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Role of Cooperatives in Empowering Tribal Women - Case study of Kinnaur District of Himachal Pradesh

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Abstract

This study examines the transformative role of cooperatives and self-help groups in addressing the "double disadvantage" of gender and tribal identity among women in Kinnaur, Himachal Pradesh. The findings of mixed ethnographic fieldwork from 35 villages reveal how collective action via Geographical Indication recognition, specifically of Kinnauri Shawl, Chulli Oil, and Kala Zeera, plays out in terms of women's empowerment. 80% of the respondents stated that their incomes had grown exponentially; at the same time, new gendered roles and expectations have emerged within the household and the local economy. Using feminist standpoint theory to analyse data from 165 respondents, the article demonstrates that such institutions have been used as instruments of grassroots entrepreneurship and participatory governance. However, the study also identifies persistent issues in market citizenship and infrastructure deficits. Finally, the paper recommends a policy focus on climate-resilient cooperative logistics and the institutionalisation of Panchayat cooperative convergence for sustainable inclusive development in Scheduled Areas.

Keywords: Cooperatives, Self-help groups, Tribal women; Geographical indications; Kinnaur; empowerment; Chulli oil; Kala zeera

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Introduction

" अल्पानाम् अपि वस्तूनाम्, संहतिः कार्यं साधिका" (even small things or limited resources, when united, can achieve significant results) - *Hitopadeśa, Mitra-lābha*, v. 35/36

The word 'cooperation' is derived from the Latin word 'COOPERARI', which means working together. Cooperation is a way of

living, a philosophy of life, and an essential foundation for human civilization. In fact, cooperation is a principle that is as old as human society. Cooperatives, today, are perceived as a concept connected with liberal, socialist, and communitarian ideas. The cooperative movement is one of the most prominent and active social movements in the

21st century. Members of a cooperative come together for their mutual benefit in various activities, such as rotating savings and credit, to general economic activities. It provide urban and rural populations with financial services, mobilize savings, and grant loans to members for various purposes at affordable interest rates. The basic philosophy of the cooperative movement is all for one and one for all. Its motto is unity in diversity.

Ashtankar (2015) reported that "the cooperative sector in India is the largest in the world." Hence, the cooperative movement is one of the most powerful instruments of people's participation in community development. It is a highly suitable organizational form through which women can increase their economic self-reliance, social solidarity and self-confidence. Since cooperatives were formally registered in 1904, their primary objective has been the credit and loan requirements of agriculturists; after Independence, it was rural employment. SHGs have developed since the 1980s as women-oriented organizations linked to microfinance. The NRLM (2011) aims to increase their number to 10 crore members by 2025. According to the National Cooperative Database (NCD), India has 850,782 registered cooperatives (Ministry of Cooperation, 2025). In India, women constitute approximately 50 percent of the total human resources.

However, women are still in worse and poorer conditions and are more underprivileged than men, as they are subjected to many socio-economic and cultural constraints. They often have limited access to education, healthcare, land, credit, and decision-making power. Sen bluntly stated that "women are less likely to secure favorable outcomes for themselves in household decision-making processes. They

feel that their long-term security lies in subordinating their well-being to that of male authority figures." Women in need of empowerment are long overdue. They experience a "double disadvantage"—in addition to facing gender discrimination, they are also marginalized by their tribal identity.

This paper is about how tribal women navigate this terrain through collective institutions—cooperatives and women's self-help groups (SHGs)—and the emerging value regime of Geographical Indications (GIs). Kinnaur has three GI-tagged products with direct relevance to women's work: the Kinnauri Shawl (handloom weaving), Chulli Oil (wild apricot) and Kala Zeera (black cumin). These products bring together cultural skills, ecological knowledge, and the seasonal availability of labor. The promise of a GI is to protect the authenticity of the product while allowing a price premium to be charged for the identity of the product both in terms of place and method of production. However, the political question is Does GI protection actually empower women in the value chains or merely further enrich those who intermediate?

