

**High Level National Webinar
on
Inclusive and Sustainable Post
Pandemic Recovery of Agricultural
Cooperatives in India**

Articles from Eminent Speakers

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NATIONAL COUNCIL FOR COOPERATIVE TRAINING

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AGRICULTURE, POST-PANDEMIC AGRICULTURE AND COOPERATIVES IN INDIA

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1.0 On the 16th of December, 1992 the United Nations General Assembly (UNGA) via its Resolution 47/90 proclaimed the “first Saturday of July 1995 to be the International Day of Cooperatives”, marking the century of the International Cooperative Alliance. Since then, International Cooperation Day is being celebrated on the first Saturday of July every year. This highlights the importance, that the global society attaches to the cooperatives.

The theme for the year 2021-22 celebrations is “**Rebuild better together**”. The Cooperatives around the world will showcase the way, they are meeting the Covid-19 pandemic crisis with solidarity and resilience, and offering communities, a “**People-centered and environmentally just recovery approach**”. Given that the Covid-pandemic has destroyed the evenness in the global society, impacting every aspect of it over the period since its first appearance in October 2019, the reconstruction assumes critical importance, and calls for a new approach.

2.0 The purpose of the celebrations is to enhance awareness about the cooperatives, the spirit that makes cooperatives possible and their role in contributing to development and transformation for the better. Such a need is felt more urgently during the period of death and destruction, that Corona-pandemic has wrought on the society.

In the year 2020, the focus was “**Cooperatives for Climate Action**” with a view to draw greater attention to and address the threat emanating from greenhouse gases (GHGs) causing global warming; and also, to support the sustainable development goals (SDGs).

The theme “Rebuild better together” for the current year in a way fits well with the preceding year theme, for climate change initiatives cannot be forgotten even during the periods of Covid-induced crisis.

3.0 Values and Principles of Cooperatives

Values: The cooperatives are expected to be imbued by the values of self-help, self-responsibility, democracy, equality, equity and solidarity.

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In the tradition of their Founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

Principles: The cooperatives are broadly based on seven principles as under:

- Voluntary & open membership
- Democratic member control
- Member participation in economic activities
- Autonomy and independence
- Education, training and information
- Cooperation among cooperatives
- Concern for community

4.0 Challenges to Cooperatives

The cooperatives being people-built institutions, and largely by the economically poor and a handful of rich and relatively richer, it is a common experience in India, that they suffer from three weaknesses:

- Economic viability of the major activities undertaken
- Cooperative leadership and management capacity
- Absence of democratic control by the members

5.0 Cooperative Movement in India

The cooperatives in India are more than hundred years old, and over these several decades they have made their presence felt in multiple domains, including credit & banking; marketing; and agro-industries (sugar, cotton, oilseeds); dairy etc.

Sir Frederic Nicholson is credited with initiating the cooperatives in India. By 1904, cooperative agricultural credit societies and cooperative banks were established in many districts of Punjab on the lines, that existed in Italy and Germany. The evolution of the cooperative movement in India can be delineated into two distinct phases as follows:

i. Phase I: Pre-independence period

In response to the protests by farmers of Poona and Ahmednagar region against the moneylenders, the British Government passed three (3) Acts: **i)** Deccan Agricultural Relief Act (1879); **ii)** Land Improvement Loan Act (1883); and **iii)** Agriculturists Loan Act (1884).

Thereafter, the structure of the cooperatives benefitted from further consolidation with the following developments:

- Enactment of the Cooperative Credit Societies Act, 1904
- Following the Montague-Chelmsford Reforms of 1919, the cooperatives became a provincial subject, and further became part of Govt. of India Act, 1935
- Enactment of Multi-Unit Cooperatives Societies Act in 1942

ii. Phase II: Post-independence period

India's first Prime Minister, Jawaharlal Nehru speaking at the International Seminar on Cooperative Leadership in South-East Asia articulated the philosophy and relevance of cooperatives in India, when he said, "..... *My outlook is to convulse India with cooperative movement or rather cooperation to make it, broadly speaking, the basic activity of India, in every village as well as elsewhere; and finally, indeed, to make the cooperative approach the common thinking of India*"

It is this philosophy that invited substantive support from the government in terms of policies, statutes, programmes, institutions and general emphasis on the critical role that the cooperatives can play in the development of India's agriculture in particular, as also other sectors of the economy. Being the more dominant of the country's economic sectors as a major avenue of livelihood for the majority, it is the agricultural sector that has seen the key role of the cooperatives over the decades. The cooperatives have provided agricultural credit & funds, arranged strategic inputs for farming, and in general promoted the sector's overall development. The cooperatives have also delivered goods & services to the consumers.

6.0 National Policy on Co-operatives in 2002

The country adopted the National Policy on Cooperatives, 2002 with the following objectives:

- i. Provide support for promotion and development of cooperatives
- ii. Reduction of regional imbalances
- iii. Strengthening and human resource development

7.0 The Covid-Pandemic and its Impact on Agriculture

The Covid has impacted the whole world and all aspects of life including the economic activities. When the negative is so universal across the geographies and activities, it makes the situation that much more complex, and response that much

more challenging. India faced two waves of severe Corona-infection, causing untold suffering to human & animal population, and the economy including agriculture in particular.

The impact of such a contingency is always sharper on the vulnerable and the poor, and confronts the way the society can respond to the environment. In the country's agricultural sector, one has seen supply chain disruptions at both input & output management stages. This compromised the resilience of the farmers, who saw their savings washed out. The situation continues to be fragile.

Specifically, there have been many recognizable negative influences on the agricultural economy. These include:

- Impact on production, marketing and consumption
 - produce & marketing affected by labour & logistical constraints;
 - Consumption impacted by negative income shocks
- Weakening of physical, social, economic and emotional status of all the stakeholders of the agricultural system
- Steep climb in food prices due to disrupted food supply chains, which happened on account of restrictions on inter-state transportation & movements. A survey has revealed, that three-fourths of the consumers suffered from price rise in food commodities during the lockdown

8.0 The Response

The response of the Government as also of the other stakeholders including farmers, traders *et al* has been swift and proper. While the governments at both central & state levels came to peoples' support by offering additional food at subsidized rates & supplementary incomes, the farmers found facilitation in re-constructing their supply chains. On the output side, the immediate response was to relax the regulations under the State Marketing Regulation Acts, and allow the farmer-producers to sell their produce anywhere, without having to compulsorily go to the APMCs. This enabled the traders and farmers to connect with each other and transact the sale-purchase. This tentative process was particularly useful in case of perishables like fruits & vegetables. What helped in negotiating the distances between the producers and the consumers was the internet. The digital platforms came to be developed and deployed with speed. In comparison to the volumes of production, not much must have travelled on these platforms, but what has been successfully demonstrated is the power of digital technology.

The Government of India took the next logical step of liberalizing the agricultural marketing environment by enacting **i)** The Farmers' Produce Trade & Commerce (Promotion & Facilitation) Act, 2020; **ii)** The Farmers (Empowerment & Protection) Agreement on Price Assurance and Farm Services Act, 2020; **iii)** The Essential Commodities (Amendment) Act, 2020.

This package of reforms was a forward movement to the liberalization of the State APMC Acts, initiated earlier through the Model Agricultural Produce and Livestock Marketing (Promotion & Facilitation) Act, 2018.

As one cheers the role of digital technology, it must be remembered that the potential can be harvested only when the farmer-producers are mobilized to aggregate their produce and connect with the markets. It is only the Farmers-Group transactions that can bring efficiency by imparting scales of operations at every stage of the agricultural value chain. And, every Group by whatever name it goes can sustain only when it is soaked in the spirit of cooperation. **While digitalization all along the agricultural value chain is the way forward, it is the Cooperatives that can play a critical role in bringing the farmers onto digital platforms.**

It is therefore necessary to:

- build digital infrastructural and knowledge/operational capacities of the cooperatives
- build Common Platform of Agricultural Extension and Multi-Purpose Cooperative Societies.

