

Role of cooperatives in economic empowerment of women: a review of Indian experiences

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Women
empowerment
through
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Abstract

Purpose – Women establish about half of the world's population and constitute a significant part of the workforce. Women's empowerment is considered as an entry point for women's integration and inclusion into development. Economic independence is recognized as the key to women's empowerment. Economic independence provides women with autonomy in other aspects of their life. By organizing them into groups and providing financial freedom by enhancing the livelihood of women, cooperatives are playing an essential role in the empowerment of women. In the last two decades, self-help group (SHGs) has evolved as an informal form of cooperative and has played a very important role in women empowerment.

Design/methodology/approach – This paper is an attempt to explore the role of cooperatives in women empowerment. Firstly, an intensive search of literature was done to identify the role of cooperatives in bringing women empowerment in the Scopus database. This data were analysed to look at the trends in research using VOSviewer. Later, the findings of this study are supported by field observation.

Findings – The paper also develops a framework for women empowerment through cooperatives and reviews the field experiences to support the framework. The paper concludes that the theory of economic modernity holds true for women empowerment, as economic independence through cooperatives has helped women gain access to control over resources and led to women empowerment.

Research limitations/implications – The paper develops a framework and supports the findings that economic independence is a key to women empowerment, and cooperatives are playing an important role in the same. It will help practitioners in framing the policies and interventions for women empowerment. The findings of the paper will be helpful in setting directions for research in this domain.

Originality/value – The paper is an original contribution as it has reviewed literature and used VOSviewer. Along with the review, it has supported the findings from qualitative observations from the field.

Keywords Women empowerment, Cooperatives, Review

Paper type Literature review

1. Introduction

Women establish nearly half of the world's population. As per the World Bank, the total female population is 3.8 billion, which constitutes 49.6 percent of the total population. The data also indicated that the literacy rate is 82.7 percent as compared to 90 percent in men. As per a report by the United Nations, it was reported that women's participation in the labour force is relatively low as compared to men, that is, 64 percent as compared to 94 percent for men. The report also reported that most of the women work in the informal economy (twice than men) and their contribution goes unnoticed. However, it has been reported that in less developed economies, the contribution of women in agriculture is more than in developed economies (United Nations, 2017). Women lack access to resources. FAO (2015) reported that only 12.8 percent of women hold land in their name. With minimal access to resources, they are considered the poorest of the poor. If we want to eradicate poverty, we cannot achieve it by ignoring 50 percent of the population, that is, women. Lack of access to resources also restricts their stake in decision-making of the family and hence further worsens the situation of women in society. Gender-based inequities, inequalities and exclusion of women have always been an important issue to be discussed, and the need for women empowerment has been felt by policymakers for building a better society. The promotion of gender equality through various strategies is an important strategy for the empowerment of women.



Cooperatives and collectives, among others, are considered as vehicles for promoting social capital. In a study in Morocco, it was reported that cooperatives have helped not only in empowerment but also in sustainable development (Bouhazzama and Guenaoui, 2020). In this regard, Mayoux (2000) highlighted the concept of “virtuous upward spiral” of empowerment. She emphasized on the role of microfinance programme, an informal collective in economic empowerment of women. She discussed that the key reason for women’s condition is lack of access to resources. It is important to provide access to resources to these women. Access to resources will help women gain decision-making power and will help in their empowerment (Kabeer, 2009; Kurebwa, 2017). Women’s empowerment is seen as an entry-point activity for integration and inclusion of women into development. Economic independence is recognized as the key to women’s empowerment. Economic independence provides women with autonomy in other aspects of their life. By organizing them into groups and providing economic freedom by enhancing the livelihood of women, cooperatives have played an essential role in empowering women. In the last two decades, self-help group (SHG) has evolved as an informal form of cooperative and has played a significant role in women empowerment. Lyngdoh and Pati (2013) pointed out that microfinance programmes helped in improving decision-making, self-confidence and increased political participation.