2 Objectives and Research Questions

This study aimed to achieve four related objectives. First, it sketches out the socio-economic situations of cooperatives and SHG members engaged in GI-linked livelihoods in Kinnaur. Second, it examines the reported changes in income related conditions and empowerment arising after joining collective institutions. Third, it examines the impacts of training, savings collectively, packaging and market linkage mechanisms on outcomes. Fourth, highlights the policy implications of collective enterprises for tribal women's development.

The study was based on three research questions: What is the socio-economic characteristics of the respondent? How do respondents evaluate livelihood and empowerment changes after joining cooperatives? How are they connected to training, coordination and production related to the GI?

3 Review of literature

The academic research on cooperatives provides evidence of its desired functions of minimizing the isolation of members, risk sharing, accessing services and increasing the power in negotiation. Furthermore, ILO has pointed out that cooperatives can create enabling spaces for women's employment, entrepreneurship and access to training programs. However, research on women's empowerment warns that empowerment cannot be one dimensional income generating. Kabeer's influential formulation links empowerment to the ability to make strategic life choices, while Batliwala prioritize the importance of consciousness, collective identity and structural transformation rather than mere inclusion in economic schemes (International Labour Organization 2015; Kabeer 2005; Batliwala 1994).

Xaxa point out that tribal women's experiences cannot be reduced to a single model of patriarchy because labor participation, customary practices and resource control vary across regions. In Kinnaur, women are visibly involved in weaving, orchard-related household labor, and processing activities; however, this does not necessarily guarantee equal control over land, marketing or final income. The literature on SHGs similarly shows that collective savings and credit improve access to capital, but transformative outcomes depend on skill

enhancement, institutional stability and access to viable markets (Xaxa 2004; Kondal 2014).

3.1: Tribal women and the "Double disadvantage"

A tribe has been defined by Majumdar and Madan (1961) as "a group of families bearing a common name, members of which occupy the same territory, speak the same language and observe certain taboos regarding marriage, profession or occupation and have developed a well cemented system of reciprocity and mutuality of obligations." Naik (1968) introduced other aspects such as economic backwardness, geographic isolation, common dialect and politically organized community panchayats. In 2011, India's population of scheduled tribes was 104.28 million (8.6% of the total population) (Office of the Registrar General and Census Commissioner, 2011a).

However, tribal communities are not monolithic. Kinnauri society differs significantly from the tribal formations of Jharkhand, Chhattisgarh and northeastern India. Historical evidences shows that Kinnaur falls under the Bushahr State and has been influenced by Tibetan Buddhism and Hindu beliefs. Its agro-pastoral economy organized around temperate horticulture differ it from forest-dependent tribal economies. These specificities are important for understanding how cooperative interventions interact with local gender norms. Xaxa (2004) observed that tribal women have mobility and economic participation as compared to their caste counterparts in plain areas but certain weaknesses exist among them including poor health and nutritional status, limited educational access and subjection to hardships during migration as laborers. The "double disadvantage" thesis that tribal women face

marginalization both as women and as members of tribal communities requires qualification: the nature of patriarchal constraints differs across tribal settings and generalizations can mask its local specificities.

In Kinnaur, field observations suggest a complex gender system. Women participate extensively in agricultural and horticultural labor including apple cultivation, which is the district's primary cash crop. They are centrally involved in livestock rearing and crucially in the production of GI tagged crafts Kinnauri shawls, Chulli oil and Kala Zeera. However, asset ownership patterns remain male dominated which means orchards and land are typically registered in men's names and women's earnings from craft production are often positioned as supplementary to male-controlled household income. This configuration high labor participation combined with limited asset control creates specific conditions for cooperative interventions: women may join SHGs to manage craft income collectively, but their ability to take participation into enhanced household decision-making authority depends on negotiations within existing gender hierarchies.

3.2: Why does India need a cooperative mechanism?