Covid-Pandemic is a crisis without borders, that entails seamless response at all levels including at the global level. Cooperatives can help to resolve the challenges to physical movement by promoting tele-schooling, tele-health & tele-tourism. The cooperatives can arrange for legal advice & counselling to negotiate psychological problems at home including violence on women, that have become more common due to home-boundedness during the lock-down period. To enable an ecosystem response, there appears to be a need for a **'Policy on Support to Coop-Centered Recovery'**, and facilitate "Federation of Cooperatives". Simultaneously, this suggests the necessity of capacity building, incentivization etc. through a package of government initiatives.

9.0 Converting Challenge into an Opportunity

With reference to the UN Expert Group Meeting on 'The Role of Cooperatives in Economic and Social Development', the Secretary General laid down the following:

- Health (Covid-19) induced fragile society needs to be built back through a new “Social Contract” that focuses on 2030 Agenda and its SDGs
- New Social Contract involves governments, people, civil society, business and other stakeholders to build a more inclusive, equitable, resilient, and sustainable society with social protection for all
- Ensure equal opportunities and access to employment/decent work for all, quality education, essential healthcare and basic income for all
- Bring greater focus on the vulnerability & the marginalized
- **In the post-pandemic period, the Cooperatives have a significant role to play, as they place greater premium on peoples’ welfare rather than profit**

9.1 The central role of the Cooperatives was also highlighted by the International Cooperative Alliance, which proposed the 2020 challenge and suggested the aim for the cooperatives as:

- becoming the acknowledged leader in economic, social, and environmental sustainability
- becoming the Model preferred by people
- become the fastest growing form of enterprise

10.0 Strategy to Strengthen the Agricultural Sector in the Post-Covid-19 Period

Based on a survey of literature, a strategy for responding to the challenges that have emerged as a result of Covid-19 is suggested. The critical components are:

- i. Social safety net
- ii. Risk management
- iii. Secondary Agriculture
- iv. Family farming
- v. Collective farming
- vi. Investment
- vii. Buffer stock
- viii. Staggered procurement & pricing
- ix. Financial reforms
- x. Stakeholders’ partnerships

The Cooperatives are needed in particular:

- i. To focus on building & strengthening storage systems for both inputs & outputs
- ii. To ensure availability of both dry & cold storage systems; and upgrade them to the status of registered warehouses

- iii. To build and strengthen integrated cold chain systems
- iv. To vigorously promote eNWR system, so that farmers can access institutional credit against the collateral of their harvested produce, and keep at bay the need for distress sale
- v. To build large number of decentralized markets called Gramin Agricultural Markets (GrAMs) in close proximity to production zones (as included in the Budget 2018)
- vi. To increase the number of Custom Hiring Centres (CHCs) to take care of labour shortage, particularly during the periods of contingency
- vii. To promote large number of peoples' associations – self-help groups (SHGs), commodity interest groups (CIGs), farmer producer organisations (FPOs) etc.

All these activities are best served with reference to cost-efficiency, delivery-efficiency and operational-efficiency when the farmers are mobilized into collectives based on the principle of “**Unity is Strength**”. The collectives can be of different nature, and can be adopted depending upon the nature of commodity, activity and context.

11.0 Farmer Producer Organizations (FPOs): The farmers can be mobilized into groups to carry out various interventions needed to impart efficiency to agriculture, and practise it as an enterprise. In the context of India's agricultural structure, that is dominated by small & marginal farmers, it is necessary to mobilize them with a view to bringing scales of economy all along the agricultural value chain. It is this objective, that has led the Government to promote FPOs since 2011.

This need has been felt more acutely during the period of Covid-19, in response to which, the Government of India has given primacy to formation of FPOs and a target of 10,000 has been fixed to be achieved by 2024.

FPOs can either be registered as Societies under Societies Registration Act or as Cooperatives under the State or Central Cooperatives Act or as Companies under the Companies Act. Whatever may be the legal framework that one may opt for, there is no gainsaying that the spirit of cooperation is basic to the success of these associations of farmers and people. The pre-requisite is to instill in the members the advantages of working together in a spirit of mutual understanding and mutual support.

In addition to the spirit of cooperation, the members need capacity building with respect to enterprise management, human resource management, financial management, marketing management, digital technology etc.

Also critical is the sufficiency of support to the FPOs with respect to credit, infrastructure (both backward & forward) etc.

In short, it is only the wholesome approach that will enable promotion, consolidation and growth of peoples' associations. Hence, the national focus has to be on creating and promoting the spirit of cooperation and engendering a positive ambience for cooperatives as the necessary model across the domains of agricultural economy – pre-production, production and post-production segments. Further, this approach should encompass all the sub-sectors of the agriculture sector (crop husbandry, horticulture, dairy & livestock husbandry and fisheries).

12.0 Ministry of Cooperation

There is now a greater appreciation of the necessity for promoting and strengthening associations of farmers and transforming the agricultural sector into a profit generating enterprise. The cooperation-led movement therefore assumes greater importance. As is said, *'The answer to failures in democracy lies in adopting more of democracy'*. Similarly, the solution to the weaknesses in cooperation lies in adopting the cooperative structures and cooperative approach more robustly. This will generate a credible environment for the cooperatives in the country. It goes without saying, that for the cooperatives to succeed, the support and facilitation must be comprehensive.

It is in recognition of this critical need, that Government of India has in July 2021 rightly notified a new ministry called the Ministry of Cooperation, which can be expected to effect a paradigm shift to the bouquet of policies, programmes, and management of the affairs of cooperative movement in the country.

There is strength in unity. There is merit in unity. Unity comes from a common purpose and collective action of different farmers and landless agricultural labour. The cooperatives can make this happen.

WDRA AND COOPERATIVES FOR INCREASING THE FARMERS INCOME

Shri Harpreet Singh, Chairman I/c,
WDRA

Warehousing in India was started, initially to ensure food security and the first Act which was passed in this regard was Agricultural Produce (Development & Warehousing) Act, 1956 was enacted, later repealed and replaced by Warehousing Corporations Act, 1962. Central & State Warehousing Corporations (CWC & SWCs) were established under this Act, to ensure scientific storage of food grains with a view to minimize the post-harvest losses, which were substantial at that time.

The Government of India introduced a negotiable warehouse receipt system in the country by enacting the Warehousing (Development and Regulation) Act, 2007 which was made effective from 25th Oct, 2010. WDRA was set up on 26th October, 2010 for implementing provisions of the Act. Main objective of the WDRA is to create a system for registration and regulation of warehouses issuing NWRs and also to provide a regulatory/statutory back up to the NWRs. WDRA has also prescribed standards and criteria for registration of warehouses and various compliance requirements for registered warehouse to enhance the credibility of these warehouses and the NWRs issued by them.

Section 3 (1) & (2) of Warehousing (Development & Regulation) Act 2007 states that

“No person shall commence or carry on the business of warehousing issuing negotiable warehouse receipts unless he has obtained a registration certificate after fulfilling the prescribed norms in respect of the concerned warehouse or warehouses granted by the Authority under this Act“

Warehousing benefits the small farmer by

- Enabling farmers to avoid distress sale.
- Price stabilization by matching supply and demand through time and place utility.
- Can convert commodity into a bankable asset thereby enabling the farmers and traders to avail credit against pledge of commodities stored in the warehouse.
- Provides facilities for sorting, packing, blending, grading and processing of goods for sale.
- Helps in value addition of goods through grading and standardization
- Enables inspection of goods by prospective buyers.
- Can issue Negotiable Warehouse Receipt which facilitates pledge financing, trading of the stored goods, both in on market/off market.

WDRA and Cooperatives can come together to help the farmers increase their incomes in a substantial way. Cooperative Warehouses are closest to the farmers and farmers can easily bring their produce to the warehouses for storage.

