



# Invisible women's cooperatives in Gujarat empowering the marginalized

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## Introduction

In the simplest sense, when people come together and organize around a common goal, they form a cooperative. The common primary goal is usually economic. The savings and credit cooperatives of Gujarat is what the article is about.

Cooperatives came to existence and operated from 19<sup>th</sup> Century but the savings and credit cooperatives have become more popular in the last few decades and more so among the rural and urban economically deprived and socially marginalized communities. The article briefly examines the cooperatives initiated in 1990 beginning from the *nanu bhal* (small Bhal, *Bhal* in Gujarati means forehead where nothing grows) along the town of Khambhat, coastal area in central west Gujarat and later on spread over Gujarat especially among Dalit, Tribal and Muslim women.

This article highlights valuable contribution made by some of the savings and credit cooperatives (S&CCs) promoted and supported by the faith inspired social organisations among the Adivasis of Gujarat. These cooperatives of women emerged at different times beginning from early 1990s and have helped the women of the community and empowered them (Dabhi, Jimmy, 1999), (Canis, Arokiasamy, & Dabhi, 2012). These cooperatives and what they have contributed to the lives of their women have often remained invisible in the eyes of the main stream media, government agencies and other national and international organisations working for and with women including United Nations bodies. One of the reasons for their lack of recognition and invisibility I believe is that these women's groups and cooperatives do not have Godmothers and fathers, ex-bureaucrats and influential people supporting them. This article acknowledges their contribution and provides some visibility to the service these cooperatives and faith inspired organisations have offered in empowering the marginalized women.

## Cooperatives a long tradition in Gujarat

The cooperative movement in India was started by far-sighted colonial officials and later became an instrument of the development state in the post-Independence era, never really becoming a members driven popular movement. Gradually, the scope got extended beyond agricultural credit to cover numerous other activities including production, finance, marketing and processing in a wide range of sectors, as well as trading of several important farm products, consumer stores and housing. The scale of operations of cooperatives in India has grown enormously in this one hundred years. As the cooperatives have become central to government policy on rural credit, they have come to be entrenched power centres for doling out patronage, financial help and political support (Vaidyanathan, 2013). In 1951 the country, it is reported, had 1,81,000 cooperatives of all kinds with a total membership of 15.5 million. In 2007-08, according to the National Cooperative Union of India, there were some 1,50,000 primary credit cooperatives with a membership of 180 million, which disbursed over Rs.2,000 billion in that year. There were some 2,60,000

non-credit primary societies of all types with a reported membership of nearly 250 million and an annual turnover (in 2004-05) of approximately Rs.700 billion (Vaidyanathan, 2013).

There are various kinds of cooperatives from consumers to producing membership. Savings and credit cooperatives found support among the poor with limited income as economic activity and tangible form of social capital (Pastakia & Oza, 2011).

In the midst of riches and development in Gujarat poverty and social discrimination exists among some communities in Gujarat. Poverty and social discrimination are the effect as well as the cause that push women in the margins. Poverty, marginalization and discrimination are hence not only gendered, but also 'casteist' and religiously biased. A large population of Dalits, Adivasis and Muslims are poor, marginalized from the mainstream and discriminated in/excluded from positions of power in governance, management, judiciary and other state institutions. The state has paid mere lip service to eliminate marginalization by announcing some programmes and schemes without much political will and a lackluster implementation of recommendations of many of the commissions set up to work towards reducing discrimination and exploitation (Dabhi J. C., 2009).

Section 4 of the Indian Cooperative Societies Act of 1912 defines cooperatives as social and economic institutions and organizations formed by groups of persons to promote their own economic and social needs by means of a jointly owned, controlled, and used enterprise (Münkner, 2006). Under Article 246 of the Constitution of India, cooperation is recognized as a state subject. Varied attempts have been made to ensure that the cooperative societies are member-driven, vibrant and autonomous institutions (Vaidyanathan, 2013).