In a study in India, Mehra (1997) pointed out that SEWA succeeded in their approach because they focused on the economic independence of women. In a study on dairy cooperatives, it was found that mixed-gender cooperatives helped in empowerment more than only-women cooperatives (Bouhazzama and Guenaoui, 2020). In this context, women empowerment has remained an important challenge before policymakers. This paper is an attempt to review the role of cooperatives in bringing women empowerment and suggest policy recommendations for the same. The objectives of the paper are

- (1) To review the role of cooperative in the economic empowerment of women
- (2) To analyse the trends in research in cooperatives and women empowerment
- (3) To develop a framework for women empowerment through cooperatives
- (4) To suggest future directions of research for strengthening research in the areas of cooperatives and women empowerment

2. Review of literature

The following section attempts to look at the literature on women and the role of cooperatives in women empowerment.

2.1 *The concept of women empowerment*

Women are the most vulnerable section of society. With minimal access to resources, women are considered the poorest of the poor in society. Hence, the empowerment of women becomes a critical factor in the eradication of poverty. It has been argued in a World Bank policy paper that ignoring gender disparities can have a significant impact on the well-being of society (Mason and King, 2001). The concept of empowerment is a complex process. Various researchers have defined empowerment in various ways. In very simple terms, empowerment can be understood as a process of transfer of control over decisions and resources. An empowered person is one who has control of the decisions which impact his/her life. When we talk about women empowerment, equality and participation in decision-making becomes a centre stage and requires focused attention. Calás *et al.* (2009) said that gaining access to resources is not assurance for social change. Fox (2004) concluded that empowerment is about changing power relations between society, state as well as between them. However, it is

important to note that many scholars have believed that women empowerment is a fuzzy concept and that it is not only difficult to measure but also to define it (Eyben and Napier-Moore, 2009; Batliwala, 1993). This paper focusses on the theory of economic modernity. This theory believes that economic independence is the key to the concept of women empowerment (Alexander and Welzel, 2007). Jennings *et al.* (2006) concluded that liberating empowerment theory is supported with the view of organizing women in collectives.

In the view of Karl (1995), the empowerment of women is a result of 4 interrelated components. These are collective awareness, capacity building & skills development, participation & control and decision-making power. Biswas (1999) proposed a framework based on eleven factors for women's empowerment: mobility, decision-making ability, autonomy, economic security, less control by family, participation in a political agenda, political and legal awareness, contribution to family income, reproductive right, increased access information and participation in development programmes. Participation in decision-making has been identified as an essential component in bringing women equality in society.

2.2 Women and their contribution

Women work from dawn to dusk and carry out multiple works, including farm and non-farm activities. Three major roles played by women in society are productive, reproductive and community roles. These roles have conflicting demands because of which women face the constraint of availability of time. Women across the world contribute to their households and societies in several ways. In terms of data on women taking up various jobs, the Basic Statistical Returns of Scheduled Commercial Banks in India, 2008, finds that percentage of women in informal sectors is very less in all areas. It is reported that in rural areas, out of the total employees, only 2.79 percent are officers, 7.04 percent are clerks and 5.19 percent are subordinates. In semi-urban and urban areas, these figures are 7.01 percent, 16.7 percent and 9.22 percent; and 14.07 percent, 27.7 percent and 10.58 percent for officers, clerks and subordinates, respectively. As per a recent report by Bonnet *et al.* (2019) in low- and lower-middle-income countries, there are more women in informal employment than men. The data show that most of the women are in the informal sector and not able to move up the ladder of professional hierarchy (CSO, 2011). Family responsibility, most primarily the responsibility of a child, restricts women to take up the demanding jobs in the formal sectors. The need is to promote women's education, so that the percentage of women in the organized sector increases.

A study in Orissa state on women activities in rural areas concluded that women work around 14–16 hours a day, depending on the agriculture season, which is relatively longer than men. However, our economy does not recognize women's contributions, and their contribution remains invisible. Surprisingly, much of the women's work does not appear in national statistics. Differential rates of wages between men and women are one of the most common phenomena in most countries. Nowhere, women and men earn equal wages in agriculture. All policies of minimum wages remain only on paper when it comes to paying wages to women labourers. According to an estimate, women's wage rates are about 75 percent of the men's wage rate. Surprisingly, this fact is a well-accepted phenomenon, and even women do not ever question this differentiation. Besides, women mostly work in the informal sector, where wage rates are lower and are not covered under labour laws.