WDRA registration of Cooperative Warehouses will ensure that the warehouse is structurally sound for long term storage, for which norms have been specified by WDRA. It has the requisite equipment for assaying and preservation, it has requisite trained manpower, it follows a Standard Operating procedure. Standard Operating procedure has also been provided by WDRA which gives the procedure to be adopted from receipt to delivery, including weighment, sampling for assaying, assaying, stacking, issue of Electronic Negotiable Warehousing Receipt (eNWR), inspections to be performed during storage, treatments required for infestation to name a few. This ensures that the quantity and quality of the deposited stock is maintained right till the validity of the eNWR. WDRA also undertakes stock inspections during the period of registration of the Warehouses to ensure that the quality and quantity of the stored stock is as given in the eNWR. Before the Registration of the Warehouse, the physical Inspection of the Warehouse is carried out to ensure that the Warehouse meets the norms specified by WDRA and has the requisite equipment. Further, the warehouse should have adequate insurances for Fire and peril, burglary and fidelity. Thus WDRA registration substantially reduces the risks to the depositors and the banks giving pledge finance. It also reduces the risks of the Warehouse owners, as the loss of quantity and quality, otherwise, is to his account.

Cooperatives can register their warehouses with WDRA. A number of concessions have been given to the cooperative warehouses in the form of reduced Registration fee, reduced security deposit and the requirements of Net worth to only be positive, which is otherwise specified to be higher for other warehouses.

The cooperatives can help the small farmers in transporting their produce to the warehouse, sort and grade their produce, assay and then stock the produce in the warehouse. An eNWR then can be issued. Cooperatives can help the farmers with pledge loans from the Banks. They can sell their produce as a lot, thereby getting them higher prices. They can also choose the best time for sale. With the Registration with WDRA, they can have tie ups with the banks for pledge loans, as it will ensure that the quality and quantity of the stock is maintained as in the eNWR. eNWR is also linked to eNAM for giving access to wider markets and therefore better price discovery. Apart from eNAM, eNWR is also linked to other auction platforms through Repositories.

Thus cooperatives together with WDRA can establish a very credible eco system which can help the small farmers in avoiding distress sale during the harvesting season and help in increasing their incomes substantially.

Similar model can also be adopted by FPOs and self help groups, where in they can take warehouse on rent near the farm gate, upgrade and Register them with WDRA and provide all the services listed above to increase the income of the farmers. During interaction with some of the cooperatives, it has been informed that warehouses of cooperatives at some places are being utilised for keeping fertilizers and cement. Though Cement and fertilizers are also important, it requested that the ware house can be portioned and a part of the warehouse can be utilised for Agri Commodities for the farmers of that area, which will go a long way in helping the farmers increase their incomes.

International Cooperative Day Celebration
Webinar
Inclusive and Sustainable Post-Pandemic Recovery of Agricultural
Cooperatives in India

Shri Mangaljit Rai,
Chairman, NCDFI

Good afternoon to everyone

Respected Eminent Speakers
Respected Shri Mohan Mishra ji
Officers of the NCCT&
Esteemed co-operators.

I appreciate the opportunity you have provided me to express my views in today's Webinar. Since I am representing National Cooperative Dairy Federation of India Ltd., I will speak a few words for the Dairy Sector.

It is established fact that the demand for agricultural and animal products like milk is increasing day-by-day owing to the increase in the population apart from increase in the purchasing power of an average individual.

Whereas, this increase in population is putting excessive pressure on the available resources which are scares. In turn, the size of small and marginal farmers is also increasing day-by-day. And it is very well known fact that in a shrinking land and resource scenario, collectives and cooperatives are the sole sustainable and proven way forward especially in Agriculture and allied sector.

Cooperatives have played a significant role right from the beginning in the development of Indian Dairy Sector. Inspired by freedom movement, national leaders like Sardar Patel, Morarji Desai and Tribhuvandas Patel, founded Amul in 1946, which gave birth to an innovative 3 tier model of Anand Pattern Dairy Cooperatives (APDC).

To replicate the Amul model, NDDDB was established in 1965. NDDDB launched Operation Flood programme in March 1970 that was implemented in 3 Phases which created a Milk Grid linking producers to over 700 markets and made India self sufficient in Milk Production.

In the year 1970, India's Milk Production was just 30 million tonnes which has now reached to 187.7 million tonnes. The World Bank audit state that Rs.200 crore invested in Operation Flood resulted in net return of Rs.24,000 crore each year, over a period of 10 years.

Today, there are 16.4 million farmers of 1.73 lakh village dairy cooperatives which are affiliated with 218 district cooperative unions, many of which are formed during the Operation Flood program. These milk Unions in turn are members of 27 State Cooperative Dairy Federations. At the apex level, these State federations have established a national federation, the NCDFI.

NCDFI is supplementing the efforts of State Cooperative Federations and Unions through coordination, networking and advocacy with a dedicated objective of promoting dairy, oil and other related cooperatives.

I must highlight the fact that milk being highly perishable in nature normally needs to be consumed in the market on daily basis or should be well conserved for future use, owing to its every day production.

While milk production continued at its usual pace, the supply chain couldn't stand strong enough amidst the nationwide lockdown in the backdrop of the Covid-19 pandemic which presented many operational challenges in front of the dairy industry stakeholders.

As the central issue was not so much of supply and demand for milk and milk products as that of logistics, the unprecedented situation had put largely unorganised Indian dairy sector into some level of stress at the beginning. This led to 25-30% plunge in the overall dairy transactions during early phase of the pandemic mainly due to drastically reduced procurement by private processors and closure of restaurants, sweet-marts, catering services, etc.

Nevertheless, a robust model of dairy cooperatives by great visionary Late Dr. Verghese Kurien came to rescue more than 16.3 million Indian dairy farmers and had increased milk procurement during the lockdown period even though the demand for liquid milk had come down mainly due to the contraction of HoReCa sectors' demand.

Gradual relaxations by authorities and improved conversion of liquid milk into SMP, Butter and other durable value added dairy products by various dairy cooperatives has led the disparity to come down. Further, most of the dairy cooperatives opted NCDFI eMarket; an electronic trading platform to dispose off the piled up stock of these dairy commodities in bulk.

Similarly, NCDFI eMarket also provided uninterrupted support to all the member dairy cooperatives in procuring various inputs like raw materials for Cattle Feed and different types of packaging materials, apart from support in hiring of transport and manpower services.

Further, when consumers were looking for immunity boosting foods, dairy cooperatives like GCMMF (Amul), KMF (Nandini), Mother Dairy, etc. have taken initiative and introduced market milk fortified with Turmeric, Ginger, Tulsi at affordable prices identifying the opportunity for the products.

At the same time, the announcement of many constructive measures by govt. including financial support in the form of Interest Subvention Scheme, Animal Husbandry Infrastructure Development Fund, and National Animal Disease Control Program, etc. for the dairy sector are expected to increase the overall capacity in the Indian organised dairy industry by additional 50%.

In nutshell, the robust cooperative infrastructure created by Dr. Kurien could prove to be insurance to the dairy farmers in our country during the difficult times of COVID-19 pandemic. Further, with the rising need for collectivization and conducive environment being created by the govt. machineries, cooperatives have a really bright future in coming days.

Further, with the increased focus of the government on doubling the farmers income, supplementary and off farm income gains significance where farmers cooperatives has been playing an important role.

Finally, I would like to share that NCDFI has completed 50 years of its dedicated service to the cause of cooperative, and to the nation. While completing the golden Jubilee year, we strive further to strengthen our efforts to make Cooperatives spread its reach especially to far flung, untouched and less explored areas of the country to be more inclusive.

Once again, I am grateful to the Shri Mohan Mishra Ji, Secretary NCCT for inviting me to participate in the Webinar and providing an opportunity to share my thoughts.

Thank you very much!