There are arguments to support cooperatives for example Smith insists, "The promotion of co-operatives should be considered as one of the pillars of national and international and social development" (Smith, 2004, p. 21). The ILO report maintained that cooperative members learn from each other, innovate together and, by increasing control over livelihoods, build up a sense of dignity that the experience of poverty destroys (ILO, 2003). In the era of globalization, following uncertainty arising from loss of jobs, marginalization and social exclusion, there has been a revival of interest in cooperatives all over the world as a means of coping with such pressures. Women are in the forefront of many of these initiatives. Values of self-help, mutuality, democracy and participation are still seen as the means to overcome the adverse impact of the market (Nair & Moolakkattu, 2015).

Some argue that cooperatives have become a tool for politics, wealth and corruption as well. Its growth has been, and continues to be, driven by government actions rather than as a mass grass-roots movement motivated by the basic ethos and spirit of cooperative enterprise. Those who control cooperative societies are locally powerful, with strong political affiliations. The political class as a whole, irrespective of party, are loath to dilute, let alone give up the power that they get to garner electoral support, reward their supporters and mobilize funds from their control of cooperatives. Under the existing regime, they are able to abuse this power brazenly and with impunity (Vaidyanathan, 2013).

And yet these cooperatives small in size compare to some of the huge cooperatives and their federation with political connections, doing tremendous good at the grassroots. Many of the cooperatives have been major sources of credit but not to the people in margins, women in particular. The savings and credit (microfinance efforts) have appeal to women because they have access to these cooperatives and access to much needed credit for household needs without much paper work and bureaucratic hassles.

### **Cooperatives in Gujarat by faith inspired organisations,**

The data is gathered from a few cooperatives in Gujarat mainly of the Adivasi and those catering to the Adivasi community at the Block level. Data was requested from about 10 cooperatives covering the Adivasi belt of Gujarat but data was received from 7 cooperatives only.

These cooperatives were helped by a Not for Profit organisation called Human Development and Research Centre, formally called Behavioural Science Centre, located at St. Xavier's College campus, Ahmedabad, Gujarat. The Centre in the early 1990 visited Bangladesh and got some information from the Bangladesh

Rural Advancement Committee (BRAC) and Grameen Bank supported micro-finance. It also made some inquiry in Gujarat Self Employed Women's Association (SEVA) model of self-help group. The Self Help group model existed then and was promoted by some groups in Gujarat and elsewhere. The information gathered and studied found that these models helped women but may not be adequately suited to the situation of the Dalit communities of Bhal (area along Bay of Khambhat) where the Centre worked. The Centre's vision of power in the hands of women and not outsiders deter them from adapting those models of structures and functioning.

The Bhal consists of *varna*-caste ridden villages and communities. The Centre had lost 4 of its village leaders in the brutal attack, by a dominant caste, on the Dalit hamlet of Golana village in 1986 (Narrain & Uma, 2017).

The Centre's reflection and analysis showed that the microfinance that suited the Dalit women of the area was the savings and credit cooperative model. These cooperatives were thought of as one of the ways of women's empowerment, reducing poverty as argued by Datta (Datta, 2003), cooperatives model of organisations that will challenge the caste and gender discrimination in the area and bring about social transformation (Dabhi, Jimmy, 2004). The important aspects of this analysis were –

- 1) An economic enterprise which enhances the economic status of women and community and reduces dependence on the dominant castes for livelihood. Economic dependency contributed to servitude which led to economic and sexual exploitation, and bonded labour type of indebtedness.
- 2) The organisation form had to be a cooperative and not self-help group where the number of women in a group was limited. While the cooperative made room for a larger number of women members across villages and not just a small *falia* (street).
- 3) It had to be participatory and strong from bottom up. The village level savings and credit activity and participation had the potential to provide a stronger say from the bottom grassroots women.
- 4) The cooperative had the advantage of being large enough (including women from more than one village) so that even if one village membership collapsed or faced turmoil because of patriarchal, caste and class dynamics from men, the cooperative could withstand the adverse forces. The cooperative could not be overpoweringly large consisting of more than one district because then the sense of affinity and knowing the neighboring village women might be lost. In a large enterprise the danger of formality and 'sense of the unknown' increases; leading to loss of personal touch and human contact with other women. The largeness of the cooperative also might make consensus building among women difficult if not impossible.
- 5) The model of microfinance must be value based where grassroots participation, accountability and transparency are valued by members and adhered to in dealing with finance and decision making.
- 6) The ownership of the cooperative must be in the hands of Dalit women and therefore the executive committee (decision making body) must be from among the Dalit women.
- 7) The cooperative initially may not have literate and competent women from the community. Therefore it may hire other women or even men who are not from the Dalit community but they will have no decision making power. The city/outside wo/men may be associated with these cooperatives, they will be welcomed to help but at no point allowed to dominate and take over these cooperatives even with the best of intentions.

