

GROOTS

GRASSROOTS ORGANISATIONS OPERATING TOGETHER IN SISTERHOOD (SOUTH ASIA)

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Editorial

WILL 2017 BE THE YEAR OF HOPE OR DESPAIR?

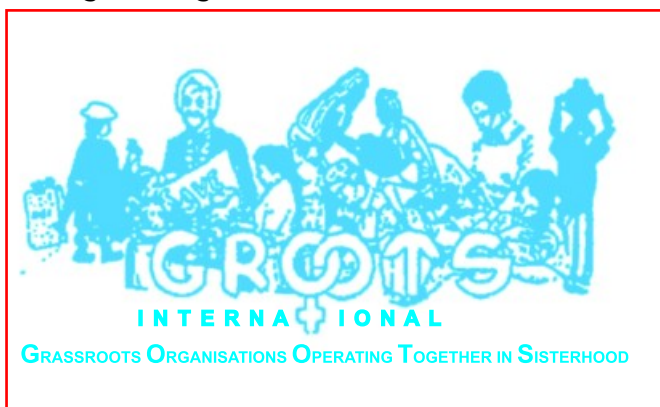
The dawn of the year 2017 has resulted in the positive hope for over 1.25 billion Indian citizens due to new decisions and announcements of the Government. The Prime Minister on December 31, 2016 announced several new schemes as a future action plan to facilitate farmers, women particularly pregnant women, senior citizens, the small and medium scale enterprises (MSME), the land retailers in addition to poverty alleviation schemes to double the impact of demonetisation on the vulnerable constituencies. Therefore, it is expected that the government's new initiatives are likely to be pro-poor and pro-development initiatives as well.

However for the past two months one can remember the untold sufferings and hardship of the common people went through, when the government over night demonetised Rs.500 & Rs.1000 notes. The action followed was that bank's/ATM's were out of expected cash. Though the government intention is to curb



black money, corruption, fake currency and terrorism it was the honest citizen that often bore the brunt of this action.

The country witnessed the unusual scene of thousands of its citizens waiting in long unending queues to deposit/withdraw their own money from banks, post offices and ATMs. It demonstrates not only the hardships faced by the common men and women but also many of them were hardly able to attend their work with the result of either losing their wages or turn-up late for work. There are cases where senior citizens have died of exhaustion standing in queues for hours, the families suffer to admit sick patients as private hospitals refused to take old currency notes of 1000 and 500 denomination. Besides the banks were dispensing more of Rs.2000 notes than those of lower denominations. Giving new Rs.500 notes along with Rs.2000 notes would have placed much less strain on citizens.



The lower segment of the population who constitute the base of the pyramid use currency to meet their daily transactions, without any practice in digital transactions, felt extremely disappointed with no hope. The daily wage earners, small traders, shop keepers, vegetable vendors, farmers, craftsmen and the entire working class who belong to the unorganized sector were affected. Most affected being the rural people in villages and rural areas where the penetration of banking system is poor. As poorer they were some of them have had to forgo buying essential food and other necessities.

How to compensate the losses of the above mentioned people particularly the unbanked group of people without any ID proof, bank account, debit/credit cards leave alone internet banking. Well even for the future how to orient them towards a cashless transaction/society. Barring few states in India with high literacy rate how is it possible to promote a cashless/digital transaction. How to convince the people under these circumstances i.e., majority of people who prefer to use cash over digital money atleast to keep up financial discipline?

The housewives and elderly senior women at home both in rural & urban areas have the habit of saving a small part of money at home. Such savings are used towards rainy day, medical emergencies, education, marriage and other functions. As women in India are prone to become victims of their male counterparts particularly in lower middle class, women do save some money without the knowledge of other family members including husband to meet family contingencies. Such emergency savings by housewives cannot be termed as black money/hoardings. As it is only thrift and savings.

Further one must become aware it is not easy to find black money transparent as most of the

black income is kept in the form of physical assets like gold, land, buildings etc. Hence the amount of black money countered by demonetization depends upon the amount of black money held in the form of cash or found in the country is estimated to be small than expected. Then why should the poor pay the price for the rich for all their ill-gotten wealth? Why should the common man be penalised while targeting the black money hoarders.

