resources, sustaining families, and holding cultural knowledge systems critical to resilience. Yet despite their central role, their contributions often remain undervalued and largely invisible within formal economic and policy spaces. In Fiji, this is particularly evident in rural and coastal communities, where women contribute significantly to agriculture, fisheries, and small-scale enterprise, but face persistent barriers to market access, leadership opportunities, and decision-making. Cooperative models are increasingly emerging as platforms for leadership, inclusion, and enterprise development, enabling indigenous women to move from the margins into positions of influence. This caselet draws on the experience of the Bia I Cake Women's Cooperative in Nagigi Village, Savusavu, and the broader emergence of the Fiji Women in Agriculture Network (FWAN).

## **Returning Home: From Global Exposure to Local Leadership**

Following years working in tourism across Fiji and internationally, I returned to my home village in Nagigi after the disruptions of COVID-19. The women in my community were already leading, working on farms, fishing, caring for families, and sustaining the life of the village. Yet many did not see themselves as leaders. Their work was largely invisible in economic terms, and their voices were not always reflected in decision-making spaces. This realization became the starting point for strengthening the Bia I Cake Women's Cooperative.

What began as small, practical actions- planting fruit trees, sharing farming knowledge, experimenting with aquaculture- created something deeper. Women began to build confidence, speak up in meetings, and see themselves not just as contributors but as decision-makers. This shift from participation to confidence, and from leadership confidence, is where meaningful change begins.

## **From Informal Labor to Cooperative Enterprise**

Historically, much of women's work in rural Fiji has been informal, rooted in subsistence agriculture, fishing, and small-scale production. While essential, these contributions are rarely linked to structured income pathways or recognized within formal economic systems. Through Bia I Cake, women transitioned from informal labor into structured, multi-enterprise cooperative development. Today, the cooperative is engaged in aquaculture, agroforestry, nursery production, and value-added products such as coconut-based goods and upcycled soaps. The cooperative provided a formal platform for governance, access to training, funding, and partnerships, and a collective identity and voice. Women who were once seen primarily as helpers are now recognized as producers, entrepreneurs, and leaders, reflecting a broader transition across Fiji and the Pacific from subsistence-based activities into enterprise-oriented cooperative models.



*Cooperative members participating in weekly meeting*

## **Leadership and Inclusion in Practice**

Leadership within indigenous women-led cooperatives is relational, grounded in service, accountability, and cultural legitimacy. At Bia I Cake, women serve as board members, project leads, and community representatives. They engage in planning, financial management, and strategic decision-making, while

also working within traditional governance systems such as the Vanua, ensuring development is culturally aligned and community-supported. Activities within the cooperative engage not only women, but also youth and men, supported by initiatives that promote gender equality, disability inclusion, and shared participation. As women generate income, they gain greater agency within households and communities, strengthening both livelihoods and social cohesion.

### From One Cooperative to a Growing Movement

The experience of Bia I Cake has not remained isolated. It has contributed to the emergence of the FWAN, a growing national platform connecting women farmers, producers, and agri-entrepreneurs across the country. Through FWAN, indigenous women are sharing knowledge, building skills, engaging in national consultations, contributing to policy dialogue, and strengthening their collective voice. This growing influence is already evident in national processes: for the first time, FWAN contributed to a joint submission on the Draft Tourism Bill 2026, bringing forward the perspectives of rural, maritime, and women-led enterprises, including agri-tourism, homestays, and village-based experiences, reflecting a critical shift from participation in livelihoods to representation in policy and decision-making spaces.



*2nd National Convening meeting for the Fiji Women in Agriculture Network (FWAN)*

### From Visibility to Enterprise: Cooperatives as Climate and Economic Systems

Visibility alone is not enough. In communities like Nagigi, women are not only participating in livelihoods but actively shaping how communities respond to climate and environmental change. Activities such as aquaculture, agroforestry, nursery development, and value-added production are not isolated livelihood efforts. They are locally led climate adaptation strategies, grounded in indigenous knowledge, collective organization, and stewardship of land and sea. Cooperatives are therefore not simply social or economic structures. They are adaptive systems, enabling communities to respond to environmental, social, and economic change in integrated ways. Yet these contributions remain under-recognized and under-supported.