As we see from above what was deliberated was counter-culture to some of the existing cooperatives. The frame work challenged gender, caste, religious and rural/urban discrimination against women in particular.

The Daheda, Khambhat Taluka, women's cooperative was the first among a number of cooperatives which were promoted and inspired by the centre. In 2013, 29 such cooperatives of Gujarat were studied (Canis, Arokiasamy, & Dabhi, 2012). Many of these cooperatives were promoted and helped by faith inspired organisations specially those of women. The seven cooperatives mentioned here are part of the spread of these cooperatives.

These seven cooperatives are located in the south-east belt of Gujarat among the Adivasis. These cooperatives have been registered in the last decade. The youngest among them came to existence in 2020 and the oldest among these seven in 2007.

Gujarat has 14.8 % Adivasi (scheduled Tribes) population spread across districts. The above cooperatives are located in the districts populated by Adivasi (the districts of these seven cooperatives are marked in bold).

District wise overall and tribal population in Gujarat				
No.	District	Total Population	ST Population	ST Population (in%)
1	<b>The Dangs</b>	228,291	216,073	94.7
2	<b>Tapi</b>	807,022	679,320	84.2
3	<b>Narmada</b>	590,297	481,392	81.6
4	Chhotaudepur*	1,071,831	837,963	78.2
5	Dohad	2,127,086	1,580,850	74.3
6	Valsad	1,705,678	902,794	52.9
7	<b>Navsari</b>	1,329,672	639,659	48.1
8	Bharuch	1,551,019	488,194	31.5
9	<b>Panch Mahals</b>	2,390,776	721,604	30.2
10	Vadodara	4,165,626	1,149,901	27.6
11	Sabar Kantha	2,428,589	542,156	22.3
12	<b>Aravalli*</b>	954,384	211,488	22.2
13	Surat	6,081,322	856,952	14.1
14	Banas Kantha	2,228,743	-	-
13	Porbandar	585,449	13,039	2.2
14	Junagadh	2,743,082	55,571	2.0
15	Kheda	2,299,885	40,336	1.8
16	Gandhinagar	1,391,753	18,204	1.3
17	Ahmadabad	7214225	89,138	1.2
18	Surendranagar	1,756,268	21,453	1.2
19	Anand	2,092,745	24,824	1.2
20	Kachchh	2,092,371	24,228	1.2
21	Jamnagar	2,160,119	24,187	1.1
22	Patan	1,343,734	13,303	1.0
23	Rajkot	3,804,558	24,017	0.6
24	Amreli	1,514,190	7,322	0.5
25	Mahesana	2,035,064	9,392	0.5
26	Bhavnagar	2,880,365	9,110	0.3
<b>Gujarat</b>		<b>60,439,692</b>	<b>8,917,174</b>	<b>14.8</b>
*The newly formed tribal dominant districts, Chhotaudepur and Aravalli, are extracts from Vadodara and Banaskantha respectively.				

New data of Banaskantha (after Aravalli extraction) not available. All data as per census 2011.



