

CYCLONES WILL COME AND GO: BUT POOR WOMEN WILL HOLD THEIR COOPERATIVE CLOSE TO THEIR HEART AND SURVIVE TOGETHER

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Introduction

INDIAN COOPERATIVE NETWORK FOR WOMEN (ICNW)

The 43 year old Indian Co-operative Network for Women, Chennai H.Q., (ICNW), is the first women – only cooperative in South India for, by and of poor women and also only cooperative in 50 years to be simultaneously elected to both the oldest and largest global cooperative unions and globally recognised by as a best practice model for financial inclusion of poor women in cooperatives. Through ICNW, women's farmer's lives has changed from indebtedness and oppression to productive employment and growth, as well as empowerment.

The history of agriculture/farming activities in India dates back to Indus valley civilisation era (around 3300 BCE) and even before. Some scientists believe that it was women who first domesticated crop plants and initiated the art and science of farming. The rituals/ceremonies in India show close connection for example, often celebrating the role of women in agriculture, the fertility concept associated with reproduction of the seed - mother goddess and the importance of the environment and biodiversity, 70% of India's population earns livelihood from agriculture. The country ranks second worldwide in farm output. The agriculture sector is mostly feminized.

Gender in Agriculture is important in order to eradicate poverty, ensure food security, promote their own and family wellbeing. The issue of poverty cannot be addressed without addressing gender issues- (UN SDG) nor climate change.

Having reached approximately 1.5 million poor women worker members/ micro entrepreneurs in the Indian States of Tamil Nadu, Karnataka, Andhra Pradesh and Telangana, (India) in 14 cooperative branches/locations Adiramapattinam (fisheries), Dindigul (Dairy cattle), Dharmapuri (farm labor) (Tamilnadu) etc., with members engaged in 267 trades (including in agriculture, dairying, fisheries, food processing, goatery/piggery, etc). So financial assistance is provided to women in farming facilitates the following.

- **Agricultural Input Credit for – seeds, fertilizers.**
- **Production Credit for – machinery/equipment**
- **Marketing Credit for – processing, transportation, storage**
- **Livestock, poultry, piggery credit.**
- **No collaterals**
- **Flexible repayment**
- **Low reasonable interest**

Also ICNW's Strategic Goal's For Farming activities are

- Increase agricultural productivity.
- Enhance household income.
- Export subsidiary/ ancillary where possible.
- Equitable consumption of nutritious meals by the family & for women, food security and well being
- Enhance women's economic power and decision making in family farming activities through gender equality.

- Linking producer directly to consumer.

Multi-Dimensional Role of Women in ICNW Members: Its relationship to climate change

Women perform different roles starting from dawn to dusk.

Agriculture : Sowing, transplanting, weeding, irrigation, plant protection, harvesting, winnowing, storing etc. (paddy; groundnut sugarcane finger millet).

Domestic: Cooking, child rearing, water collection, household maintenance.

Allied Activities: Cattle management, fodder collection, milking etc.

Horticulture: Vegetable production, flower production, fruit production.

Despite women's extensive and varied participation, they continue to have less access than men to all inputs.

Its strategies in the agro processing, dairy and fisheries sector are:

***Agro Processing Sector**

*ICNW members are involved in the agriculture, agro processing sector such as cultivation of crops like paddy, groundnut, sugarcane etc. help women farmers develop bargaining power with family farming structures and to nurture collective responsibility.

*Alternate skill training facilitated women in processing / preparation of agro products and other processing such as dried vegetables, peanut balls, puffed rice, leaf plates, rice snacks etc.

***Dairy Sector**

*ICNW women members in rural areas & in Chennai rural are involved in feeding, watering, mixing of green fodder, upkeep of animals, processing, marketing of milk and products- ghee (clarified butter), yogurt, butter, etc.

*The intervention of ICNW in Dindigul branch (drought prone area) Tamil Nadu wherein it facilitated women to pursue additional alternate occupations.

*Rice production provides seasonal wage employment opportunities for 3 months. The remaining months women work in dry farming i.e onions, peanuts and other fodder crops. Further the male income contribution to household expenditure is lower to females and spend half of their meagre earnings on liquor, gambling, cigar etc. Women are solely dependent on agricultural income as wage labour.

*ICNW developed support services by providing alternate employment programme to procure banana, tamarind & chillies from villages and sell them to rural markets (chandies) and nearby fairs also rearing of livestock and dairy production to ensure continuous income.

The ICNW assisted women to link with the milk cooperatives to purchase their cow milk. Also paid for veterinarian to attend to the needs of the members livestock. There is an increase income for household. Livestock production, raising dairy, milk sales provides steady income throughout the year increased milk consumption. During Covid due to stigma it was a serious losses as sales down.

Fisheries Sector

Fisherwomen members of ICNW in Chennai, Adiramapattinam, Narasapur are engaged in several fishing activities – processing and marketing of fresh and dry fish.

*ICNW credit intervention enabled women in fish marketing to carry on occupations without money lenders in the Adiramapattinam wholesale seashore markets. ICNW members even challenged and succeeded in repairing fishing canals, auction rights, storage etc.

*Fish marketing provides better returns and reliable income (except in lean period, rains etc.). Women support households through fish marketing (fresh/dry fish, prawns, crab etc.,) However women lacked access to formal credit. High interest by informal money lender.