India's rural economy is characterized by dispersed producers who face three structural challenges. First, intermediation is extractive because the scale is monopolized upstream (inputs and credit) and downstream (procurement and retailing). Second, information is asymmetric i.e. producers know their labor and ecology and traders know the prices, standards, and access. Third, enforcement is expensive: contracts are less

effective when courts are far and the state monitors less capacity. Cooperatives are not a romantic alternative to markets; they can be viewed as one form of market making institution. By aggregating producers, price formation is made contestable. By internalizing monitoring, they ensure quality and repayment enforceable. By producing a collective balance sheet sometimes formally, often informally they create an instrument through which public schemes can be targeted without the state doing all the administrative work. This is an underappreciated fiscal logic in the literature. The Indian state is often described as 'welfare heavy.' However, much welfare fails because the last mile is administratively expensive. Cooperatives lower that expense by shifting some administrative labor onto members and local leaders, which is why they are attractive to governments, even when they rhetorically privilege private enterprises. The normative problem is obvious: cost shifting can lead to exploitation of the weak. The analytical point is sharper: the cooperative mechanism is a way of turning decentralized livelihoods into legible and governable units. In Kinnaur, this legibility is evident in GI-linked production. GI does not merely certify origin; it establishes a standard. Standards require constant monitoring to ensure compliance. Monitoring is costly for the state. Cooperatives and SHGs supply the monitoring function by coordinating the procurement of wool, organizing processing and packaging, and negotiating with traders and fairs. This results in a partial relocation of value-added to the district.

3.3: Self-Help Groups: From micro credit to empowerment

The SHG model, which gained popularity from the 1990s onward, represents both

continuity and departure from the cooperative tradition. SHGs were set up as voluntary groups of 10-20 members belonging to a common socio economic status (usually women), where the members save money together, share credit and share their livelihood problems. What made it attractive was the fact that the model has not much bureaucracy and the groups were being able to decide on their own lending terms and rates and grow from providing micro credit services to other services such as health, education and social issues.

The academic literature on SHGs has grown exponentially, producing findings that are both robust and contested. Gupta (1999) reported that micro-level financial schemes helped people "help themselves" by starting small income generating projects, with women constituting 94% of borrowers and recovery rates exceeding 97%. Active participation of rural women in the process of organizing, managing and implementing the programmes of SHGs was highlighted as the "alternative approach" to women's empowerment by Veluraj (2001). With regard to the coefficient of correlation between the attributes measured before and after the SHG membership, Yamuna (2007) had noted increase in the income, savings, value of its assets and household durables among the SHG participants in Coimbatore districts, whereas positive relations with the government departments and banking institutions were observed.

In a study carried out by Kondal (2014) with women SHG members in Andhra Pradesh, it was found that the SHGs developed self-confidence, self-reliance and economic capability with members becoming "more vocal and assertive on social and family issues." The study found positive impacts on

awareness of government programmes, loan policies, and schemes for women's development. Tanya Jakimow and Patrick Kilby (2006), adopting a more theoretically informed approach, explored the "unexplored potentials and challenges" of SHG programmes, arguing that past scenarios of women's subordination could be transformed through legitimate institutional support for self-empowerment processes.

However, the critical literature has identified persistent weaknesses. In a foundational contribution, Batliwala (1994) identified three strategies towards women's empowerment: integrated development (focusing on survival needs), economic development (emphasizing income generation) and consciousness-raising (organizing women in groups based on common interest). The SHG model, often conflates economic participation with empowerment, neglecting the consciousness-raising dimension necessary to challenge structural subordination. This theoretical distinction remains relevant: economic activity within patriarchal structures may increase women's workload without transforming gender relations, a phenomenon documented in diverse contexts (Kabeer, 2005).

Empirical studies have also pointed out that not all SHG members come from the poorest families, that economic gains may be insufficient to generate qualitative life changes and that many activities remain based on "primitive skills" yielding marginal returns (Kondal, 2014). The lack of qualified resource personnel for skill upgradation in rural areas compounds these limitations, suggesting that the SHG model's transformative potential depends on complementary investments in training, market linkages and institutional support.