Sr. No	Cooperatives	Total women members	Total savings 2019-2020	Amount of loans given 2019-20	No of women - loans given to 2019-20	Total amount of loan repayment for 2018-2019	Average total defaulters in last 3 years (in percentage or total number of women)
1	cooperative of Unai-Navsari Dist.	632	₹ 1,255,673.00	₹ 491,800.00	44	₹ 34,000.00	
2	cooperative of Dolvan-Tapi Dist.	598	₹ 1,326,580.00	NA	Loans not given yet	NA	NA
3	cooperative of Unai-Subir-Dangs Dist.	794	₹ 910,652.00	₹ 871,500.00	82	₹ 262,990.00	20
4	cooperative of Jambughoda-Panchmahal Dist.	425	₹ 320,073.00	₹ 590,400.00	59	₹ 110,500.00	4
5	cooperative of Nandod-Narmada Dist.	3268	₹ 10,100,225.00	₹ 5,560,700.00	160	₹ 1,846,700.00	10%
6	cooperative of Megharaj-Aravali Dist.	702	₹ 3,318,197.00	₹ 1,682,100.00	105	₹ 813,300.00	0
7	cooperative of Mankaroda-Bhiloda, Aravali Dist.	3429	₹ 14,698,851.00	₹ 38,916,400.00	970	₹ 15,617,588.00	25%
8	Cooperative of Thasra Taluka, Kheda Dist.	1053	10,04,499	20,45,000	90	14,12,700	0
			<b>₹ 31,930,251.00</b>	<b>₹ 48,112,900.00</b>	2538666	<b>₹ 18,651,078.00</b>	

Sr. No	Name of the Cooperative	Date of Registration and Registration Number	District/ Gujarat	Communities the members belong to	Either average percentage/numbers of new/left members in last 3 years	Total women members
1	Shri Nari Shakti Mahila Vikas Bachat ane Dhiran Sahakari Mandli. Ltd.Unai	Dated:- 01/03/2016 Registration No:- SA -.6669	Navsari	Tribals	3 Members	632
2	Shri Sarvodaya Mahila Vikas Bachat ane Dhiran Sahakari Mandli. Ltd. Dolvan	Dated:- 07/01/2020 Registration No:- TAPI /45722	Dolvan/ Tapi	Tribals	1 Member dead.	598
3	Shri Subir Vibhag Dang Adivasi Mahila Bachat ane Dhiran Sahakari Mandli. Ltd. Subir	Date: 19/02/2014; Registration No:- DNGBH - 6851	Subir/ Dang	Tribals	7 Member dead.	794
4	The Jambughoda Taluka Mahila Bachat ane Dhiran Sahakari Mandli Ltd. Narukot	Date: 31/07/2017; Registration No:- GDR /.SE-44535	Jambughoda/ Panchmahal	Bariya(OBC)-228, Rathva(ST)-110, Nayak(ST)-87	New Members -22, Left- 20	425
5	The Nandod Taluka Adivasi Mahila Bachat ane Dhiran Sahakari Mandli Ltd.	Dated:18/9/2009 RG.N.M.D. SE.38879/18/09/2009	Narmada	Tribals	New Members: 422, Left : 7	3268
6	The Jivandeep Mahila Bachat ane Diran Sahkari Mandli ltd. Meghraj	Date: 09/06/2014; Registration No:- ARV/SE42000	Arvalli	Tribals	38% New members entered from 2017 to March 2020 5% left in past 3 years.	702
7	Shree Adivasi Mahila Bachat ane DhiranSahkari Mandali Mankaroda,Bhiloda.	Date:30/08/2007 Registration No:- 37878	Arvalli	Tribals	New Members:1826 Left : 36	3429

8	Shree Thasra Taluka Sahayak Mahila Bachat Ane Dhiran Sahakari Mandali	31/12/2011	Kheda	Dalit, Tribal, Muslim, OBC and General	25 new members 10 left.	1053
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## What have they achieved?

Achievements in a consumer culture may be looked at from the profit and material gain. For these women of the cooperatives, it is more than mere profit and financial gain. What they have sighted as achievements can be placed in three major components, economic, social and political.

### Economic empowerment

The Opportunity to save and have access to credit are important aspects of household economy. In a patriarchal society women have dual responsibilities, contribute to household earning as well as be the home makers. Yet they cannot have their own savings and thus women carry out this exercise of saving some money from what they receive for household expenses hidden from the men folk of the family.

Saving is not a new concept for women but institutionalized savings and credit, having their own identity and having economic ownership have been a big boost for their self-image and pride.

This savings activity is no more hidden but open to the public and the advantages are obvious to women and men in the community. Their membership (having their own savings account and passbook) and participation in the cooperative are experienced as economic freedom. It is a blessing they say that loans from our cooperative are available without much paper works and lengthy procedure.