Jai Sahakarita

Jai Bharat

**MULKANOOR COOPERATIVE RURAL CREDIT AND MARKETING SOCIETY LIMITED,
Mulkanoor Village, Bheemadevarapalli Mandal, Warangal (U) Dist. Telangana**

**Shri Praveen Reddy,
Chairman**

ACTIVITIES OF THE SOCIETY

Our cooperative society, "Mulkanoor Cooperative Rural Credit & Marketing Society Ltd." has been registered under Hyderabad Cooperatives Act, 1952 in the year 1956 and deemed into A.P. Cooperative Societies Act, 1964 after its enactment. Later on converted to A.P. Mutually Aided Cooperative Societies Act, 1995 in the year 1995.

The Society was established with the aim of stopping migration of farmers and to make agriculture feasible by providing Agriculture related Services, i.e., Financial, Input Supply, Extension, Value Addition, Marketing, Consumer and Welfare Services and became a 'one stop solution' to all requirements of the farmers.

The society has started with 373 members with an initial share capital amount of Rs.2300/- during 1956 and the same has been increased having the members of 7600 and share capital reached to the extent of **Rs.17.30 Crores** as on date with annual turnover of **Rs.357.88 crores** as on March, 2021.

Prior to formation of the society, the prevailing conditions of locality, i.e., Mulkanoor and surrounding villages, cultivators have suffered from (a) Lack of irrigation facilities; (b) higher rate of interest on loans; (c) Lack of input supply at reasonable rate; (d) Distress sale of agri. produce by farmers and (e) Lack of self confidence among farmers.

To overcome all these problems, the society was established with a vision (i) To stop migration of farmers to urban areas in search of work; (b) To uplift socio-economic status of farmers and (iii) To ensure farmer control over agriculture production and marketing.

Our society is extending the services to the farmer members with an operational area of Mulkanoor and another eighteen villages within the vicinity of Mulkanoor including their hamlet villages as detailed below:

1) Mulkanoor, 2) Mutharam, 3) Bheemadevarapally, 4) Gatlanarsingapoor, 5) Kothapally, 6) Errabelly, 7) Gopalpoor, 8) Jeelugula, 9) Koppur, 10) Vangara, 11) Rathnagiri, 12) Mallaram, 13) Kothakonda, 14) Musthafapoor, 15) Bollonipally, 16) Jaganathapoor, 17) Rangaiahapally, and 18) Dharmaram.

Financial Services:

Under financial services the society is giving crop loans; medium term loans, long term loans and normal crop loans to farmer members at Institutional rate of interest.

Input supply services:

Under Input supply services, the society is selling fertilizers, pesticides and seeds, electrical pump sets, petrol, diesel and lubricants to the farmers at reasonable prices.

Agri. Extension Services:

Under Agri. Extension Services the Society is arranging awareness meetings to the farmers by inviting eminent scientists. The society farmer members are being sent to various agri-melas and also to the training classes organized by Professor Jayashanker Agrl.University, Rajendranagar, Hyd. and also by the scientists of ICRISAT to enrich their agriculture and farming skills and the usage of latest technology with modern equipments, so as to enable them to implement and obtain better yield of their agri produce. Apart from this we are conducting regular training classes to the farmers with our Agricultural Officers and also senior lecturers of State Cooperative Training college to enlighten their awareness about the green revolution.

Value Addition and Marketing Services:

Under Value Addition and Marketing Services, the Society procuring the agriculture produce at the godowns of the society. Society is linking of credit with marketing of member produce and paying bonus amount on purchasing of their produce.

Welfare Services:

Under Welfare Services, our society, in early years, at the initial stage, has taken responsibility to electrify the villages of Mulkanoor and surrounded villages; provided drinking water facility by digging borewells in the villages.

Further, the society is providing funeral expenses to the member/spouse—by giving Rs.10,000/- and 100 Kgs of rice to the deceased family. 12.5 times on Welfare deposit amount paying to the nominee/legal heir of the deceased member upto Rs.50,000/- (maximum)

The society is considering the waiver of crop loan in case of the death of the member up to Rs.1,25,000/- from the society funds.

Under Janatha accidental policy society paying premium to Insurance Co. and in case of the death of the member, the claim amount of Rs.1.00 lakh paying to the legal heirs of the deceased member. Arranging insurance on tractors and harvesters.

Paying pension to the senior age old members, who are having continuous membership of 35 years and attained the age of 65 years and above, @ Rs.500 p.m. Under this facility, total **595** members have been considered by paying total amount of **Rs.71.38** Lakhs as on date.

Scholarships giving to the members' children @ Rs.10,000/- who were admitted in the professional courses-B.Tech/B.Sc.(Agrl.)/ B.Pharmacy/Veterinary courses and Rs.12,500/- for the children who admitted into MBBS courses respectively.

Providing free cataract eye operations to the members/spouse under the consultancy with famous Dr.Sharath Laser Eye Hospital, Hanamkonda costs about **Rs.10,000/-** for each operation. Out of which an amount of **Rs.3,500/-** bearing by the Hospital management and remaining amount of **Rs.6,500/-** bearing by the Society. As on date total **2412** members/spouses were availed the services of cataract operations, where, our society has spent an amount of **Rs.137.55 lakhs.**

An amount of Rs.311.66 Lakhs Incurred by the society for the current FY 2020-2021.

As the growth of the society is increasing, the activities of the society also scattered its business. Presently the society is running 4 Tons/Hr. Parboiled Rice Mill; 4 Tons/Hr. Raw Rice Mill; 12 TPH Seed Processing Plants, 35 Cotton Ginning machines with Cotton Bale Pressing unit, a super bazaar selling the agricultural and electrical equipment, fertilizers and pesticides on reasonable rates, and cloth. And with Indian Oil Corporation, running the petrol bunk by selling petrol, diesel and other lubricants with high quality. Providing LPG gas connections and refilling gas cylinders, with the franchise of Bhart Gas.

The services to farmers are also extended by purchasing the agricultural produce (**Paddy, Paddy Seed & Cotton**) of the farmer members as per market rate and the profit gained by the value addition is paid back to members as bonus. In the last financial year 2020-21 the Society has paid the amounts at Rs.120/- per quintal on BPT paddy, for other category rice @ Rs.100/- per quintal and Rs.75/- per quintal on cotton. For paddy seed paying Rs.100/- per quintal. Thus, the Society has been paid the total bonus to the members about **Rs.283.85 lakhs** for the F.Y.2020-21. Further, the society has paid **Dividend @ 15% arrived Rs.2,59,59,081/- against the Share Capital of Rs.17,30,60,540/-** for the FY 2020-21.

Under the guidance of our society President, promoted a rural development society by name A.K.V.R.Rural Development Society and on its operation and maintenance established Junior College and Degree College. Under this programme, 3 watershed programmes have been completed with the assistance of NABARD, to facilitate the farming community. The various welfare schemes implementing by this society are highly appreciated by the member farmers and other famous dignitaries on several occasions.

The society is taking maximum care for its smooth functioning and to run continuously on profits including upliftment of the farmers, the society never envisaged losses nor to the farmers. The Dist. Cooperative Office, Audit Officers of the State Government, after their thorough scrutiny of the balance sheet and other financial statements, awarding the Society continuously with 'A' Grade Certificate from the last six decades.

The society is producing the Paddy Seed and marketing under the Brand Name as "Mulkanoor Seeds" which is also fine quality and gives highest yield without any wastage and the farmers are highly satisfied with our Seed.

The raw rice is selling with our brand as “Mulkanoor Rice” under three varieties, namely “Jai Sreeram” – fine rice, R.N.R.(Telangana Sona) preferred for diabetic patients, which is having less quantity of glucose and another one is “B.P.T” rice. The rice is marketing through our retailed outlets and is having heavy demand, since the product is with good quality without any contamination.

Similarly, the society is purchasing the raw cotton from the farmers and the same is decorticating in the society cotton ginning mill and arranging into the cotton bales of 175 kg each and the same is marketing through Cotton Commission Agents and mainly marketing in Tamilnadu, Maharashtra, Punjab etc., as per the demand.