In today's context, an increasing number of programmes are focusing on women, as a result of which the women's burden is increasing. Women need to compensate for the lack of time by overburdening themselves with it. It has been reported that women usually do not get much support from their spouses in household work. Women get lower levels of support for their business ideas and development plans. However, their businesses have high survival rates (Stevenson, 1986). It has been argued that the impact of these development interventions

to provide women with income-generation activities is also debatable. Enhanced livelihood activities resulting from micro-credit have increased the burden on women, leading to more health issues for them (Burra *et al.*, 2005). It implies that while developing a strategy for women empowerment programme, the overburden of work on women needs to be taken care of to have women empowerment in a real sense. This factor needs to be considered while designing a women empowerment programme.

2.3 Role of cooperatives in women empowerment

Cooperatives are unique enterprise models which are based on the concept of social as well as economic needs of its members, particularly women who lack access to assets and resources. Various studies have been conducted to look at the impact of cooperatives on the promotion of livelihood, poverty alleviation and women empowerment and have shown a positive impact on the same. In terms of empowerment of women, it has been reported that for women producers, cooperatives offer networks of mutual support. They help them in increasing their social capital. They also help in improving their self-esteem and self-reliance (Adhikari and Goldey, 2010). Thus, this support helps in acquiring a greater voice in decision-making and access to various services and resources. Through cooperatives, they collectively negotiate better contract terms and prices (Herbel *et al.*, 2012). Cooperatives and SHG can play an important role in changing these existing power relations. It has been argued that cooperatives can be an important tool of socioeconomic and political empowerment for women. As cooperatives are group-based ventures, they can bring to their members the benefits of joining forces along with others, and it also helps the members feel their power in the form of unity among themselves. The embedded values and principles of these cooperatives, including equality and equity, solidarity, social responsibility, voluntary membership, democratic control, economic gains and so forth, have been recognized as an important tool in promoting women empowerment (Myers, 2015).

Various experiences from various parts of the world have shown women producers are socially and economically empowered because of their affiliation in cooperatives such as SHG, farmers' producer organizations and community-based organizations. These organizations help them to earn more by increasing their production. This helps in increasing their living standards and also helps them gain economic and food security for their families. Various researchers have argued on the role of cooperatives in bringing women empowerment in the society.

A recent study on women's cooperatives in India concluded that women's cooperatives offer self-employment opportunities to women and help in women empowerment. It also reported that the collective forms of entrepreneurship empower women through economic security, promotion of entrepreneurial behaviour and increased contributions to the family (Datta and Gailey, 2012). Another study by Mohapatra (2010) showed that mass-scale interventions through cooperative banks have helped these banks gain sustainable business and have been able to promote micro-enterprises whose benefits percolate to the people.

The dairy industry constitutes the largest share among the Indian cooperative sector. A study on dairy cooperatives of India concluded that dairy cooperatives have helped women become economically independent and have raised their self-confidence. This led to increased social participation and hence to more empowerment of cooperative members than non-members. Further, it was felt that women's participation should be ensured in various community-based organizations like cooperatives, credit institutions, agricultural labour institutions and training institutions. This will help them in organizing themselves, identifying their needs and being aware of their rights and responsibilities (Gangwar *et al.*, 2004). However, it has been concluded that despite the positive role of cooperatives in promoting women empowerment, women cooperatives are still less in number, and focus is needed to promote women cooperatives to reap the benefits of cooperative for the objective of women

empowerment. In a study on women cooperatives in East Africa, it was concluded that in mixed-sex cooperatives, women's participation still lags behind men's. As discussed in the earlier sections, women's cooperatives are limited in number. They are sometimes smaller and weakly connected to various institutions supporting cooperatives than mainstream cooperatives (Majurin, 2012). As microcredit programmes are targeted at women, with the expansion of microcredit programmes, women's participation in cooperatives is increasing. The study further added that women have limited access over financial resources and assets (particularly land). Low levels of education, lack of skills, cultural perceptions on women's roles, division of labour in the household are some of the important factors affecting women's participation in cooperatives. However, the study demonstrated the positive impact of cooperative membership on women's empowerment (ILO, 2012). In another study on fisheries cooperative, it was concluded that women had acquired resources like knowledge and opportunities, and decision-making power also facilitates the development of projects. They further promote sustainable institutions like fisheries cooperatives (Torre *et al.*, 2019). In another study, it was also suggested that wherever cooperatives have included women in the cooperatives, it has led to sustainable institutions (Meador and O'Brien 2019).

