# **Involvement of Youth and Women in Cooperatives**

Anil Kumar Tiwary 1

Cooperation has been accepted as an instrument of democratic planning and an important medium for the regeneration of the country's socio-economic life. The main purpose of the cooperation in India is to help the helpless and the weak. According to Dr. William King, "Let those who cannot see any further, look to cooperative as protection for themselves and their families." It was always treated as an instrument of economic change with social justice.

#### **Cooperative for Women**

The struggle of women to achieve equality with men in social, political and economic field is now nearly worldwide. Women constitute two third to three fourth of the agricultural labour force in much of the world and a vital part of economic life everywhere, although their contribution are rarely recognized and the return they get is almost negligible compared to their male counter parts.

While in theory the cooperatives are open to one and all, one man one vote is a fundamental principle of cooperation often this principle has been applied literally with women being excluded from meaningful participation alongside men in cooperatives.

Even if, there is a high percentage of female members their representation in administration, Board of Management and Management Committee is negligible. With the intention of involving women in the present cooperative movement, educating them, widening their mental horizon and giving them equal status in the society, the following types of cooperatives are the area where involvement of women is sought to be made like Dairy Cooperatives, Household Cooperatives, Oil Seed Cooperatives, Education Cooperatives, Housing Cooperatives, Weavers Cooperatives etc. About 85% women are employed in dairy sector. Women handle most of the productive aspects of animal care like watering, cleaning, milking and collecting of fodder and feeding.

# Youth and Cooperatives

The subject of youth and cooperatives is one that is off and on referred to, sometimes with anxiety and concern, sometimes with complacency or indifference, in various cooperatives and other forum. We always heard that youth are not interested in cooperatives, there should be more youth in our cooperatives both as members and as policy makers. Infact, activities based on cooperatives are a good source of employment for youth both men and women.

 $<sup>^{\</sup>mathrm{1}}$  Faculty Member, Vaikunth Mehta National Institute of Cooperative Management, Pune-7

Hence, the need of the hour is to introduce cooperatives in school and university curriculum. Cooperatives are voluntary organisations and the youth are free to join if they are really interested. According to U.N. projections in relation to youth, it has been shown that within the next 25 years the world youth population will increase by an average of 60% with the increase in the developing countries approximately 80%. That is why U. N. had declared 1985 as the "International year of youth" to focus attention on the need for priority action in this sector. Hence, Cooperatives who generally play an important role in the process of national development must take into notice these development and evolve strategies which will enable them to harness the resources available through youth and to provide cooperative solutions to the problems faced by youth both men and women.

#### Such attempt will come up with following objectives

- i) To examine the problems of youth and to exchange experience in regard to various efforts made to find solution to the problems.
- ii) To examine the role of cooperative in respect to youth participation.
- iii) To identify strategies which will facilitate an integrated cooperative approach to the problems of youth and to work out guidelines to support cooperatives for finding solution.

Hence, undoubtly, cooperatives are considered an important vehicle for youth development in all over the world. There is a need to intensify efforts to communicate the benefits of cooperatives to young people. It is high time to include cooperative education in both formal and non formal education programmes.

# I) Involvement of Youth in Cooperatives

Too many young people are experiencing a dangerous mix of high unemployment, increased inactivity and precarious work, as well as persistently high working poverty. The cooperative form of enterprise provides young people a means to create their own employment, find jobs with enterprises that often align themselves with their own values, and participate as member owners of enterprises where their voice is heard.

# **II)** Youth Employment Crisis

In 2020, the estimated youth unemployment rate in India was at 23.75 percent. From last 12 years every year it has been increasing. This decent work deficit not only put young people at risk, but entire societies are at risk of seeing increasingly social conflicts and political unrest due to the lack of job

opportunities. Not only do underutilized young people incur significant losses by not fulfilling their potential, but this underutilization of young people in the labour market can trigger a vicious circle of intergenerational poverty and social exclusion.

Young people face specific challenges in entering the work force. Their lack of professional experience may plunge them into the "experience trap". They are unable to get a job, and so they are unable to gain professional experience that would allow to get a job. During economic downturns, young people can be the last to be hired (due to lack of experience) and the first to be dismissed (due to lack of tenure), on the basis of the 'last in, first out' principle.