The demonetisation concept, though introduced by the government is not a new concept, it is excellent where the objectives are laudable. But the success of this move totally depends on its implementation process where if it moves in the right track, it would enable to bring in to focus huge amount of undisclosed asset that can be used to fight against the main issue such as poverty. But improper implementation would create chaos, panic, fear among the common men and especially women.

With the dawn of 2017 we fervently hope to see that this cleaning exercise will result to boost the spirit of the citizens towards the development and productive process of the country and better future for all. ■

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NATIONAL/ INTERNATIONAL EVENTS

NCCT Board Meeting

President Working Women's Forum (India) participated in the 57th Board Meeting of the National Council for Cooperative Training (NCCT) held on July 25, 2016 at New Delhi. In this meeting the current activities of NCCT for the year 2015-16 were apprised to the members. Further the discussion focused on the future training programs. Speaking on the occasion Dr. Jaya Arunachalam mentioned that to reach the grassroot level, the programs of NCCT have to be conducted at the Village & Panchayat level so that the grassroot people will be able to make use of the efforts of the cooperative. ■

AGRASRI



President WWF speaking at AGRASRI, Tirupati

Working Women's Forum (India)/Indian Cooperative Network for Women was invited to participate in the 14th Rajiv Gandhi Memorial Lecture where the Rajiv Gandhi National Awards Ceremony and the National Seminar also took place on August 20 - 21, 2016 at Tirupati. This function was organized by the Academy of Grassroots Studies and Research of India (AGRASRI).

In this event, Dr. Nandini Azad, President, Indian Co-operative Network for Women, was honored with the Rajiv Gandhi Mahila Shakti National Award for her contribution on development issues, gender and poverty for three decades besides facilitating Perspective Plan for Women and towards gender equality in all fields. The other dignitary who were awarded included Padma Bhusan Dr.V.K.Saraswat, eminent Missile Scientist, Member of NITI Aayog, who also

delivered the key note address. Dr. A. Chakrapani, Chairman A.P. legislative council, Hyderabad was the Chief Guest.

Dr Jaya Arunachalam, President WWF, presided over the function and said she was glad to take part as the day commemorates the birth anniversary of the former Prime Minister of India late Shri. Rajiv Gandhi. He was familiar with the activities of WWF/ICNW and was a strong advocate for women's empowerment to lead them into the 21st century. Besides Ms.Egammal, Secretary and S.Nandini, Program Co-ordinator WWF, participated in this function.

Dr.Nandini Azad, President, ICNW was also the guest of honor for the technical session on "Financial inclusion through SHGs and SHG federation policy initiatives and financial inclusiveness by the government at the centre and the states." WWF/ICNW being a pioneer in the field of Micro finance Dr. Nandini Azad spoke at length about her experiences in Andhra Pradesh, Jharkhand and other places covering development aspects among various divergent areas/groups. She spoke not only on microfinance but also other gender issues affecting women adversely in their pursuit of livelihood and survival of themselves - be it literacy, male alcoholism etc. She cited the example of WWF/ICNW as a model that strengthened the socio economic status of poor women. ■

International Raiffeisen Union



Dr. Nandini Azad at the IRU Meeting, Lucerne, Switzerland

The XIIIth General Body Meeting of the International Raiffeisen Union was held on September 14 -16, 2016 at Lucerne, Switzerland. At this meeting an historic event took place, a

proud achievement not only for women all over the world including the women in ICNW, as for the first time in the history of the International Raiffeisen Union, Dr. Nandini Azad, President ICNW was invited to the IRU board as a special invitee on Gender Diversity. Participating in this meeting Dr. Nandini Azad, President ICNW presented a paper on Gender and Equity Model of Indian Co-operative Network for Women Ltd (ICNW), India on September 14, 2016. Tracing the origin of the co-operative due to the efforts of the great visionary of Europe, Mr. Friedrich Wilhelm Raiffeisen from Germany. His main effort to facilitate the workers to form cooperatives in rural areas in the middle of the 19th century contributed towards promotion of the self-help and self-management process among the workers (farmers and other small craftman) to enhance their dignity of labour.