In another study, Kabeer's framework was used, and the study concluded that the cooperative model enabled women to improve their living conditions, create employment for themselves, improve their self-esteem and above all to maintain work-life balance (Carrasco, 2019). Not only economic empowerment, but the role of cooperatives is also appreciated in the political domain. A recent study conducted in Rajasthan concluded that women's participation and awareness in the political process have increased due to their participation in cooperatives (Singh *et al.*, 2018). Some of the major benefits that a cooperative model can give to women are providing a voice to their wills and desires, and providing income, embedded values of equality and access to other services, for example, extension, credit and information. This way, it can be said that cooperatives have helped women in various ways and have contributed to the cause of women empowerment.

2.4 SHG as an empowerment tool

The homegrown model of microfinance, that is, SHG, has been an important tool to deal with the issues of poverty, livelihood and women empowerment in India. In an empirical study conducted in the Udaipur district of Rajasthan in India, it was concluded that, compared to non-members, there was a significant increase in women empowerment among SHG members. However, women were undertaking income-generating activities, and in terms of income, it was found that an increase in revenue was moderate and that savings were enhanced. This increase in income helped in reduced dependency on money lenders, and they were more able to deal with the financial crisis. Political empowerment among women was highest, followed by economic empowerment. Social empowerment was not that prevalent among SHG members (Jain and Jain, 2012).

Another recent study on SHG in Assam added that participation, economic empowerment and awareness had an impact on decision-making patterns (Das, 2012). A study conducted by APMAS also reported that the SHG had a significant impact on women's empowerment and social security. The status of women has improved as women have developed more confidence, which helped in changing gender dynamics and their role in the household and society. Women can fight for their rights and entitlements. Further, rather than becoming a financial intermediary, SHG has emerged into a more political and social unit of society.

On the one hand, it has been argued that microfinance, including the SHG model, has the capability of bringing empowerment with poverty alleviation (Deshmukh, 2009). Mayoux (1996) questioned the assumption that increases income through livelihood provisions through these SHG and cooperatives are always controlled by women and hence can lead to

women empowerment. She further added that marginal income increase could be helpful, but it increases women's workload and has potential adverse health implications for women.

In a study by [FAO \(2011\)](#), it was reported that such community-based organizations provide a platform for women producers to enhance global food security. These organizations can reach marginalized groups and empower their members socio-economically by providing sustainable employment through their business models. Various efforts have been made to develop indicators for understanding the concept of women empowerment.

In terms of the recent development of the concept of informal cooperatives, that is SHG, it has been noted that several researchers have shown a positive impact of the SHG approach on the empowerment of women ([Gurumoorthy, 2000](#); [Swain and Wallentin, 2009](#); [Sahu and Tripathy, 2005](#); [APMAS, 2005](#), etc.). The literature reveals that the minimalist approach of providing only credit is not a very effective way of dealing with empowerment. However, there is no clear consensus on the complex link between access to microcredit and women's empowerment in literature. Several benefits of SHG and cooperatives identified by several studies are as follows: increased self-confidence and self-esteem; expanded role in household decision-making; improved status and gender relations at home, including decreased domestic violence; increased civic and political participation; increased access to information about health, nutrition and family planning; and enhanced skills and so forth.

Another recent study on SHG in Andhra Pradesh strongly advocated SHG as a vehicle of economic empowerment and stated that "it is only through SHGs rural women economic empowerment can be possible" ([Padala, 2011](#)). Discussing the role of SHG in dealing with poverty reduction, [Deshmukh \(2009\)](#) emphasized that for better sustainability of household programmes, there is a need to have women empowerment components in their designs. Financial sustainability, poverty alleviation and women's empowerment are interlinked and interdependent. Hence, to address any issue, all three need to be tackled simultaneously. It has also been cited that SHG helps women in developing their psychological characters and improving their ability to communicate ([Singh et al., 2010](#)). However, [De and Sarker \(2010\)](#) reported in their study that for these effects to happen, the SHG should sustain for eight years or more.

The above [Table 1](#) demonstrated that women empowerment is a context-specific phenomenon, and an umbrella approach will not work ([Kabeer, 2014](#)). Male counterparts should be involved in the process for better results ([Jennings et al., 2006](#)). Gender-based and socio-cultural barriers are the most important constraints in achieving women empowerment ([Shackleton et al., 2011](#)). In view of the above discussion, the gaps in the literature are identified in the section below.