ACHIEVEMENTS IN LAST THREE YEARS

An regular follow up on the key resulted areas from time to time, the society is running profitably in all seasons. Thus, neither the society nor the member farmers envisaged any loss at any time.

The following figures are the achievements of the society for the last 3 years.

(Rs. In crores)

Sl.No.	Key Result Areas	F.Y. 2018-2019	F.Y. 2019-2020	F.Y. 2020-2021
1	Loans and Advances	193.12	215.35	224.01
2	Recovery	185.24	212.70	222.06
3	Turnover	317.86	345.14	357.88

Under leadership of the President Sri A. Praveen Reddy, several innovative methods of cultivation and utilization of modern technology/equipment in the agriculture has been introduced and implemented, by which the society has developed rapidly and the fruits of benefits again circulated to the member farmers by providing various types of services and resulted the growth of financial status of the Society and the farmers.

Apart from the above, he started associating with reputed social service organisations holding responsible positions, such as, President of “Multipurpose Co-op Association”, Vice-President of “Confederation Kisan Organisations”(CKO), Hyderabad and Trustee & Secretary of Cooperative Development Foundation (CDF), Hyderabad. He has extended honorary services to the farming community as a member of A.P. Agricultural Development Board and A.P. State Executive Committee, Federation of Farmers Associations. His contributions as a Board member of Acharya N.G. Ranga Agriculture University, Hyderabad and Board of Management, Sri Venkateshwara Veterinary University, Tirupathi were widely appreciated on several occasions, since his views always represented the development of the agriculture and farmers under innovative methods.

He is also promoter and adviser to 'Mulukanoor Womens' Cooperative Dairy Union (MWCDU)'. MWCDU has won President Award as best cooperative and is India's first all women's cooperative dairy union running successfully. Its annual turnover is **Rs.120.00 Crores** and it pays one of the best prices to the dairy producer in the country. It is serving more than **22,605** women covering **191** villages. The dairy processing about **80,000** liters of milk per day. Thus, the women through this dairy are generating substantial income and supporting to their families, giving good education to the children and creating assets too.

As Secretary of Cooperative Development Foundation (CDF), Sri A.Praveen Reddy has actively participated in establishing the Women & Men Thrift Saving Cooperatives on Joint liability model. Thereby rural people are able to manage their financial needs through an institution, who were earlier approached to money lenders and were squeezed by higher rate of interest. Today, CDF works with more than 2,30,000 rural men and women organised into 540 Cooperative Societies covering 300 villages, Paddy Seed Production Cooperatives to provide the quality and high yield varieties seeds. He has organised the AKVR Rural Development Society in 2000, established Junior & Degree Colleges and also took up 3 watershed programmes with the assistance of NABARD.

Sri A. Praveen Reddy, President of the Society has visited several countries like Israel, U.S.A., Germany, Japan, Australia, Switzerland, Mexico, Netherlands, United Kingdom, Finland, South Africa, Indonesia, Turkey and Srilanka, etc. and attended Agri-Melas, Agri product exhibitions, campaigns including the meetings organised in the country by the State and Central Government Agriculture Departments, various cooperative societies and on regular meetings with the eminent personalities in the agriculture sector. He is very keen to get acquaintance on innovative methods in the agriculture to obtain better yield. Also he has been invited from eminent agriculture seminars, in abroad representing our country for the power point presentations narrating the role of agriculture towards the growth of the nation and mainly the systems are implementing in the cooperative sector and the welfare of the farming community.

To educate the society's Board Committee members, farmer members of our society, sending them to attend the agriculture training programmes being imparted by Agriculture Universities, ICRISAT scientists and analyses the farmers to familiarize with new technologies, innovative methods in the agriculture and to implement, so as to gain high yield. Similarly various seminars are conducting at Society's Office premises, by providing good infrastructure and by inviting the Scientists, professors, people from cooperative sectors, successful farmers to share and contribute their experiences with the society members.

The eminent personalities and dignitaries, politicians like Governors and Chief Ministers of A.P. and ministers of State and Central including the agritech-scientists, farmers throughout the country and representatives from abroad have visited the society and admired the management of the society for its continuous endeavors and services being extended to the farmers and the development taken place in the agriculture and allied sectors, by which the farmer members are now living in the better standards and in a healthy and wealthy environment.

Thus, our Society became a model society in the cooperative sector not only in the state, but also in the national level and also applauded as best society in the cooperative sector in Asia. Thus, the society has been certified and admired by the eminent personalities, dignitaries, politicians, national leaders, scientists in the Agri-Sector on several platforms. The research scholars, students related in Agri-sector from all over the country and also from foreign countries, Agriculture ministers from abroad are also visiting our society to get imparted the pupils to know the secret of our success and the systems implementing here.

Under the leadership of President, our society has been awarded on various occasions and some the important awards described as under:

Sl. No.	Award presented on	Awarded by	Award details	Occasion of the award
1	2000	Front for National Progress	"Mother Theresa Excellence Award"	
2	29.04.2004	Seedsman Association, Hyderabad	Appreciation Certificate	In recognition of the service rendered to Cooperatives
3	12.11.2004	Government of A.P.	"Uttama Sahakaravadi"	Award presented by Sri Y.S.Rajasekhara Reddy, CM on eve of Cooperatives Centenary Celebrations on Cooperative Movement in India.
4	16.07.2005	AP Coop Union & AP State Coop Urban Bank	"UTTAMA SAHAKARA SANGHAM PURASKARAM"	Award presented by Sri Y.S.Rajasekhara Reddy, CM on eve of Cooperatives Centenary Celebrations on State Cooperative Societies.

5	15.09.2005	Krishak Bharathi Cooperative Ltd., New Delhi.	"KRIBHCO SAHAKARITA VIBHUSHAN"	Award presented by KRIBHCO Chairman, in recognition of the support extended to cooperative movement.
6	11.11.2006	Sahakara Bharati, Mumbai.	"Ideal Cooperative Society"	Elected as "Model Cooperative Societies in India"
7	30.12.2006	National Coop Union & National Coop Training Institute, New Delhi.	"Ideal Cooperative Society"	Selected as the best cooperative society in the country.
8	2009	Rotary International	"Vocational Excellency Award"	Dist. Conference held by Warangal Rotary Club and awarded the society for the services rendering to farmers and to society.
9	12.07.2012	Regional Office, NABARD, A.P.	"Appreciation Certificate"	Award presented by Sri Mohanaiah, CGM, NABARD, Hyderabad on eve of 3 decades completion of NABARD celebrations for "significant contribution made to Agriculture and Rural Development".

A STATUS REPORT

Covid Heroines – Micro Entrepreneur Warriors of the Indian Cooperative Network for Women – Working Women’s Forum (India)(ICNW – WWF)

A Just Recovery Best Practice of Mass Women’s Workers Cooperative Networks

A Financial inclusion strategy

A Financial inclusion strategy (by country)for the poor, marginalised women, men, girls for having continuous credit access, employment is most essential to deal with the Covid-19 pandemic recovery and immunity. This is important “not to push back poor women” into poverty and withstand Covid-19; and ensure safety/security of women also facing the gender based violence pandemic.

This paper highlights the best practices of the Working Women’s Forum (India) /Indian cooperative Network for women (WWF-ICNW) members.In our case Covid heroines-women micro entrepreneur pandemic warriors that are taking up unique/specific strategies for Covid-19.

If financial inclusion is taken up continuously, infusions of capital for poor rural/agricultural households can leadto ensuring immunity to withstand the pandemic. An important lesson for universal consumption as I mentioned at the NITI Aayog’s “**Consultation on strategies to curb Covid-19**”.

Background

Women in the rural & agricultural informal sector face multiple disabilities, low growth/investment, social/class oppression, access to productive inputs. The Working Women’s Forum (India) (WWF)–Indian Cooperative Network for Women (ICNW) model, highlights the transformation of atomized women workers mobilized into a mass platform, trained as co-operators, trade unionists. Beneficiary owned driving social/economic change based “counter culture”, shaping destinies by “a holistic gender and equity model”. Demonstrating grassroots women’s, leadership in alternative financial inclusion, independent entrepreneurship, accessible credit, social protection, and decent employment and disaster/pandemic warriors.