3.4 Research Gap

The existing literature on women's empowerment through cooperatives is very limited. Many studies remain macro-focused. They use general indicators and report the broad benefits of cooperatives, but not explain how empowerment is produced within households. Research on SHGs is larger, yet often limited in scale and is centered on credit outcomes. However, studies on the empowerment of women through cooperatives are limited. When women's cooperatives are discussed, the emphasis is usually on their structure, membership and functioning. The effects on women's socioeconomic position, bargaining power and public voice have been less valued.

This study was motivated by three gaps. First, comparative political analysis of cooperatives is still underdeveloped in different contexts of the tribes, with studies often being state-specific without theorizing why outcomes diverge. Second, empowerment is often assessed through economic indicators (income and savings) without looking at the political institutional agency. Third, the interface between cooperatives and decentralized governance frameworks (PRI, PESA) is limited, even though these frameworks shape opportunities for a collective voice.

To address these gaps, this study is based on household-level evidence from Kinnaur (Himachal Pradesh) and uses a mixed-methods design to examine how cooperatives and SHGs shape women's empowerment in the region.

4 Research methodology

The research design was exploratory and descriptive, with a mixed-method approach. Quantitative information from the household

schedule was used to present the socioeconomic profile of respondents, their objectives for joining cooperatives, income-generating activities, training exposure and perceptions of empowerment. Qualitative information gained from interviews and group discussion is used to interpret the operation of these institutions. The data presented are descriptive and do not involve a panel design, so the results are not casual evidence, but rather field based descriptions.

4.1 The Study Area

The Kinnaur is a tribal district in the state of Himachal Pradesh characterized by mountain landscape, scattered settlements, horticulture related livelihoods and high level of artisanal production. The district's economic profile is shaped by apple cultivation, livestock-related activities and household based value addition. In addition to these activities, GI-linked products such as Kinnauri shawls, Chulli oil and kala zeera provide a locally grounded framework for women's livelihood participation.

4.2 Data Source

This study is primary based on field evidence collected in October, 2025 from 165 respondents representing 35 villages from all five tehsils and one sub-tehsil of Kinnaur. Data were collected through a structured questionnaire, semi-structured interviews, focus group discussions, observation notes, and photographic documentation. Secondary sources were only used to provide context for the cooperatives, GI status and institutional support mechanisms.

5 Empirical findings from Kinnaur

Table 1. Distribution of respondents according to gender

S.N.	Gender	No. of Respondent	%
1	Male	27	16.00
2	Female	138	84.00
3	Others	0	0.00
	Total	165	100

(Source: Primary Survey, October 2025, District Kinnaur)

The Table1 shows that 84percent, members out of 165 are female and only 16 percent are male.

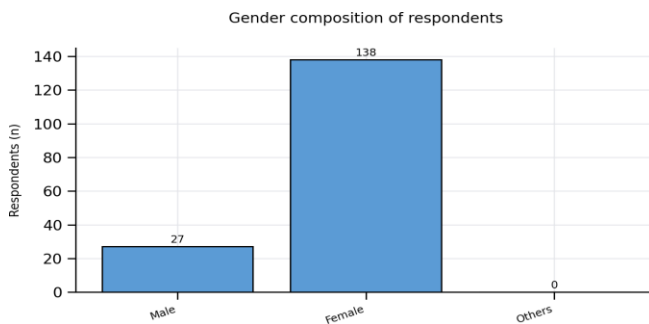


Table 2. Distribution of respondents according to age group

S.N.	Age Group	No. of Respondent	Percent
1	20-40	118	72.0
2	40-65	39	23.8
3	65 and Above	8	4.2
	Total	165	100

(Source: Primary Survey, October 2025, District Kinnaur)

According to Table 2, the majority of the group were aged 20-40 years which group (72 %), followed by 40-65 years which is 23.80% and 65 and above (4.20%). This indicates that the involvement of women > 65 years is low.