2.5 Gaps in the literature

The search of the documents in the database indicated that research is done based on either a secondary review or primary data. Very few studies have adopted a holistic approach and adopted a mix method research where secondary literature analysis is supported with field-level findings. This study makes an attempt to use a holistic approach to look at the role of cooperatives in women empowerment.

3. Methodology

This paper adopts a qualitative data collection approach. Both primary and secondary data were collected for this study. An intensive search of the literature was conducted on the Scopus website with the keywords "women empowerment" AND "Cooperatives". A list of 155 documents was received. The paper searched for documents with the keyword women or

S.no.	Authors	Title	Year	Journal	Abstract
1	N. Kabeer	Between Affiliation and Autonomy: Navigating Pathways of Women's Empowerment and Gender Justice in Rural Bangladesh	2011	<i>Development and change</i>	Autonomy and Empowerment are context specific
2	Mullany B.C., Hindin M.J., Becker S.	Can women's autonomy impede male involvement in pregnancy health in Katmandu Nepal?	2005	<i>Social Science and Medicine</i>	Women empowerment programs should include male
3	Cornwall, A.	Women's Empowerment: What Works?	2016	<i>Journal of International Development</i>	Pathways of women empowerment programmes are unexplored
4	Eyben, R., Napier-Moore, R.	Choosing words with care? Shifting meanings of women's empowerment in international development	2009	<i>Third World Quarterly</i>	Women's empowerment, is a fuzzy concept
5	Shackleton, <i>et al.</i>	Opportunities for enhancing poor women's socio-economic empowerment in the value chains of three African non-timber forest products (NTFPs)	2011	<i>International Forestry Review</i>	Socio-cultural barriers are important constraints in women empowerment
6	Jennings L., <i>et al.</i>	Women's empowerment and male involvement in antenatal care: Analyses of Demographic and Health Surveys (DHS) in selected African countries	2014	<i>BMC Pregnancy and Childbirth</i>	Male involvement will help in empowerment programs
7	Sardenberg, C.M.B.	Liberal vs liberating empowerment: A Latin American feminist perspective on conceptualising women's empowerment	2008	<i>IDS Bulletin</i>	"Liberating empowerment" theory supports the concept of organizing women in collectives
8	Janssens, W.	Women's empowerment and the creation of social capital in Indian villages	2010	<i>World Development</i>	Community-based development projects strengthen social capital

Table 1.
Most cited publications
and their findings
(continued)

S.no.	Authors	Title	Year	Journal	Abstract
9	Torri, M.C., Martinez, A.	Women's empowerment and micro-entrepreneurship in India: Constructing a new development paradigm?	2014	<i>Progress in Development Studies</i>	Enhances women's productive capabilities, leadership skills and social learning abilities
10	Stromquist, N.P.	Women's Empowerment and Education: Linking knowledge to transformative action	2015	<i>European Journal of Education</i>	Promotion of agency-at both the individual and collective levels-plays a major role in the women's empowerment

Table 1.

gender empowerment and cooperatives. The data till July 2020 are included in this study. A total of 155 documents were identified on the Scopus database. A keyword analysis was conducted using VOSviewer. This diagram helped in identifying the evolution of the sector. Later, papers with the highest citation were selected for discussion in this paper. Field-level data were collected for understanding the perspectives on the ground. Semi-structured interviews were conducted to understand the role of cooperatives. A sample of 20 women was selected from Thane and Yavatmal region of Maharashtra. These women were part of women collectives promoted by an organization. Based on the total citation, top 10 papers from this sample were selected, and findings of those papers are presented in the table. Additional 30 papers were taken for review based on their relevance for this topic. In addition to the Scopus database, important reports from leading agencies were also included in this study. Later, the paper develops a framework for women empowerment and discusses the framework with several field experiences.