This is a best practice breakthrough model that facilitates poor women’s economic/social empowerment through its mass outreach of poor women members and its innovative financial inclusion program. A long-term preventive program (through financial inclusion) to counter gender based violence too.A participatory grassroots development model “for poor women workers - entrepreneurs” that could offset the dependency, welfare, charity and patronage approaches to poverty alleviation (SDG 1). Globally recognised by world leaders/multilaterals/fund banks as a best practice model for financial inclusion of poor

women in cooperatives, in the past 43 years it has helped integration of women workers from the informal sector into the mainstream. Having reached approximately 2 million poor women worker members/ shareholders/loanees. In the Indian States of Tamil Nadu, Karnataka, Andhra Pradesh and Telangana, (India) in 14 cooperative branches/locations with members engaged in 267 trades (including in agriculture, dairying, fisheries, food processing, goatery/piggery, silk weaving, head loading/hawkers/vendors, lace making, bunk shops, rice cake selling (idly) etc.,).

It has provided 5 billion U.S\$ (rotation) in small/petty loans to informal sector workers (rural/urban) with 96% repayment (2020). The ICNW provides loans, insures, capacity builds, savings apart from Gender based violence counselling service etc. It mobilizes women into groups for credit/savings and provides gender, worker, entrepreneur training, skill/ marketing training etc., as well as policy advocacy, being represented simultaneously on the IRU – International Raiffeisen Union (oldest cooperative union) 1st Womens Cooperative Representative on their board; and the ICA Asia Pacific Women's Committee as well as Govt. Cooperative bodies in India like NCCT etc. (2021). Currently, we have been invited by the World Farmers Organization to join them.

ICNW's strength are its women member cadre who have ensured even during the pandemic, high loan repayment. (Refusing a moratorium on loans to support their cooperative survive).

In effect to reiterate the broad areas during the pandemic that our cooperatives were engaged are in the following activities. Nearly 1,20,000 women workers were reached during this period through schemes given below. These are described below i.e. ,namely;

1. Providing Digital Financial literacy Awareness to members during Covid-19 (Apps like G Pay, Phone Pe, NEFT, RTGS, IMPS, etc., in regional languages like Tamil, Telugu and Kannada) so that their financial systems help them survive in preparedness.
2. Providing Emergency and continuous Loans during Covid-19 infusing capital though experiencing of cooperatives losses.
3. Providing Emergency Savings service during Covid-19 reaching the client in pandemic stricken areas.
4. Providing 'Corona, Women Entrepreneur Warrior Awards' to successful women entrepreneurs and loanees.
5. Emergency Covid-19 Loan waiver scheme (running upto ¼ million U.S \$)
6. Providing Awareness/counseling on Gender Violence during Covid-19(that the UN Secretary General calls a Pandemic) allying with CSOs, male youth.
7. Providing mass poor Women's Awareness on Covid-19 protocol, vaccinations, referrals.
8. Providing protective Gear i.e, N95 Masks, Gloves, Vitamin Tablets, Sanitizers and Face Shield during Covid-19.
9. Support on Ayurveda, traditional immunity drinks, breathing, inhaling, information; Kitchen gardens.
10. Information dissemination Internationally, Nationally, locally digitally, zoom to our 14 ICNW Cooperatives 20 Television webinars/newspapers interviews, loose-leaf formats in 5 languages to our members/staff/community from time – time.

March 2020 lockdown: Loss of livelihood for poor women and no capital infusion into poor households.

The scenario in April/May 2020 that ICNW/WWF staff were confronted in the 4 states of South India was loss of livelihood for the mass member due to the lockdown. The members neither obtained loans but survived on savings. However, as barefoot bankers we had to reach remote areas through Jeeps, three wheelers walking in difficult (heat/rain) circumstances(as no public transportation).

“The heroines Combating Corona” indeed were our poor women staff that lead this mission including dealing with local functionaries and I (and my team) dealing with Collectors/Police, Municipal Commissioners, Tehsildars, B.D.O’s for vehicle/staff passes/ access to all locations. Unable to pay loan instalments, poor women’s informal sector cooperative such as ours had begun to revamp and reschedule due to limitations of cash flow. **The Government allowed a three months moratorium on loans till May 31st, 2020 on EMI’s (instalments) to support citizens and the poor. As no option but to be at home, women entrepreneurs income has nose-dived as well as inflation, especially impacting their food security and health conditions (including malnourishment). For e.g; random survey of several branches and women members led to a linear conclusion.** That when there is no income, no buying power, women’s nutrition and malnourishment come to the forefront. As 5 mouths to feed at home, staying together all the time meant incurring expenditure.

The Town – Village Divide(Presentation to the NitiAayog meeting with Hon’ble Health Minister, April 2020).

We took a large purposeful sample of 10 thousand women in 13 locations of South India for quick data response. Most our Cooperative loanees, staff, members from Maharashtra border (i.e., Bidar) to Dindigul (3 hrs from India’s corner most tip – i.e, nearing Sri Lanka) i.e, 800 – 1000 miles apart, were enquired into the “stage III community transmission”. The verdict was as follows; None of our long term loanees had or their relatives friends or group members leaders or their contacts contracted Corona! (April 2020) Covid-19.

b) An important factor for Covid-19 infections initially, seemed to be the divide of town areas vs village. FOR: eg, in Andhra Pradesh i.e East and West Godavari districts in 180 villages we work, maybe 1% percent odd had the Corona disease.

2. Public Distribution System:The Governments basic food rations have been useful in Tamil Nadu State in other states it varied like in Karnatakastate that had higher supplies) or cash distribution.It was critical to ask respective federal states/local governments to check if supplies have reached families or leakage has occurred. This Public distribution scheme of Governments has provided basic resilience against hunger i.e., the line between survival and starvation (food rations, cash etc).

a) Those with milk cattle could sell locally to neighbours or on credit often. But stigma against certain enterprises (as infection is on the mind of the clientwhen they bought milk or even vegetables, fish etc.

b) In Chennai city, several days there were no vegetables availability as the wholesale market closed (2100 retailers being displaced including our vendors members).

c) Dairy Cattle owners (especially poor women) rarely drink milk from their cattle in poor households in these neighbourhoods. Selling seemed a better option as then it was difficult due to stigma issues.

d) The issue **of plant protein** remained an issue as well as other natural nutrients /nutrition fodder were difficult to procure (leading to milk quality being poor) for poor women/children to build immunity.

e) The one positive affect is that now in poor families that have foraged for greens, herbs, MFP, have now begun to grow tiny patches of kitchen garden i.e., to grow greens, coriander, mint, brinjals, lady's fingers and a variety of gourds in village areas (seeds acquired or seed banks or stored from past);also growing fodder for animals that had to be foraged earlier. Drumstick and its leaves (Moringa) – the new superfood(**sagina**) rich in iron/calcium is being propagated by our staff, an existing traditional medicinal foodmeant for deficiencies available locally.

f) Kitchen gardens were encouraged, if water is available or roof garden possible, gourds were grown or with bamboo terraces (with sticks bound as a fence). A scheme to distribute free seeds and organic manure have been very essential to such households to ensure food security.

Ayurveda: A lifestyle

The Ancient Indian Science of Ayurveda is a lifestyle for Indians. The Department of Ayush in the Government has communicated by many mediums simple recipes that are medicinal through videos, news clips and announcements to build immunity. These include items such as turmeric, basil, Ginger, pepper, honey, gooseberry, Ayurveda immunity boosting teas etc., all locally available.

Ayurveda is an opportunity to seize, to make sure we build women and childrens immunity. Easy awareness and demonstration about Ayurveda practices in local areas, news spots, jingles as well as adverts on a War footing campaign was important. Low cost, cost effective in our areas and are already traditional practices,thatis value added.

