

# IRU Connected Indian Cooperative Network for Women (ICNW) - Working Women's Forum (India) (WWF-I)









# Our latest breaking news is ...

- Informal formal sector continuum
  - Poor women members bestowed with "Corona Microentrepreneur Warrior's Award"
  - Transformed from informal sector poor moving into the pre-formal sector







# Our latest breaking news is ...

- The International Network for Women in Cooperatives with 1,000 members has been convened by WWF-ICNW to make people more aware of gender in cooperatives
  - Strengthen women's leadership in the cooperative sector globally around the world in policy making.
- Poor women control & create own supply chain during pandemic, lowest denominator in market
  - Example, at Adiramapatinam Fisherwomen's coastal cooperative branch
  - Link produce to market
  - Producer ownership empowers women to choose services and activities.



# **Description & Figures**

# COOPERATION HE

#### Formation/Origin of WWF-ICNW

- 1970: The club of Rome announced
  - "zero growth" trickledown theory
  - Poor growth rates.



- Organized poor women in the informal sector
- Long march to empower voiceless women in unorganized sector.
- 1978: The Working Women's Forum (India) formed with 800 women members.
- 1981: (a) The Indian Cooperative Network for Women initiated, Promoted by WWF (I).





# **Description & Figures**



- Provided more than 5 billion U.S\$ in small/petty loans to micro entrepreneurs (informal sector workers) in 276 occupations and enterprises (rural/urban) (90 % repayment) in 14 locations of South India.
- In touch with Cooperatives in about 60 countries.
- 200 full time staff, 90 part time staff in our H.Q., and volunteers/leaders in the 14 cooperative branches.

Services	Trainings
Credit assistance	Cooperative training
Micro-insurance	Financial Literacy
Shares	Leadership/communication
Fixed Deposits	Empowerment
Savings	Gender sensitization including gender
Support service to Orphanages &	based violence
Children's Home (CSR)	Health care
	Skill training





#### **Current Situation**

#### **Concept:**

- To achieve sustainable development poor women in the Informal sector, WWF & ICNW created a counter culture which challenged the pillars of Indian tradition in its manifestation as related to gender.
- Working conditions of poor women in Informal Sector – culturally different, powerlessness for women enhanced by the barriers of caste, class and gender.



- Demonstrating grassroots women's, leadership in cooperatives through social protection, alternative financial inclusion, independent entrepreneurship, accessible credit and decent employment.
- Growth Process: Gender and Equity Model highlights the transformation of atomized powerless women workers mobilized into a mass platform, as co-operators, trade unionists.





# The ICNW/WWF model Process – Stages Accumulation at Base: Poor Women are Efficient

- Stage I: Moving away from indebtedness-WWF/ICNW credit strategy
- Stage II: Diversification/growth of enterprises, household food security, improved quality of living



- Stage III: Asset creation, education standards, sanitation, housing, social status, dignity, community leadership / management roles / generating civic demand
- Stage IV: Leadership by merit, Organizers represented as Office bearers and Governing Board (i.e. many poor fish sellers/fruit sellers are even Vice Presidents today).
- Innovative financial inclusion program





#### **Current Situation**

- WWF/ ICNW was able to make poor women members socially/financially independent.
- The WWF-ICNW, is a social movement and concerned with gender and poverty for women's development,
  - Where they proved if poor women are provided financial assistance, training alongwith other holistic inputs/opportunities,
  - They would not be poor anymore but move towards success.







## **Cooperation with IRU Members**

- President, WWF/ICNW has been nominated (2016 -2018), as the 1st ever Gender Diversity Representative in 50 years on the Raiffeisen Board.
- In 2018, she has been elected the first women board member of the Global Board in 50 years of the International Raiffeisen Union, (IRU)
- WWF-ICNW has been the only successful women only cooperative organization in 50 years to be simultaneously elected to Senior positions both the oldest and largest global cooperative unions/ alliances IRU and International Cooperative Alliance (ICA).







# What does IRU mean to you?

- Describe in up to 3 words what you associate with IRU:
  - IRU is the true supporter of "Cooperation" Vs corporatization.
  - As the first "Women's only Cooperative " member of IRU (25 years ago) we value their network for our visibility globally.
  - The IRU is the first cooperative network that truely values
     Grassroots cooperatives.





### **Expectations**

- What are your 3 expectations from IRU?
  - Strengthen the independent cooperative movement.
  - Spread higher the Raiffeisen values of spreading benefits to poor, women etc.,
  - Continue the networking of mass cooperatives in the independent sector with strong outcomes.





# Let's exchange!







# Thank you very much!





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