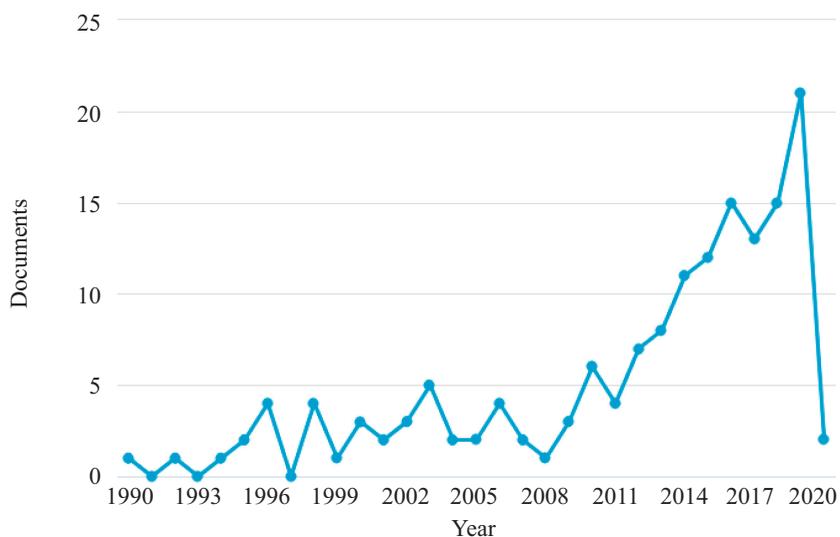
4. Findings and discussions

4.1 Findings from review

An analysis of results indicated that there was not much work related to the role of microfinance on women empowerment before the year 1996. In a real sense, this domain started picking up after 2008. Since then, there has been a surge in the number of papers published in this domain (Figure 1).

Further, an attempt was made to explore the relationship between various keywords through VOSviewer, and it was concluded that largely four major clusters have evolved out of it. Largely, these clusters are the evolving trends in this sector and show that microfinance and qualitative research is going to be the trend in this domain. Initially, agriculture has played an important role in defining the role of cooperatives (Figure 2). There is enough potential for qualitative research in this area. Looking at these preliminary findings, this paper has adopted a qualitative approach and supported the findings from field observations.

This paper proposes a model for the promotion of women empowerment through cooperatives. It suggests that the main reasons for existing gender inequality are lack of access to resources and lack of education among women. Gender roles and responsibilities are other important factors contributing to gender inequality. However, cooperatives provide them with increased income and control over assets. Cooperatives are also helping them in increasing their participation in social, economic and political dimensions. This is further leading to a change in gender roles and responsibility, finally resulting women empowerment in the society (Figure 3).



Women empowerment through cooperatives

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Figure 1. Total number of publication in Scopus on the theme women empowerment in cooperatives

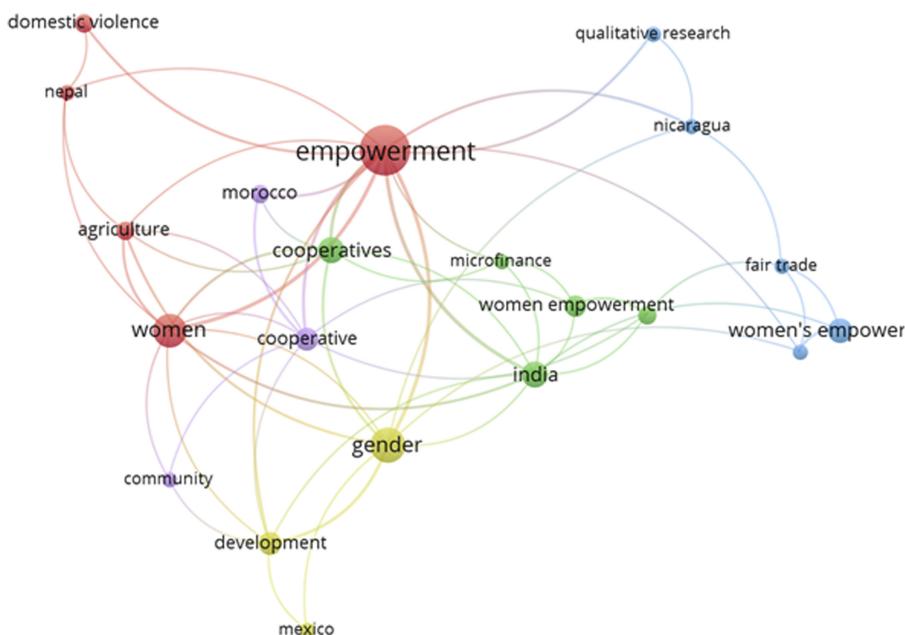


Figure 2. Network visualization of women empowerment in cooperatives

4.2 Field observations

Field experiences suggest that cooperatives and collectives have helped women empowerment. In the early stage of the formation of SHG, women faced a lot of issues from their male counterparts for their participation activities outside their household. In one incident in the village, the SHG women had to travel almost 14–15 km one side to go to banks