For cooperatives to be sustainable, women must move beyond production into enterprise and value chain positioning, including processing, branding, distribution, and market access.

### Challenges and the Need for System Alignment

Despite progress, women-led cooperatives continue to face significant challenges. Expected to contribute to economic growth, food security, climate resilience, and social inclusion, they often operate within fragmented systems with limited access to appropriate financing, gaps in infrastructure for storage, transport, and processing, governance and enterprise capacity challenges, and policy misalignment across sectors. Cooperatives are expected to be inclusive and community-based, while also being profitable, scalable, and compliant. Addressing this tension requires coordinated, long-term support in financing, capacity building, and policy alignment.



*Clearing and maintenance of agroforestry farm by cooperative members & young girls*

### Conclusion: From Visibility to Influence

The experience of indigenous women in cooperatives in Fiji demonstrates that visibility is not the end goal. It is the pathway to influence. When women are organised, supported, and connected through cooperative models and networks, they move from informal roles to structured enterprise, from participation to leadership, and from visibility to influence. For the Pacific, strengthening women-led cooperatives is not only about inclusion. It is about building resilient, community-driven economies. When rural women rise, communities rise with them, and cooperatives become not just platforms for participation but engines of inclusive and sustainable development.

# WOMEN IN EVOLVING MARKETS: A COOPERATIVE PERSPECTIVE

*Ms. Priti Patel, Vice Chairperson, ICA Asia and Pacific Committee on Women*



*Ms. Priti Patel, along with other women delegates at a cooperative event*

Women today are actively transforming their roles in society by participating in evolving industries and markets across India and the Asia-Pacific region. From agriculture and dairy to handicrafts, small businesses, and service-based sectors, women are steadily becoming contributors to economic growth and innovation.

Gujarat Mahila Credit Cooperative Society Limited (GMCC) is a strong example of how a women-centric cooperative can play a transformative role in empowering women and integrating them into modern economic systems. With its presence across regions like Amreli, Rajkot, Surat, and Gandhinagar, GMCC has enabled thousands of women to become active participants in both traditional and emerging industries.

Women in both rural and urban areas are actively participating in evolving industries and markets, with different roles based on their surroundings. Rural women are mainly involved in agriculture and dairy activities, while urban and semi-urban women are exploring small businesses such as tailoring, beauty services, food ventures, and handicrafts. With changing market trends, women across regions are becoming financially independent and contributing to local economies, supported by cooperatives like GMCC that provide resources, skills and growth opportunities.

In today's rapidly evolving economy, driven by technology and changing consumer preferences, women are moving beyond traditional sectors into digital marketplaces, online businesses and service industries. In this transformation, the cooperative

model plays a vital role by providing financial support and a collective platform where women can share knowledge, reduce risks and access wider markets.

## **Showcasing Women's Creativity and Entrepreneurship**

The society actively champions the talents and entrepreneurial endeavors of women through participation in exhibitions and showcases. In October 2023, Gujarat Mahila Credit Cooperative Society Limited took part in the A.D.C.U Haat exhibition, showcasing a diverse array of women-made products and clothing. With stalls featuring intricately crafted torans, cosmetic products, ladieswear, and festival items, the exhibition provided a platform for women to showcase their creativity and entrepreneurial ventures, contributing to their economic empowerment and self-sufficiency.

## **Encouraging Entrepreneurship and Market Access**

Women's success in evolving industries depends not only on skills but also on their ability to access markets. Participation in exhibitions and local markets helps women gain exposure, understand customer preferences and improve their business strategies. These experiences build confidence and encourage women to expand their enterprises.



*Women members of the cooperative receiving training in tailoring*

## **Social Empowerment and Confidence Building**

By participating in financial and business activities, women develop decision-making skills and leadership qualities. They become active contributors to household decisions, including education, healthcare and financial planning.