Networking Supports

As far as NGOs are concerned, we were part of the activities in distributing food, blankets, medicines, masks, healthcare first aid etc. Apart from the P.M.O., (Prime Minister's Office) the NitiAayog (former Planning Commission) have done much to, listen to /invite /respond to NGO's, issues. Supported us by appointing nodal state officers, mother NGO's for the purposes of feeding migrant and other workers through NGO's of getting e-passes. However the issue was that a lockdown and C.P.C.144 (curfew) are both non mobility conditions for NGO's. For eg: it took us 2 weeks before our women staff could receive vehicle passes to move around villages (as online – our staff are mostly semiliterate and find it difficult except for our software staff). In some villages the local panchayat (local

government) closed the main entrance with barbed wire not allowing anyone to come in due to the contagious nature of disease. However from Madurai (Dindigul district) to Maharashtra State Border i.e., **Bidar (nearly 800 kms) WWF- ICNW staff (as visuals show) distributed savings, family counseling.**

The Ministry of Women & Child Development held a teleconference with its NGO/Cooperative partners to attend on this exigency especially Gender based violence helplines, shelters (we were given to understand). A full blown support infrastructure to combat violence. Yet this is a scourge that global society has to be primarily and 'patriarchy' responsible we found for i.e., Gender violence whenever lean season or no income occurs or partner proximity in low income household, breeds violence. We have run cooperative helplines too i.e., a urgency doing our duty "**dharma**", again an innovation for women in cooperatives.

Some poor women members were glad when the lockdowns opened especially fish sellers/dry fish processing, cattle and goat owners, agricultural labour and marginal farmers fruit, vegetable sellers, petty shops keepers, MNREGA (daily wage rural employment scheme) labourers. Especially as grains vegetables, fruits rotted as no labour, so too no weeding and no transportation as it was costly; no storage so marketing was poor. Mostly heavy losses were faced but just in last 2 days in the last 2 months, some backward forward linkages have worked. As livelihood is indeed key to food security and immunity building, the Government's decision to support wage work (MNREGA) and informal sector is strategic and a pro-poor strategy. India unlike many other powerful countries (defence/economic) though 5th most growing economy has "**its nutritional and immunity Defence in the ancient "Science of Ayurveda"**".

Strategies and Lessons: Preparedness for COVID 19 – Lockdown 2021 Strengthening poor women's livelihood

In the Nationwide lockdown in India due to COVID-19, WWF-ICNW members were unable to travel due restrictions (even short distances) i.e., migrants. They could not therefore pay or repay/receive loans/savings/fixed deposits. (Few members could do digital transactions). This had a heavy psychological effect on the poor women. Since then WWF/ICNW has provided sustainable economic relief to women and their families for sustenance and counseling for livelihood alternatives. Women's credit groups, micro enterprises/small businesses were strengthened for partnership and continuous support i.e., loaning, digital collection, savings rollout.

Comprehensive financial/Social plan

WWF/ICNW has made a comprehensive/ financial/social/clinical plan for its members /staff in preparedness for COVID (Providing N95 Masks, Vitamin-C Tablets, Hand gloves, Sanitizer, creating awareness about social distancing, vaccination, traditional nutrition immunity building food etc). Staff and community data on vaccination, awareness on isolation based on vulnerability, co morbidity and susceptibility has been done. Apart from awareness on digital financial tools in their day to day business.

Cooperatives Partner in Solidarity

Identification of members/staff/community as stakeholders and utilizing them in partnership in tackling the pandemic was undertaken. Women members of WWF-ICNW were made owners/partners rather than 'us and them' approach and their local wisdom/traditional systems. (i.e., Ayurveda, siddha systems, local health traditions, kitchen gardens, local organic foods/methods). Each of 14 ICNW Cooperatives i.e., Kancheepuram, Vellore, Adiramapattinam, Dindigul, Dharmapuri (Tamilnadu), Bangalore, Chennapatna, Bellary, Bidar (Karnataka), Narasapur, Bhimavaram, Palakol (Andhra Pradesh) Hyderabad (Telangana) were provided training, tool kits, awareness raising loose leaf formats on Covid-19 (in Tamil, Telugu, Kannada, English languages); Zoom connections and digitalized communication, Gender Violence Counselling and Digital Financial dealings were strengthened. Phone assistance in tackling gender based violence particularly domestic violence was also made where necessary i.e., **Helplines**.

Importance of immunity building measures using traditional and alternate medicine; a boost to alternate lifestyles.

Kapasakudineer (growing those herbs; new opportunities 16 herbs) (traditional immunity building drink) consisting of a whopping 15 herbal ingredients, each of them having unique characteristic features of its own. This Kapasakudineer is extensively aimed for boosting the lungs, improving respiratory mechanism and treating infectious conditions like cough, cold, fever and other respiratory infections. This Kapasakudineer was well-known during times of "flu" owing to its therapeutic and curative qualities. (sometimes immemorial) it consists of Ginger, Piper longum, Clove (and Indian herbs i.e., Dusparsha, Akarakarabha, Kokilaksha, Haritaki, Malabar nut, Ajwain, Kusta, Guduchi, Bharangi, Kalamegha, Raja pata, Musta) mixed and boiled in water is being provided to staff. Members are advised to take it as prescribed i.e., traditional immunity building drink demonstrated to members regularly.

Digital Financial Literacy: Support for financial inclusion

In 17 years ICNW's ICT program since 2000 has transformed children of fisherwomen, wage labourers and informal sector women workers as software players digitalizing to enhance technology outreach in its operations for poor women's financial inclusion (a major multi-state co-operative for women). This vastly helped in the pandemic for outreach to members as well as sustain their financial situation instead of falling back into debts, poverty or default.

As a response to COVID-19 and ensuring digital literacy/financial inclusion to informal sector poor women was crucial. A [Training of trainers](#) for 65 participants (Ceo's, branch managers, and women leaders of WWF-ICNW) was held in September 2020 for training in digital banking services as an innovation in the Asia Pacific in Chennai in Tamil (Curricula translated into local languages too). These women leaders are now well-capacitated to deliver digital banking training to poor women in towns/villages of South India that they work in.

Utilisation of technology, digitalization, software was done for optimum utilisation of social and financial resources. WWF/ICNW provided Digital financial literacy training for its members, staffs. Training includes Payments apps like Google pay, PhonePe, Paytm and also through mobile banking like NEFT and IMPS. With minimum training poor women members could be facilitated to learn to send and receive money whenever and wherever they are. The effectiveness and success of the workshop has supported the multiplication of “the concept of digital training for financial inclusion of poor women in the informal sector”. A variable that affects the overall health of the women entrepreneur, family and community.

Covid heroines – Micro entrepreneurs warriors

The warrior spirit of poor women micro-entrepreneurs on the frontline battling COVID-19, was bestowed by WWF-ICNW with the '[Jaya Arunachalam awards](#)' ([legendary WWF founder](#)). Out of these 1500 members shortlisted, (by the software unit) who had transformed their lives through WWF-ICNW from investing Rs.200 (3 U.S\$) to Rs.1,00,000 (1200 U.S.\$) educating children as Engineers, MBA's, nurses etc., in 10 – 37 year membership (loan cycles). Further they had repaid correctly even during the Covid-19 pandemic due to the WWF-ICNW business support of monitoring, continues loaning support during Covid-19 at the doorstep. The you tube link of the presentation is as follows (<https://youtu.be/MWNVnZXb7n8>). This event was covered by 18 national media/television in many languages.

Gender Violence Counselling in Cooperatives

Most recently ICNW and ICPRD (our sister NGO concern) have come together initiating a new program on gender violence awareness during the pandemic in Karnataka state for women leaders in Cooperatives. They are together i.e, ICNW cooperative and ICPRD have initiated a comprehensive awareness and training through street theatre and sports (culture) on gender violence especially the recurring “child marriage” through multi stakeholder gender equality platform (at village level) engaging men, women ,boys, girls local protection office enforcement and panchayats (Local Government) for stopping the Gender violence pandemic (The link of above is at <https://youtu.be/a5Nptzyq7q0>).