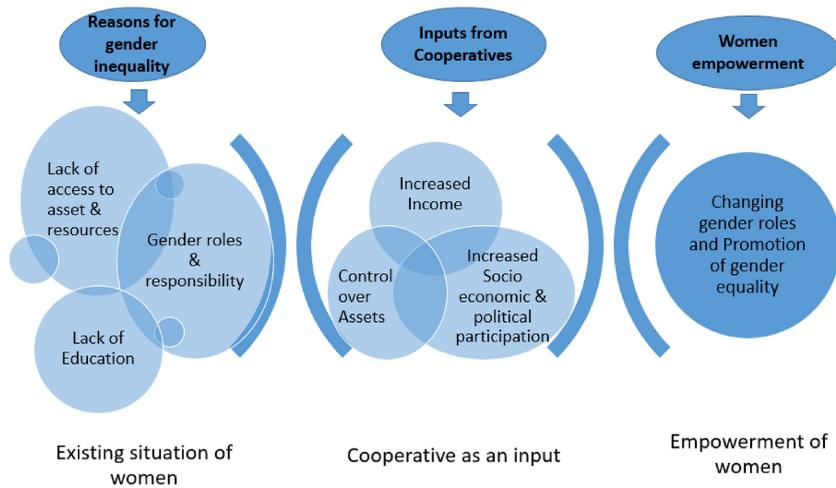


Figure 3.
Framework for women empowerment through cooperative

for operations related to SHG activities. They were opposed by their family members, and these women very clearly stated that

If we are not supposed to go for bank-related work we will not travel for selling vegetables and other agro products too.

This was the end of all arguments on this issue, and women continued to operate the bank accounts. This was a clear example of changing gender roles. Earlier, going to the bank was considered as the job of men, but, with the introduction of SHG, the roles and responsibilities have shifted to women. In the similar examples of changing roles and responsibilities in one of the visits to Yavatmal and Thane district of Maharashtra, it was noted that SHG has helped in changing the roles and responsibilities of women and have empowered them. They have broken the social taboo and were running tractors and using farming-related tools. They have also started agro-service centres which are only-women run, and even the material is sold only to women. No men are allowed to come and purchase the material from the shop (Bharti, 2020). Running a tractor and using farming-related tools are always considered men's job. The women of this village have changed this perception by using machine and equipment. However, literature criticized this approach, as this increases the burden on women. However, women are found happy even with this burden because they gain their own identity. In many cases, they can start their enterprise and becoming employers rather than becoming an employee. These initiatives have helped women gain control over assets and have helped in increasing their participation in society. This led to an increase in their self-confidence, and they felt empowered.

Cooperatives have also helped women in increasing their say in decision-making in households. Earlier, the responsibility of bringing money at home lied with women. But with the evolution of SHG, it has changed, and now women are primarily responsible for bringing money home. In this way, they started questioning the purpose of money being used. In the early years of SHG, women had to face a lot of resistance from family members, but soon the family members also realized the importance of women and have started accepting the change. In another interaction at Thane district, a woman cited

Now we are responsible for getting money for any emergencies. We will not get loans for liquor of our males. We assure you that whatever loan is taken is used for income-generating purposes, else from where we will submit the instalment of the loan. This has also reduced the consumption of alcohol among males, and we are happy for it.

This is another example of women gaining access to resources because of collectives. Field experiences have suggested that women have taken initiatives for dealing with various social issues like liquor abuse and domestic violence and have succeeded in controlling these social evils. There is evidence where males engaging in domestic violence were called in SHG or cluster meetings and were embarrassed for doing such activities. Looking at the women in SHG and other collectives, women are considered as better clients by many organizations. There are only women-run banks which are now existing. Bhartiya Mahila Bank was started in Mumbai in 2013. In a small village of Satara district of Maharashtra, Mann Deshi Bank was started to provide financial support to women entrepreneurs. In the later stages of evolution of SHG, various examples were seen where women have been leaders at the panchayat level and above. Informally too some of the SHG members are recognized as informal leaders of the community and are contacted for various issues by the members. There are numerous examples from the field where cooperation among formal as well as the informal form has helped in empowering women. In one of the interactions at Yavatmal, SHG members said that

I feel good when any didi comes to me and ask for any help for their problems. They come to me because they trust me. I am happy to help them with the solution.