Inadequate quality and relevance of education and training can strongly affect the length and quality for school-to-work transition of young people. The lack of alignment between the education system and the needs of employers generate a mismatch between supply and demand of labour. Consequently, young people struggle to find a job that suits their qualifications, and employers fail to recruit the graduates with the right skills set. In developing economies where 87 per cent of the world's youth live, often underemployed and working in the informal economy under poor conditions, the challenge is also to improve the quality of jobs available to them in addition to generating new employment opportunities. Girls and young women are often particularly disadvantaged, and although gender gaps in education are narrowing, in most regions these gains in educational attainment have not translated into equal opportunities in the labour market.

# The Cooperative Option

Cooperatives are principle-based enterprises that put people, rather than the pursuit of profit at the centre of their business. Because of this they follow a broader set of values than those associated purely with making a profit-namely self-help, self-responsibility, democracy, equality, equity and solidarity. The democratic nature of the cooperative enterprise encourages participation, broadens ownership and fosters empowerment of youth. Indeed, young people often cite that it is the cooperative values and principles that make cooperatives attractive to them both a means to create their own enterprises or as a potential employer who will provide them "decent work".

# I) Employment Opportunities in Cooperatives Worldwide

It is estimated that cooperatives provide 100 million jobs world-wide. Although the exact proportion of youth in this total is difficult to determine, cooperatives are clearly a significant source of employment creation.

The cooperative model of enterprise contributes to youth employment not by only providing salaried employment, but also facilitating job creation through self-employment. The model lends itself to both rural and urban areas and for persons of all academic and skill levels including recent graduates who have limited prospects of finding jobs.

For those seeking salaried employment, it is particularly attractive in countries where young people entering the job market seek work that responds to both their economic needs, but also to their desire to work in business that are responsive to people's needs, embrace democratic practices in workplace and are responsible enterprises.

For those that are looking to start a business, cooperatives enable young people to pool often limited financial resources with knowledge in an enterprise that can respond to nearly every need and productive activity. The cooperative form of enterprise is an option for young people as it has low capital requirements, limited liability, and in cases where members are also employees, the flexibility of self-employment. This self-employment option is particularly important for young people to enter into the labour market when faced with problems of finding a first job due to lack of opportunities or lack of experience. Cooperatives also play a role in formalization of informal employment through collective voice and economies of scale and extension of social protection.

#### II) Accessible and affordable services

Cooperatives do not only provide jobs or entrepreneurship opportunities, but also essential services. Operating across the world in nearly all sectors of the economy, young people can benefit from accessible and affordable products and services that cooperatives offer for their members and the communities in which they operate, such as food and consumer retail, financial services, health and social care, housing, transport, communications, utilities, mobile phone and internet services. As members they also have the opportunity to influence the types of services available and terms on which they are offered.

One area of particular importance is access to finance for young people who wish to start their own business. In the Atmanirbhar Bharat Scheme recently floated by GOI, youth empowerment is the key to support the creation and growth of all forms of business by providing access to financial services including credit. Many have introduced specific services to cater to the needs of young people and young entrepreneurs to allow them to start, maintain and grow their enterprises-cooperative as well as other forms of business.

#### III) The way forward

The scale and impact of the current youth employment crisis on the future of young people and societies is a call for immediate action. While cooperatives are already playing a role in helping young people take their lives into own hands, there is great potential for further development. Jobs, affordable products and services, opportunities to start a business and the ability to have a voice in how enterprise not only perform economically, but also act within their communities, are possible through cooperative enterprises.

To enable young people to fully take advantage of the cooperative enterprise option, a number of challenges need to be addressed. In many countries cooperatives are not included in school curricula, and so young people do not have the opportunity to learn about the form of enterprise during their studies. Existing mainstream entrepreneurship education and business support services also neglect the cooperative model. Even when the cooperative form of business is introduced to potential members, promoters often underestimate the need for capacity building, business management skills, and specific training in cooperative governance. On the enabling environment front, existing policy and legislation continues to limit the formation and growth of cooperative enterprises. In the case of youth cooperatives, for example, the formation of school cooperatives can pose particular challenges when minimum age requirements to the formation of cooperatives are fixed.

Finally, cooperatives and cooperative promotional intuitions around the world run specific youth promotion programmes including summer camps and activities that introduce the concept of cooperation and cooperatives in an activity based setting. They are also working with ministries in charge of education to include the teaching of cooperatives in schools so that young people are aware of the different enterprise models that are available to them.