Dr. Nandini Azad also shared that in the late 19th century as the news spread of the emergence of the new system of rural finance in Europe, the Governor of Madras city (now Chennai), in 1894 Lord Wenlock sent Sir Frederick Nicholson to Europe to study the mutualist credit system based on self-help/self management process by the farmers themselves. The result of his mission was called “Find Raiffeisen” that marked the dawn of a new system of rural finance in India too. Dr. Nandini Azad, President ICNW also spoke in detail about the emergence of the Indian Co-operative Network for Women and its activities and operational strategy for the welfare of the poor women that has enhanced their lives both economically and socially. ■

National Cooperative Union of India (NCUI)

The Annual General Body meeting of National Cooperative Union of India (NCUI) was held on September 26, 2016 at New Delhi. Participating in this meeting Dr. Nandini Azad, President, ICNW said that the cooperative sector should recognize its strengths and highlight the role it could play in alleviating farmers suicides subject so that it could be tackled before the concerned authorities to influence the public policy. She also emphasized the need for digitalization to increase the membership of cooperatives and suggested that two women members may be co-opted in the board of all cooperative societies. ■

The Ministry of Small, Medium Enterprises (MSME)



Dr. Jaya Arunachalam at the Review Meeting of MSME, New Delhi

The Ministry of Small, Medium Enterprises (MSME) organized a review meeting of the NGO holders for the TREAD Scheme on October 22, 2016 at New Delhi to make it more effective and useful for women entrepreneurs. As WWF has been a long term partner of the TREAD Scheme with the MSME ministry Dr. Jaya Arunachalam was invited to share the experience, achievements and suggestions regarding this scheme. Dr. Jaya Arunachalam shared that the grant received was helpful in organizing various programs like Co-operative Training, Training of Trainers, Group leaders/members, Skill training programs and organizing various exchange program/workshops in partnership with the CFTRI, Gandhi Gram Rural Institute and the Cooperative Institutes to provide orientations to members and staff. Besides she suggested that the Ministry of MSME must give orientation to people towards both livelihood and skill development program. Further NGO's must be made partners for the 'Make in India' concept as many NGO's are excellent in skills that are marketable and can even facilitate to produce for the world market. ■

Indian Cooperative Alliance - Asia Pacific, Regional Assembly

The Twelfth Regional Assembly, Ninth Cooperative Forum and related events of Indian Cooperative Alliance hosted by National Cooperative Union of India, was held on November 15- 19, 2016 at New Delhi. The Assembly adopted several resolutions including strategy direction for the Asia Pacific Region, declaration from the Cooperative Forum, support to Japanese Cooperative Movement and Co-option of the chair



President ICNW as Vice President ICA-AP Women's Committee delivering the vote of thanks

of Women Committee. The opening ceremony was attended by over 700 delegates from India and the region. Mr. Radha Mohan Singh, Union Minister for Agriculture and Farmers Welfare and Mr. Suresh Prabhu, Union Minister for Railways, Government of India grace the occasion. Mr. Parshottam Rupala, Minister for State for Agriculture and Farmers Welfare addressed the closing ceremony.

It's a matter of pride that the International Cooperative Alliance Asia Pacific (ICA) has elected Dr. Nandini Azad, President, ICNW as Vice chair of the Women's Committee and Co-opted the Chair of the Women's Committee to the Regional Board. This is indeed a very progressive step and will be model for members in the region to follow. Dr. Nandini Azad has once again proved to the world that poor women's cooperative are equal in all aspects to mixed cooperative. Also speaking on the occasion Dr. Nandini Azad, President ICNW said that giving power to Women's Cooperatives is very important in achieving the UN Sustainable Development Goals and Indian Cooperative Network for Women is already in this field for over 3 decades.

In the opening ceremony Mr. Balu Iyer, Regional Director, ICA Asia and Pacific appreciated the work of ICNW and said it is well known not only India also in other regions too. The regional assembly lauded the work of ICNW. Dr. Jaya Arunachalam, President WWF was invited as a speaker for this 9th Regional Women's Forum of the International Cooperative Alliance, Asia-Pacific held on November 16, 2016 at New Delhi. To quote Mr. Ajay Jha, Indian cooperative.com "Jaya Arunachalam, President, Working Women Forum and founder of a network of

women cooperatives in the southern states of Tamil Nadu, Karnataka and Andhra made an interesting presentation post-lunch. She explained in detail the role being played by WWF and how it has brought about fundamental changes among the women of the region". Later speaking to the media, President WWF and President ICNW expressed that the cooperatives not only in India but also the entire region of Asia and South Asia do have the challenges and strengths. This regional assembly provided chance to learn and share from each other. For us, the women's only cooperatives, financial inclusion, digitalization and gender integration have been one of the main contribution to the regional assembly. ■