Community activities organized by GMCC, such as cultural celebrations and group meetings, further strengthen social bonds and encourage women to engage with one another.

### Cooperative Strength in a Changing Economy

The cooperative model provides a strong foundation for women's participation in evolving industries. By working collectively, women can share resources, reduce risks and achieve greater success. Large cooperative systems like Amul and organizations such as Self-Employed Women's Association demonstrate the power of collective action. Similarly, GMCC represents the strength of grassroots cooperatives that directly impact local communities.

### Conclusion

Women's participation in evolving industries is no longer optional—it is essential for building resilient and inclusive economies. Cooperative institutions like GMCC are not just supporting women; they are enabling them to lead, innovate and transform their communities.



*Ms. Priti Patel along with members and staff of GMCC*

In the era of digital transformation and evolving market dynamics, cooperatives act as a vital link that connects women's potential with emerging opportunities. As industries continue to evolve, the role of women will only grow stronger. Empowering them through cooperative models is not merely a strategy for development—it is a commitment to a future where growth is inclusive, opportunities are equal and women stand at the center of economic progress

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## FROM BEANS TO BIZ: THE STORY OF MS. ROCHER PEÑONAL SAMONTE OF TSOKOWATE CACAO FARM AND CAFÉ

*Mr. Justin John Nagac, Strategic Communication Analyst, MASS-SPECC*

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At just 28 years old, Ms. Rocher Peñonal Samonte has transformed her family's modest cacao livelihood into one of the emerging farm-based café enterprises in Midsalip, Zamboanga del Sur. Through the Midsalip Farmers Multi-Purpose Cooperative (MIFAMCO) and the Coop-PROPEL project, implemented by MASS-SPECC with support from the European Union and GIZ, she created Tsokowate Cacao Farm and Café, a business that blends agriculture, entrepreneurship, and family legacy.

Ms. Samonte is the youngest daughter of Mr. Ruben and Ms. Cita Samonte, who diversified into cacao production after her father secured financing from MIFAMCO. The family began processing cacao beans into tableya, the traditional chocolate tablets used for Filipino tsokolate drinks. "We grew up helping to sell our tableya," Ms. Samonte shared. After completing her Management Accounting degree and working in Cebu, she returned home and found her purpose in the farm.

The turning point came in 2022 when her father joined the Coop-PROPEL project. Through technical guidance and equipment support, the cooperative helped the family improve their cacao processing operations, resulting in smoother, higher-quality tsokolate drinks. Inspired by the growing café culture among younger consumers, Ms. Samonte spent months developing iced and flavoured versions of traditional sikwate. Her products gained positive attention at a wedding event in 2024, and she decided to pursue the business seriously.

Tsokowate Cacao Farm and Café opened in May 2025. Despite being several kilometres from the town centre, customers regularly visit on weekends, drawn by the farm experience and signature drinks in flavours such as matcha, biscoff, and salted caramel. Social media helped amplify its visibility rapidly. Drawing on her accounting background, Ms. Samonte introduced a point-of-sale system and continued developing her skills through DTI training and cacao conferences. Today the café employs several community workers.

"Farming today is no longer just about planting," Ms. Samonte says. "It is about developing products, creating brands, and building farm-based businesses." Her story demonstrates how cooperative support, women's entrepreneurship, and innovation can transform traditional farming into sustainable enterprise for rural communities.

Watch the video story by clicking on the thumbnail above!

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## FROM RURAL ROOTS TO GLOBAL REACH: STRENGTHENING WOMEN'S ROLES IN COOPERATIVES

*Mr. Prabin Gurung, Knowledge Management and Communication Manager, Heifer International Nepal*

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Across Nepal, women farmers are rewriting the story of rural development. What once began as subsistence farming has grown into thriving enterprises, powered by cooperatives that place women at the forefront of change. The video *From Rural Roots to Global Reach* captures this remarkable journey, showing how women's leadership in cooperatives is strengthening food security, building sustainable businesses, and linking communities to national and global markets. This story embodies the spirit of the International Year of Women Farmers, honoring women's pivotal role in transforming agriculture into enterprise and driving inclusive prosperity.