### **Women & Cooperatives**

Cooperatives being driven by women are often an ideal model and most suitable to be practiced. Development has to achieve what women themselves perceive to be of their interest. In the process people's empowerment and enrichment, cooperatives enable women to realize their potential, build self-confidence and lead lives of dignity and fulfilment are attained. It has been proved that cooperatives are the effective's tool to attain collective goal, women come together for a common cause to raise and manage resource for the benefit of the lives-both economically, socially and for the welfare of their family.

### Forms of Women's Empowerment through Cooperatives

- A) Economic Empowerment: Cooperatives facilitate economic empowerment through access to economic resources and opportunities including jobs, financial services such as credit, productive assets, development skills and market information. Due to economic empowerment women participate, contribute and benefit from development process which recognizes their contribution, respect their dignity and make it possible to negotiate a fair distribution of the benefits of development.
- **B)** Increased Well Being: Economic empowered women contribute to the well-being of their families and their husband and are in position to raise income through entrepreneurship. An increase in income is utilized towards improving the family wellbeing.
- C) Social and Political Empowerment: As a consequence of economic empowerment women increase confidence and are be in a position to raise their voices, make choices and be able to contribute in social and political matters that affect their daily lives.

#### **Involvement Strategy**

- Sensitize cooperative leaders to grasp the complexity of women's issues.
- Mainstream gender analysis in all aspects of cooperatives.
- Establish "gender equality committees" or cells/units to identify genderrelated problems, develop gender awareness trainings and capacity building.
- Increase the membership of women and youth in co-operatives particularly on the board.
- National census/organizations/networks to support in collecting gender disaggregated data.
- Partner with cooperatives for actualizing UN Sustainable Development Goals (SDGs).
- Track equality indicators such as women's participation in governance, management membership, asset ownership and income parity on an on-going basis to ensure accountability.
- Support cooperatives to face challenges of the open market economy, globalization and technological change.
- Recognize cooperatives as a legitimate form of business (e.g. include and cooperative model in educational curricula and entrepreneurship training programs.)

#### **Bottlenecks and Challenges to Overcome**

The response to the section on bottlenecks and challenges was quite relevant with respect to the insights into women's participation in cooperatives. The major obstacles to women's participation cited were:

- Limited access to education, technical skill, training etc.
- Socio-economic norms and domestic responsibility stereotype emerge as another major challenge.
- Other impediments raised were lack of emphasis on women's participation perse, lack of provisions in the bye-laws of cooperatives, cultural barriers, patriarchy, lack of confidence, etc.
- Some challenges for women's participation were lack of national organisations, full time staff, project funding, low emphasis on women's participation in development, motivating women to participate in decision making, breaking social by orthodox stereotypes and to compete with men for managerial positions in male dominated offices.
- Women were also not able to seize opportunities provided by cooperative structures due to their lack of access to certain types of resources, i.e. production inputs, credit, land or educational level often much less than men or awareness of cooperative structures and their activities.
- Often business experience is very limited for women and does not provide the background to participate in cooperatives.
- Often excluded by support structures that provide marketing technology and other productive resources.

# Suggestions for involvement of youth and women in cooperatives:

- Activities based linkages of women dominated SHGs in different types of societies.
- Providing internship, opportunities to educating youth in cooperative Institutions, for their early orientation and understanding of cooperatives.
- Initiation for awareness and sensitization in rural households for gender equality and providing opportunities for economic participation to women as like male.
- Share Capital contribution through subsidy motivation by the Centre and State Govt. for women and youth to become members of different types of cooperative societies.

- Provisioning and highlighting of a credit portfolio exclusively maintained by credit for women and youth for Rural Start-up and Self-employment Institutions like cooperatives, DCCBs and PACS.
- Compulsory establishment of "Consumer Cooperative Stores" in Universities and Colleges to promote goodwill of cooperative in educating women and youth.
- "Cooperative Education Camp" may be organized at the block and village level through NCUI's Field Projects to convulse rural women and youth in cooperative means of livelihood.

#### **Conclusions:**

Women and youth still to be focused for conceptualize them to play a significant role in the Indian economy through cooperative means of economic activities. Now, with formation of Ministry of Cooperation by GoI its high time to ensure outreach to the members and involve them positively in various types of cooperative institutions already formed and functioning for survival and progress of such institutions as well members. As we know, unemployment challenges are enormous for rural youth and women considering social and cultural impediment for women in rural India, Cooperatives can become crucial solution to address such challenges, through cooperative model of business activities.