Table 3. Distribution of respondents according to education

S.N.	Education	No. of Respondent	Percent
1	Uneducated	25	15.2
2	Primary School	27	16.5
3	Middle School	27	16.5
4	High School	42	25
5	Intermediate	26	15.9
6	Graduation	17	10.4
	Total	165	100

(Source: Primary Survey, October 2025, District Kinnaur)

Education is one of the most important characteristics of social processes in the world. Table 3 shows that 15.2 percent of 165 are uneducated. Likewise, 16.5 percent have primary and middle school education, 25 percent have high school education, 15.9 percent have intermediate/diploma level education, and only 10.4 percent have graduated.

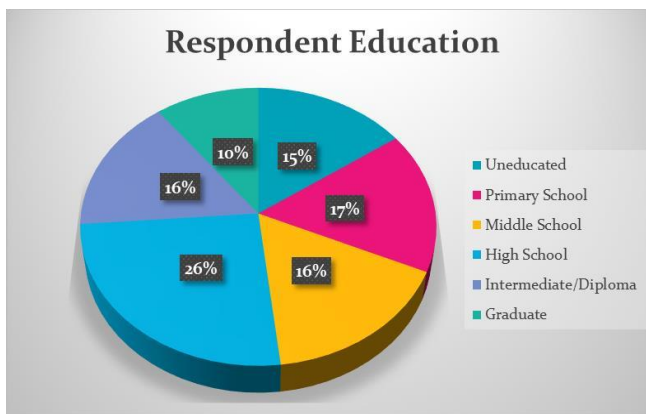


Table 4. Distribution of respondents according to average family income (monthly)

S.N.	Income category	No. of Respondent	Percent
1	Less than 50,000	26	14.70
2	50,000 to 1 Lakh	96	58.90
3	1 Lakh to 2 Lakh	40	24.5
4	More than 2 Lakh	3	1.80
	Total	165	100

(Source: Primary Survey, October 2025, District Kinnaur)

Table 4 shows that the respondents belonged to financially well-off and influential families. As 58.90% of respondents in Kinnaur reported a monthly family income between ₹50,000 and ₹1 Lakh, followed by 24.50% in the ₹1-2 lakh range. Lower earners below ₹50,000 constitute only 14.70%.

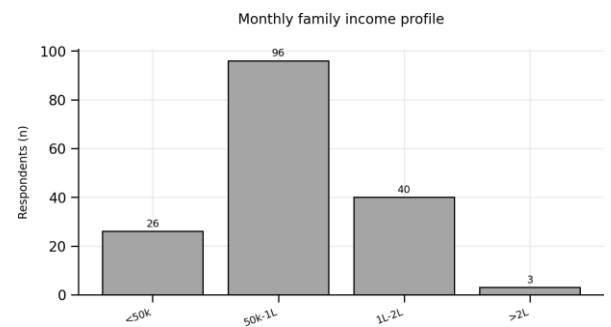


Table 5. Objectives for joining cooperatives/SHGs

S.N.	Objective	No. of Respondent	Percent
1	Regular Saving	43	26.06
2	Saving + Borrowing	68	41.22
3	Other (Leisure Purposes)	54	32.72
	Total	165	100

(Source: Primary Survey, October 2025, District Kinnaur)

According to the above data, 26.06 % of women joined the cooperative only to save their own little amount and borrow money from the cooperative. 41.22 % women joined cooperatives for regular saving and 32.72 % for fun and leisure purposes.

Table 6. Distribution of respondents according to involvement in income-generating activities

S.N.	Activity	No. of Respondent	Percent
1	Kinnauri Shawl	101	61.21

2	Chulli Oil	43	26.06
3	Kala Zeera	21	12.72
	Total	165	100

(Source: Primary Survey, October 2025, District Kinnaur)

Table 6 shows that Kinnauri Shawl production is the most prominent activity among respondents, followed by Chulli Oil and Kala Zeera. More than 61 % of the respondents were involved in Kinnauri Shawl, 26.06 % in Chulli oil, and 12.72 % in Kala Zeera.