National Council for the Cooperative Training

Dr. Jaya Arunachalam, President WWF attended the Meeting of the National Council for the Cooperative Training/ National Cooperative Committee for Empowerment of Women of NCUI on November 16, 2016 at New Delhi and the routine matter relating to the needs and requirements of training were discussed. ■

WWF/ICNW President's Interaction and Visits

Dr. Nandini Azad, President, ICNW held an internal meeting of ICNW on July 13, October 8, November 5 and on December 3, 2016 with the CEO and the staff. In this meeting various internal affairs of the cooperative were discussed regarding the remedial measures for women members for cyclone, field work, collection and membership etc. The other subjects figured in the meeting are the performance of the branches and the staff. Dr. Nandini Azad, President, ICNW was congratulated by the President WWF and all the staff of ICNW/WWF for having been nominated as special invitee to the board of the International Raiffeisen Union and elected as Vice chairperson for the Women's Committee of the International Cooperative Alliance Asia Pacific (ICA).

As a regular visit to branches, President WWF visited Bengaluru, Bidar & Bellary branches in Karnataka on October 8-10, and from November 18-23, 2016 as it was long overdue. At the outset, a meeting was arranged in the office premises of Bangalore branch to review the performance of Bangalore & Chennapatna branches. President

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President WWF's interaction with the members of Karnataka branches

WWF, asked the staff to increase the membership. Besides she also enquired about the performance of the organizers. Similarly, a meeting was held at Bidar branch on November 18, 2016 where over 30 women entrepreneurs attended the meeting. While interacting with the member's, the President, WWF enquired the members view about the demonetization process. The response of the members was not very encouraging. The members said that the prices of essential commodities have increased. Even the common salt which is hardly Rs.20 are being sold for Rs.200 per kg in those areas and it's not easy to buy essentials for small amount unless they buy for higher amount.

Equally, President, WWF interacted with the women members in Bellary branch on November 24, 2016. Over 40 women members attended the meeting. Even here the members presented the same story of demonetization. They said it has affected the poor as they have to stand in long queues or most of the banks turn them out. Also if one goes to private people, they charge heavy

commission i.e., money business. The President lauded the Bellary branch for its performance and asked them to increase the membership.

President, ICNW visited the fisher women branch in remote Tamil Nadu i.e., Adiramapattinam on December 26, 2016, particularly as the banking system has not permitted the poor women to access their resources during demonetisation. Over 400 women entrepreneurs attended the meeting and shared the success story of their lives and occupations. Dr. Nandini Azad, President ICNW enquired group members about the effects of demonetisation. She further said that the nomination of the Vice Chair of ICA's Women's Committee and special invitee to the IRU board is indeed a proud moment for all women's cooperatives. Later speaking with the staff and organizers, the President ICNW advised to disburse loan to members according to their repayment capacity and asked them reduce the overdue. She complimented Adiramapattinam branch for good membership. ■



President ICNW interacting with the members at Adiramapattinam

President WWF's Participation in Special Events



Dr. Karan Singh at the Triplicane Cultural Academy

Being the Birth Centenary Smt.M.S. Subbulakshmi, a renowned music exponent, the Triplicane Cultural Academy & Kasturi Srinivasan Library along with the Vice President of the Triplicane Cultural Academy Dr. Jaya Arunachalam organised a special programme on September 10, 2016 at Music Academy, Chennai. Dr. Karan Singh, member, Rajya Sabha was invited as Chief Guest, unveiling the portrait of the Carnatic Singer M.S.Subbulakshmi. Dr. Karan Singh said “ While Northern part of India is seeing decline in traditional and cultural aspects of society, whenever I think of the south, I think of music and dance in this parts and also the way that they have managed to preserve art, music and dance heritage very well.” Speaking about the singer, Dr. Karan Singh said he was highly impressed of her songs as M.S. Subbulakshmi managed to infuse divinity in to her songs particularly he was moved by a song in her film Meera.