Another huge achievement is the freedom from the harassment and exploitation of the local money lenders. Many women freed themselves from high interest rates and never ending indebtedness. The economic empowerment has resulted in a few women engaged in income generating activities such as small vegetables and grocery shops, purchase of milk yielding animals, setting up organic kitchen gardens, etc. Besides their unpaid-work women are able to help economically in the household. Some of the women have accessed loans to extend, repair and build houses. There are women who have used the credit for education and health of their children especially girl children.

Women to some extent have learned to more methodically plan their income expenses and give a few tips on finance management to their men folk. With the information shared by cooperatives on various subject matters the members have been able to bring about some change in the farming methods.

The cooperative from Narmada district informed that in the last 8 years the Cooperative has given loans worth four crores and four lakhs of rupees to their women and thus to the Adivasi community. This transaction has saved nearly one crore of rupees which otherwise would have gone in paying exuberant interest to money lenders. In the same cooperative they gave scholarship to girls who have scored more than 65 % in class 12<sup>th</sup> as well as loans for education are made available at a low interest rate. The same cooperative has set up a scheme by which the family of a deceased member receives ₹ 5,000/- immediately at the time of death.

### Women centric microfinance leading to Social empowerment

There are various sources to power. Beside social status and political influence, ownership of productive assets, availability of finance are some of these sources. In a limited way but across these cooperatives women have experienced economic ownership, freedom from indebtedness and benefits of access to credit. It has enhanced their social status with and outside the family. Women have carved out their own identity beyond 'so and so's wife, daughter-in-law or mother'. She is recognized by her name and a member of the cooperative. The cooperative has helped assert women's agency and make use of power to empower themselves and others, not only economically but socially and politically.

The Cooperative being an organisation provides organizational power to women where a woman is not just an individual but a member of the group which gradually is gaining economic power and social credibility in the community. The cooperative has provided a platform where they participate as equals and without fear of unnecessary interference from men. The platform provides the power of numbers but also information and knowledge these women did not have before. Knowledge is power, the theory has become a lived experience for these women. This power also has diminished the fear women entertained of the 'elders' and the *samaj* (community council). This in some cases has manifested itself in women taking up

campaigns against witch-craft, wife beating, child marriage and other superstitious practices in their area. A few customs among Adivasi communities on the occasion of cutting of baby-hair and death in the community are surrounded with offering of a piece of cloth to the baby and placing of a piece of newly bought cloth on the dead body to be buried. Some women have challenged this huge waste showing the deteriorating economics of it all. A few families have ceased to practice these customs and gradually others are trying to follow suit.

Awareness training organised through the cooperatives have helped women to realise their entitlements. Some women members have taken the initiative to ensure quality implementation of mid-day meals in the villages. With respect to the Right to Education (RTE) the women try to ensure that parents become aware of the importance of education and send their children to school. These women move around in their respective villages ensuring proper functioning of *Angadwadis*. In such awareness programmes women talk about gender equality in the family and thus insist on equality and respect for girls and boys in the family.

A few of the women have gone out of their way to report the health concerns of the village at the block and district health departments resulting in visits and some action by the health departments. The same has happened in some villages with issues concerning agriculture ensuring mobilization of some government schemes for the villages around. Some social customs and competitive, show off, expenditure has increased indebtedness and sometime sale or hypothecation of agricultural land of individuals. The cooperative has been instrumental in creating awareness in these matters.

The women's organizational power has played a role in women claiming their rightful space in exercising leadership in public fora, confront corruption in the village and misbehaviour from some police. The strength of the organisation has helped build network and alliances.

### **Political empowerment**

Cooperatives are not political entities but individuals and organisations do have their own politics and engage in politics. Politics has to do with use of power to make decisions affecting individuals, groups and organisations. Politics thus is the use of power exercised in decision making about nature of relationship, access and control over people and resources. The Women's cooperatives have in some degree and scale weakened the privileges of hierarchy within and outside the family. In a patriarchal society the women have been able to negotiate their right over family and public resources.