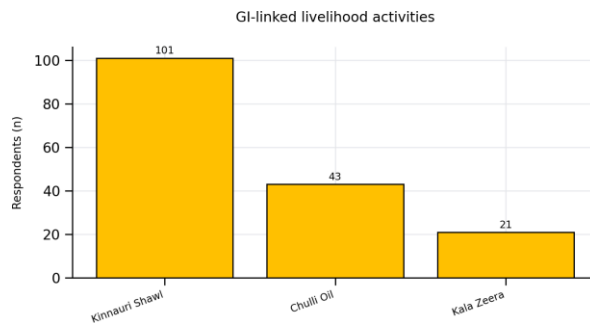


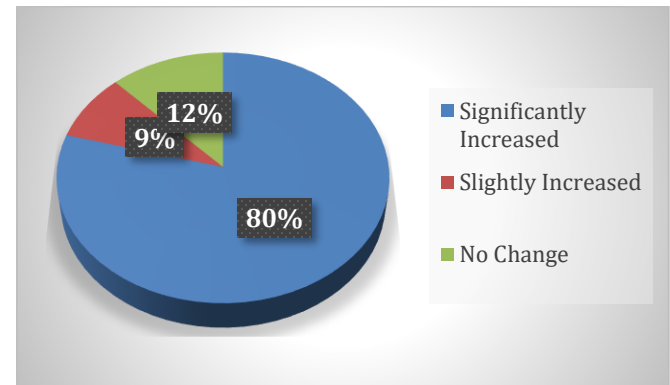
Table 7. Empowerment through cooperatives/SHGs

S.N.	Response	Number	Percent
1	Significantly Increased	120	80.00
2	Slightly Increased	15	8.75
3	No Change	40	12.25
	Total	165	100

(Source: Primary Survey, October 2025, District Kinnaur)

According to the above data, 80% of respondents enhanced their confidence and decision-making autonomy and significantly increased their income after joining

cooperatives/SHGs. Less than 12% of the respondents experienced no change after joining cooperatives/SHGs.



6 Discussion

The Kinnaur case reveals that collective institutions matter when the local traditions of skills are linked to organized savings, training and coordinated market participation. GI recognition can potentially add symbolic and economic value to local products. However, certification alone does not guarantee women's empowerment. The critical question is whether women's groups can command a better position concerning pricing, product identity and access to markets. In this sense, the study contributes to the broader debate on how heritage-based production can be connected to inclusive development without allowing value capture to move away from primary producers.

The article also brings out a less obvious dimension, that is, visibility in the labor process does not automatically imply parity at the institutional level. The overwhelming participation of women in production may coexist with relatively little control over land and decisions related to branding and priorities of household finances. Therefore, cooperatives and SHGs need to be considered in their role as a platform for voice and negotiation and local governance issues.

7 Policy implications

Three policy implications can be derived from this study. First, GI-linked women's enterprises require end-to-end support rather than isolated skills interventions. Access to raw materials, product design, packaging, quality assurance, and market intelligence must be treated as integrated components. Second, market linkage training must be continued and deepened for women involved in production processes based on shawls, whose branding and group sales offer high potential for value addition. Third, empowerment indicators need to be made more comprehensive to cover dimensions such as control over income, organizational leadership, and representation in local public bodies. Such avenues can be institutionalized and strengthened within the ambit of ongoing programs under the National Rural Livelihoods Mission and Handloom Development Schemes, where SHGs and cooperatives can act as complementary rather than competitive entities (DAY-NRLM 2026; National Handloom Development Programme 2026).

8 Conclusion

This study has established cooperatives and self-help groups as viable instruments for tribal women to gain access to livelihoods related to GIs in Kinnaur, India. Access to credit and savings aside, the real value of these institutions lies in the opportunities they provide for transmitting skills, coordinating production, gaining confidence and negotiating selective market access. Other than Chulli Oil and Kala Zeera, which have opened newer options for collective livelihood actions, the Kinnauri Shawl production continues to be the most predominant economic activity within the sample studied.

The central contribution of this study is to show that heritage-based rural economies can become more inclusive when collective institutions connect women's labor to organized value chains. However, these prove only very preliminary findings, which must be supported by better documentation and data validation and followed by strong capacity-building efforts oriented toward the market if these are to be consolidated and upscaled.

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