Mr. N. Murali, Co-Chairman, Kasturi and Sons Ltd and President of the Music Academy presided over the function and recalled an incident when Mahatma Gandhi wanted to listen to a particular bhajan, M.S.Subbulakshmi immediately found out the bhajan/raga, learnt the song overnight, recorded it, and sent it. She was a great supporter of social causes. The guest of honor Carnatic singer Shri. T.N. Seshagopalan recalled how M.S. Subbulakshmi helped people in need. ■

Felicitation and Honors



Dr. Nandini Azad President ICNW receiving the awards

Dr. Nandini Azad was also felicitated for receiving several other awards for her work on women's empowerment. The 'Jewel of India Award' was bestowed to Dr. Nandini Azad by the Indian Institute of Education and Management 'National Mahila Ratan Gold Medal Award' by the Indian Solidarity Council on July 25, 2016 at New Delhi; the Rajiv Gandhi Mahila Sakthi National Award by the Academy of Grassroots studies and Research of India on August 20, 2016, and the 'Indira Gandhi Sadbhavna Award' by the International Business Council on November 23, 2016. She has also been requested by the Ministry of Women and Child Development to serve as a one of the two non-official member of the Selection Committee to select women achievers from all across India for the Nari Shakti Puruskar Award to be held on March 8, 2017 (International Women's Day) at the Rashtrapati Bhawan under the Chairmanship of the Union Minister for Women, Government of India.

Japanese Consumers' Cooperative Union (JCCU) has invited Dr. Azad at their OBM and the ICA's women committee meeting for the concluding remarks as well as to provide a presentation as a resource person on digitalization of poor women's cooperatives at Kobe, Japan on March 29, 2017 at the ICAP-TOT. The JCCU is one of the largest consumer cooperatives movements in the country. ■

Exposure Programme

Ms. Romina Joseph, student of Madras School of Social Work, Chennai visited on WWF/ICNW on September 29, 2016 to study about the activities and objectives of the organization for her project work. Terming her visit as a great exposure Romina Joseph said even though she spent a few hours, the information presented was immense and inspirational, certainly it will help not only in her

assignment but also gave a personally motivation to work for a cause.

As part of WWF/ICNW's internship programs this time accommodated Ms. Jayshree.D student of Madras School of Social Work, Chennai from July 13 to October 19, 2016. As an intern, she observed various activities of the organization, cooperative bank, training, etc. As part of the field exposure visit, she visited Kodambakkam and Padipudhu Nagar areas to know about impact of WWF/ICNW programmes. Also as part of college work where she has to share her knowledge to the organization, she presented few exercises for joint pain, eye problem, thyroid etc. to the supervisors and staff. She expressed that the internship has provided her an opportunity to work very courageously thus enhancing her leadership qualities on women based issues.



**Tribute to Honourable
Chief Minister J Jayalithaa
(Amma to millions)**



Working Women's Forum (India)/ Indian Cooperative Network for Women paid rich tributes to Iron Women who was a people's person, strong spirited and fighter till the end. Admired for her courage and dynamism, a bold leader and administrator committed to the people of Tamil Nadu as Hon'ble Chief Minister. Her magnanimous charisma and determination will continue to inspire many women to rise and move ahead. May her soul rest in peace.

WE NEED YOUR INPUTS!!!

Contribute Letters, Ideas, Comments for our Newsletter

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What Readers Say about GROOTS

Look forward reading the newsletter with great interest.

Shri. Manmohan Singh, Former Prime Minister, Member of Rajya Sabha

The Editorial on One World Possible and the reading of the same has raised some very important issues and make out a case for establishing such a world possible, if the whole world accepts the concept of 'Vasudhaiva Kutumbakam'.

Shri. Shivajirao G. Patil, Ex-member of Parliament (Rajya Sabha)

It is with amazement that I read your recent edition of Groots. I found the editorial quite provoking and also addressing some real issues of the world we live in today. I am also impressed with the extent of work that WWF and ICNW continues to do for its members.

Ms. Kalpana Iyer, Ex- business head of CITI Bank, Management consultant, Mumbai.

Thanks for sending me newsletter. I do not know whether Vasudhaiva Kutumbakam is possible or not. All I know is that while in India we have huge problems including poverty, inequality and atrocities on dalits and women, we also find that by way of terrorism, India appears to be a safer place to live in as compared to other countries.

Shri. Rahul Bajaj, Chairman, Bajaj Auto Limited

Groots is very inspiring and the activities of WWF is the best.

Ms. Usha, Chief functionary, Abhiyan, Patna