Through compelling stories, the video highlights how these women-led cooperatives have become platforms for women to gain confidence, exercise leadership, and take ownership of their futures. Village savings groups have evolved into agribusiness ventures, enabling women to access finance, adopt improved practices, and expand their reach. By organizing together, they are not only improving household nutrition and income but also reshaping local economies and contributing to national value chains.

Heifer Nepal focuses on enhancing food systems to significantly improve the livelihoods of smallholder farmers and drive economic prosperity. At the heart of its program model lies a commitment to placing smallholder farmer households at the center of change.

This core is grounded in the principles of Sustainable Locally-led Development, which ensures that programs are designed with and for communities, and the principles of Caring for the Earth, which embed environmental stewardship into every facet of programming. These elements define how Heifer creates change and the future it envisions: a world where food systems are just, sustainable, and led by the communities they serve.

The achievements shown in the video are tangible. Women leaders are negotiating with markets, cooperatives are supplying quality products beyond their villages, and communities are embracing sustainable practices that care for the Earth. These successes show how locally led initiatives can scale into national systems, proving that when women are empowered, entire communities thrive.

At its heart, the video is a celebration of women's transformative role in cooperatives. It demonstrates that strengthening women's roles from agriculture to enterprise is not only about economic empowerment but also about dignity, leadership, and sustainability. In the context of the International Year of Women Farmers, this vision reflects Heifer Nepal's enduring mission to end hunger and poverty while caring for the Earth, turning rural roots into global reach.

Watch the video story by clicking on the thumbnail above!

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# CALL FOR ARTICLES - COOP DIALOGUE ISSUE 11

*Theme: Reimagining Inclusive Finance through Cooperative Models*

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The cooperative movement has long shown that enterprises can be both economically viable and socially responsible. Across the Asia-Pacific region, cooperative financial institutions, including credit cooperatives, savings and credit unions, cooperative banks, thrift societies, and mutual financial systems, play a vital role in promoting financial inclusion, supporting local economies, and providing member-driven alternatives to conventional financial institutions.

As technology, regulation, climate risks, and member expectations continue to evolve, cooperative financial institutions are adapting their business models and services to remain relevant while staying true to cooperative values and principles.

The 11th issue of COOP Dialogue (CD 11) will explore how cooperative financial institutions are responding to these challenges and opportunities. The issue will examine innovations in digital transformation, governance, risk management, financial inclusion, and member services, while highlighting emerging opportunities in mobile banking, digital payments, fintech partnerships, financial literacy, youth-oriented financial products, and climate-resilient finance.

Through case studies, policy analysis, research articles, and practitioner perspectives, the edition will showcase diverse experiences from across the Asia-Pacific region. It aims to demonstrate how cooperative finance can remain resilient, democratic, and people-centred in an increasingly complex financial landscape.

ICA-AP invites contributions for CD 11, which seeks to position cooperative finance as a key driver of inclusive development, economic participation, and community resilience while exploring how cooperative institutions can successfully navigate the future of finance without compromising their cooperative identity.

We welcome diverse formats such as analytical articles, case studies, interviews, and reflective pieces that explore cooperative models to reimagine inclusive finance.

## Submission Guidelines

- **Submission of Interest and Abstract:** Please submit the title and a 300-word abstract by 17 July 2026.
- **Complete Written Material:** Submit your complete articles (1,500–2,000 words, excluding references) along with pictures in .jpg/.jpeg/.png formats (500 Kb to 5 Mb) by 18 September 2026. Images should be embedded in the article with captions and also submitted separately. Articles may include graphics, tables, charts, and hyperlinks.
- **Complete Videos:** Submit videos of 3–5 minutes (.mp4 format, max 500 Mb) by 18 September 2026.
- **Language:** English
- **Format:** Word file for written content; edited videos or photo stories
- **Originality:** Submissions must be original to avoid copyright issues.

Contact: For queries, please contact the COOP Dialogue team at [coopdialogue@icaap.coop](mailto:coopdialogue@icaap.coop).