The empowerment brought by cooperatives is a form of empowerment theory which emphasizes that empowerment is the result of gaining power and access to resources. Historically, women were denied access to resources. Microfinance and cooperative models ensured that access to resources remains with women. For example, if an asset needs to be purchased with a loan from SHG, it should be in the name of SHG members only. This kind of norms and rules ensured that women gain access to resources, and in the process are empowered. The findings of this study are supported by theory as well as earlier research. Economic modernity theory believed that economic independence is the key to women empowerment. *Mayoux (2000)* and *Kabeer (2009)* strongly advocated that economic independence can help women gain access to resources. Access to resources will further lead women participation in society as well as in family. This helps in increasing their self-confidence and further lead to women empowerment.

Box 1. Case study of women empowerment through economic activity

Kanchan Torkar is a young female micro entrepreneur aged 27 years in the Medankarwadi village of Khed Taluka in Pune. Her village is near the industrial area of Chakan. This story tells how a micro entrepreneur has been able identify the market and to tap the growing market. Initially, she was doing a business of making flour. The income was not sufficient to run her family. To support her family income, she started working part-time in a chapatti-making unit in her village. This unit was supplying chapattis in the nearby industries. Kanchan was able to make 2500 chapattis in a single day. She identified the growing need of chapattis in the nearby areas and decided to start her own unit. With financial support from the organization, she started a chapatti-making unit in the year 2008. Now, she is providing employment to 4 women members who are working part-time to help her in day-to-day activities in the unit. At present, she is able to earn about Rs. 15,000/- per month. As an expansion plan, she wants to increase the sales volume in the near future. She was supported by one of SHG federation and gained confidence to start this business because of their support.

5. Conclusion

Rural cooperatives, SHG and other community-based organizations are playing a crucial role in poverty eradication. However, gender equality needs to be promoted to realize the benefits of cooperatives. Given the right environment and support, cooperatives can play a major role in promoting women's equality and empowerment. Cooperatives can respond to both women's practical and strategic needs. Many organizations are adopting SHG as a tool to promote women empowerment through cooperatives and collectives. In this way, we can see that women's empowerment is a stage-wise process. It requires a properly developed strategy. Cooperatives and collectives have been able to empower women by giving them access to resources. Microfinance has also emerged as an important area of research in this field. It has a lot of potential to help in the process of women empowerment. As economic modernity theory believes, economic independence can kick-start the process of women empowerment by giving them a voice. The power of collectives is also reflected in the way women participate in the decision-making process of groups and later in their family as well as society.

Although promoting cooperative organizations by women for women is a good strategy for self-empowerment, but it has political, social and cultural challenges. A proper strategy is needed to deal with these challenges to get the benefits of cooperatives for women empowerment. Another precaution organizations should take is that they should not increase the burden on women. A balanced approach needs to be adopted for women empowerment.

6. Implications, limitations and future directions for research

Women empowerment is a complex phenomenon. It will require structural change in the societal norms. Women empowerment has been looked at by various scholars in various ways. However, some scholars have argued that economic freedom can be an important step towards women empowerment. Economic empowerment leads to access to resources, which, in turn, lead to women empowerment. This paper has tried to identify the research trends in this area. It reflected that microfinance and other collectives have emerged as important dimensions of research in the areas of women empowerment. Microfinance, as well as other collectives, relied on the principle of social capital to help women empowerment. The field observations also supported the findings that cooperatives and collectives help in women empowerment. Findings of this study will be helpful for the academicians as well as practitioners.

The limitation of this study is that we adopted a qualitative approach. However, the first-stage findings of this paper indicated that the qualitative approach-based study is one of the important emerging areas of research. A large-scale quantitative study will be helpful in validating the findings of this study. Studies adopting mixed method research will also help in validating the findings of this study. In addition to that case, studies on how organizations have adopted collective models to empower women will also be useful for this domain.

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