The physical manifestation of the power dynamics is in their participation in *panchayat* and *gramsabha* meetings, standing for *Sarpanch* and taluka *panchayat* elections and being elected to those positions. The political empowerment is seen in the realization of various government schemes and entitlements such as - right to work, right to food, right to education for their children, etc. The power is also exercised in confronting government officials at village, taluka and district level who they perceive as exasperating.

The local politicians have seen the number strength of the cooperatives and try to entice the cooperative members to be favorable to the party they represent. The women have realised the power they wield and this has helped them to free themselves from the shackles of fears they had of these men. A few women have been elected to the positions of *Sarpanch* and Taluka and Jilla delegates. A few have been selected as *Anganwadi* and *Asha* workers. These positions have given them public recognition not only individually but to the cooperative as well. The women have gained confidence to represent their issues and village issues to the authority and assert their rights. In the Narmada cooperative these women have even called the government claim a bluff with regards to 100% toilet construction with their own survey forcing the government agency to actually start construction of toilets in a number of villages.

Since these cooperatives have Adivasi women members they have gained greater awareness of their rights and some of them have become aware of Panchayat Extension of Scheduled Area (PESA) Act and the government's reluctance to implement the same in some areas. A few of the women from these cooperatives play active role in using right to education and activating School management committees. The cooperative members have taken some initiatives in supervising mid-day meal, public distribution service (PDS) and

improve their functioning. In the Narmada cooperative the women have managed to access old age pension and gas connection in 20 villages through the government scheme in the rural area.

The cooperative has helped these women face not only macro politics but also micro politics at home by negotiating power and decision making. They have succeeded in some degree to influence village and taluka panchayats in addressing difficulties and challenges faced by women and the community at large. The cooperatives have provided them leverage to challenge power equations, power relationships in family, community and in village governance.

## Challenges

These women cooperatives have their own challenges and difficulties to face. Being an economic entity compliance with cooperative laws is not easy for some of these cooperatives. There are bureaucratic hurdles and things become more difficult when the officials dealing with these laws are almost all males, not sensitive to these women who have very little formal education and often lack experience of financial and management know how. Thanks to some of the women from the faith inspired organisations who support, train them and continue to do hand-holding.

Getting their finances audited and their records maintained systematically are challenges they constantly face. They have introduced computers but many of these women are new to the digital technology and account keeping.

Increasing their numbers, regular savings and timely repayments of loans are challenges these cooperatives have to face on a regular basis.

The village politics and patriarchal egoism, family conflicts spill over in women's cooperatives. Listening, negotiating and supporting women helps them wade through some of these challenges. The lure of fake financial companies operating in the area affect the cooperative functioning. The *Sakhi mandals* (self-help groups) promoted by the government are more of a hindrance than help to the cooperative modus operandi. The stamp duty for securing loans from the cooperative is very high and they wish the government was more understanding towards these women cooperatives.

## What are the expectations of these cooperatives?

These women's expectations are very contextual and often immediate. They want to strengthen their cooperatives by increase of women members and savings so that they can reach out to many more women in providing credits.

A few of the cooperatives have an ambition of reaching their membership to 10,000 women.

These cooperatives also have the desire to do more towards social emancipation of women in the area.

## Conclusion

As discussed, from the data provided, these cooperatives, in their own limited way, have empowered their women and other women in the community. Yet like a few other cooperatives in Gujarat they do not enjoy visibility and support from national and international agencies. They are invisible and yet have provided vision and a way forward to their rural Adivasi women and communities.

These cooperatives with the support of the women of these faith inspired organisations in rural areas have empowered themselves under these savings and credit cooperative enterprise. The empowerment is seen in the following:

There are instances where women have gained identity. Women have gained respect within their families and communities.

Women have shown self-confidence, they are brave and are able to speak their mind freely. They have realised their power and rights and have learnt to face officials, police and politicians when the need arises. They have become more responsible and responsive to the needs of their Adivasi women and community.

Cooperatives have been instrumental in enhancing their social standing and earned respect in society through increased saving and transparent management.

The credit from the cooperatives have helped women to better their lives in terms of better education for their children and accessing health care.

The attitude of a large section of society not recognizing the unpaid work of these women and the contribution of these women in development also reflects the invisibility and lack of recognition of these cooperatives by the main stream media, agencies and organisations.

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