Social impacts/Social protection are critical for agricultural and women workers co-operator to function too as we have at ICNW-WWF.

About the Author



Dr. Nandini Azad is the Elected President of Indian Cooperative Network for Women (ICNW) and the Working Women's Forum (India). Dr. Azad has led India and Asia-Pacific countries tirelessly "on gender" in cooperatives" with the pathbreaking distinction of being the first and only Indian woman in half a century to be elected office bearer on both Global Cooperative bodies simultaneously viz. 1st woman elected in 50 years to the International Raiffeisen Union (IRU) (oldest global Cooperative Union) and regional. Asia-Pacific Women's Committee Chair/Regional board of the International Cooperative Alliance (the largest union). She is also the representative at World Farmers Organization, Rome for the Indian Cooperative Network for Women, India.

She is also the Member of the Governing Board, National Council for Cooperative Training (NCCT), Ministry of Agriculture & Farmers Welfare, Department of Agriculture, Cooperation & Farmers Welfare, Govt. of India, since 2019. She was the Chairperson of the Outreach Committee for the National Credit Fund for Women (Rashtriya Mahila Kosh-RMK) and E-Women's Market Portal (Mahila E-Haat), Ministry of Women & Child Development, Govt. of India – 2014 to 2020. She is the Chairperson, Independent Commission for People's Rights and Development, New Delhi. She has Ph.D., from U.S.A. on Women's Credit Groups, Micro-Entrepreneurship, livelihood in Cooperatives. (Syracuse University and Maxwell School of Citizenship). She has worked widely with ADB, IFAD, UNDP/ILO, FAO/BOBP, UNCHS, UNIFEM etc.

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Digital Literacy Training Programmes



Covid Heroines, Founders Day JA Award: WWF honours 9 women entrepreneurs from Southern India



Indian Cooperative Network for Women Ltd., /Working Women's Forum (India)

COVID-19 RELIEF WORK



Speech by Dr. Ravi Chandra, Advisor, Livelihoods & Value Chain, UNDP on the occasion of International Cooperative Day 3rd July 2021

Distinguished Guests, Colleagues and Friends,

I am delighted to be here with all of you today to celebrate the cooperative spirit of the cooperative movement in India. India has more than 8 lakh cooperatives spread across lakhs of village on credit, agriculture, dairy, handloom, handicrafts etc. In addition to cooperatives, India has seen various other form of collectivization like informal self-help groups to more formals mutually aided cooperative societies (MACS) and farmer producer companies to improve the bargaining power, net income, quality of life of rural producers and farmers.

Cooperatives are economic organization which are supposed to earn profits and cater to the interests of the members. There are three types of centralities which cooperative organizations need to understand to serve its members in a better manner and sustain itself for a long term.

- a. Member centrality – significance of cooperative to member livelihoods
- b. Domain centrality – significance of the cooperative in local economy as a whole
- c. Patronage centrality – significance of the cooperative in the sectoral economy

Previous speakers have spoken a lot about the cooperative relevance in the Indian economy and stellar role players by cooperative in covid crisis management also. I will spend on UNDP experience of building managerial capabilities of women in rural communities to support their farmer producer company and collectives in market linkages and business transactions with private sector. Generally, traders/middleman follow opaque price determination practices which are not know to the farmers. UNDP capacity building curriculum for women sourcing manager demystified the whole process and trained the women into quality assaying so that they can determine the price of the produce in a fair manner and explain the same to the farmers also who are bring the raw produce to the aggregation center managed by them. UNDP trained more than 600 women into women sourcing managers across three states which have been supporting more than 40 collectives in aggregation and market linkages. I would like to share the example of Shrimati Sunita Waghmare Ji, Secretary of Navi Umed Women Farmer producer company in Wardha who have been trained as women sourcing managers and doing a turnover of more than INR 1 crore over last two years during covid crisis. In covid crisis, the supply chain has been impacted but these local women managers have been supporting the local communities through business transactions with private sector participation and value addition day in and day out.

Learning from the women sourcing manager curriculum which consist of 10-day class room training with certification from the training agency, UNDP innovated to create a more aspirational six-month mini-MBA program called as Business Enterprise Leadership Development Program for the job roles of women business managers who can perform the role of managers in producer companies or cooperatives. They were certified by premier management institutions like MANAGE or IRMA so that their certificate would have market value and they can move upwards in their career. Here, I would like to share the example of Shrimati Lalita Taram belonging to Gond Tribe becoming General Manager of the Paoni Tribal Women Farmer Services Producer Company after the course. She manages the operation of the company having 5000 members, leads a team of 35 people and did a turnover of more than INR 2.5 crores last year during the covid times. There managerial capabilities enabled the producer organizations to sustain the local supply chains and linkages with the private sector in the times of covid crisis. The managerial skills make a difference in scaling up of producer examples with no better example than the Gujarat Cooperative Milk Marketing Federation Ltd. known as AMUL. Institute of Rural Management Anand was created to supply rural managerial skills required for scaling up the AMUL cooperative model. Now, there is need to decentralize and demystify the managerial skills for 8th drop out rural women and create rural managers out of them to scale the farmer/artisan producer collectives registered under any law. UNDP is partnering with multiple academic institutions and advocating the adoption of curriculum for Women Sourcing Managers and Women Business Managers for managerial skills in producer companies and cooperatives. Professional Managers from the business schools may not remain with the smaller producer organizations or cooperatives for long time due to their career aspirations. Once they move on from the producer collectives, they mostly take away the linkages and network created for the producer organization as managerial capabilities creation in the local staff does not trickle down. There is need to create managerial capabilities in the local community resource person and more so in women. The curriculum for Women Sourcing Managers and Women Business Managers has innovative delivery mechanism with stakeholders in value chains so that women who dropped out due to social and cultural reasons get a second chance to come back to work life. The cooperatives or producer organizations needs to be economically sufficient and need managerial skill. This approach will fulfill the demand of managerial skills due to promotion of large number of producer organizations and cooperatives across India through government schemes like NRLM or 10,000 FPO promotion with a proven methodology to create supply of women managers for these organization.

Covid crisis has brought out the digital divide to the forefront and role of technology in rural value chains have become very important. Many companies use mobile application to receive bids for supply of farm produce and the women sourcing managers have been

trained to use such apps and bid for supplying of farm produce at competitive rates. These digital trainings have enabled the farmers to get better prices from the private sector.

UNDP has been working with spice board of India to introduce block chain technologies in supply chain of spices for better prices. Block chain is a decentralized electronic ledger that involves a peer-to-peer network. The peer-to-peer network will digitally connect all the stakeholders in the value chain maintaining the accuracy of the data. Block Chain Technology will help farmers in providing a secure way of storing and managing data of their produce. It will enable traceability of the information in the food supply chain, and this helps in improving food safety and quality. UNDP is supporting to develop a block chain powered traceability quality assurance and trading system for Indian spices. Once deployed, the block chain powered traceability system will help consumer to know the source of their food; the right price they are paying for; the identity of seller and trader while ensuring the quality of it.

These efforts are very relevant in these times and needs to be scaled up to improve the farmer's income. In the end, I would like to say that AMUL became possible due to vision of Sardar Vallabh Bhai Patel and Shri Tribhuvan Das Patel which was implemented by Dr. Varghese Kurien. He was the manager for the farmers throughout his life and created IRMA, NDDC and whole ecosystem that ensured better prices for milk farmers for decades to come. Today, we need more and more such institution builders and enlightened leadership which can guide managers like us to strengthen the cooperative movement. I will stop here and again wish all of you a very happy Internal Cooperative Day and wish for strong cooperative movement to sustain for more inclusive development of India.