The successful ICNW experiment demonstrates the manner in which the poor women learned to take their own decisions through collective consciousness and demonstrated their self-help, self-management process despite being poor and vulnerable. ICNW strengthened not only their economic roles to enhance their existing skills or trained in new skills but also enabled the other women in neighborhoods to join this effort acclaimed as a best practice model in Asia and very transparent in its functioning.

*To ensure their full participation in co-operative governance and administrative process at all levels, it supported poor women evolve the structures they required for sustained development through collective consciousness, group security system. It has all Women Board, all CEOs are women, elected woman President.

The credit programme of ICNW has reached nearly 603870 poor entrepreneurs, accomplishing about 90% recovery rate in the 6000 urban slums/ rural areas. This banking system that was innovated made not only poor women direct participant in the cooperative system, simultaneously it also eliminated the complicated bureaucratic procedures in the Government Nationalized banks, access to continuous credit made easy.

ICNW also plays a key role in closing the gender gap by facilitating them with financial resources, gender awareness, capacity building, income assessment of land rights especially to women farmers targeting gender based inequities. Women farmers are the future, as they cultivate, produce, market, connecting and communicating even through mobile phones (60%) etc. Taking over the farms that were completely managed by men now migrating to urban areas i.e., de facto leadership, women farmers on the margin have began i.e., to eradicate poverty.

Climate change in India

Climate change in India have profound effects, ranked 4th among the list of countries affected from 1996 to 2015. Climate change hit India hard, causing huge economic and social losses due to severe floods, cyclones, heat waves, droughts and landslides causing death and destruction.

Heavy rain events have increased threefold since 1950, but total precipitation has declined and water scarcity, southwest monsoon is a key economic factor where 60% of Indian farmers dependent on rainwater for cultivation; monsoon-dependent agriculture employs more than 50% of the Indian workforce, while others earn their living in coastal areas.

Impact of climate change in India are

Agriculture: Rain-deficit monsoon, unseasonal rains, increasing Green House Gases have disturbed the crop cycles. Drastic climate changes affects crop growth/yields severely increasing pest/insect population, devastated overall productivity.

Horticulture: Vegetable crops exposed to high temperatures lead to high transpiration losses; causes burning or scorching effect of young tree blossoms too.

Forests: Shift in natural vegetation deteriorates the forests (fires, land slides).

Water: Some parts of India are facing shrinking of water supplies, others facing rising seas.

Livestock, Poultry and Fishery: Great impact on biological production, growth and development of species governed by their resilience/tolerance to environment change affects production, reproduction, adaptability.

Heat waves: Intensity of heat waves affects all allied sectors of agriculture including dairy, poultry, fishery.

Best Practice

I. Tsunami Disaster – WWF/ICNW's Operations & Study (2004)

The worst human tragedy of the millennium unfolded as the tsunami killer waves hit coastal Tamilnadu and Andhra Pradesh, was one of the worst natural disasters claiming huge losses of lives everywhere. Nearly 2000 ICNW members pursuing fishing occupation were affected and their fishing economy is shattered. Also, many of the fisher folk have lost very valuable assets like fish tubs, huts, fish nets, poultry, plastic mats, catamarans, fiber boats, fish ice boxes, catering vessels and other such productive and utilitarian assets. Many families could not go back to their houses because the entire house walls had collapsed.

Relief Work

ICNW identified about **902** member households where a massive number of children and elder people have been washed away and many hundreds missing.

Agricultural land in many places has been damaged with saline water seeping in. ICNW visited the affected members immediately after the disaster and provided relief to 1088 members, supplied them with immediate basic needs like food, bed sheets, small cash and vessels and is working on more relief measures.

ICNW took up the counseling and advocacy work. Slowly overcoming trauma and gradually getting out of their fear in the near future and going to sea eventually both for fishing and fish trade.

Over Rs.1,17,57,667/- financial assistance received from various national/international foundations, an amount of Rs.25,00,000/- had been distributed as immediate relief (within 10 days of the tsunami) to all the affected in the I phase and the rest was provided as rehabilitation assistance to them. Rehabilitation measures were distributed to tsunami-affected fishing family members of Adiramapattinam branch and 7 areas in coastal areas of Narasapur Cooperatives.

II. Gaja Cyclone (2018):

Cyclone Gaja touched the shore of Southern Tamil Nadu in 2018 at Pattukottai and Adiramapattinam causing worst damages. People are engaged in micro-entrepreneurship (coconut cultivation, fishery etc). The highest sustained cyclone wind speeds were recorded in Adiramapattinam at 165 kmph.

Damages:

1. 56000 hectares of crops and trees were destroyed,so lost their source of income. 18000 hectares of coconut trees were damaged (90%) and mostly uprooted. Most houses had source of income from coconuts, leaf for thatches, coconut oil/other value addition .Overnight rich and the poor depending on agriculture have become poor as of their crops were affected.
2. Some of the areas were inundated by sea water. Therefore cultivable land has turned into uncultivable.
3. 1000s of cattle, birds died due to the cyclone: Landless households especially the poor women and other agricultural labourers households owned goats/hens as a source of livelihood.
4. 63 people died and about 1 lakh electric poles, 1000 transformers, 201 electricity substations damaged.
5. 5000 boats were destroyed and many of the engines/fishing nets are badly damaged. Fisher women lost processed fish, storage bins and livelihoods.

Relief Work

ICNW, President team consists of several senior ICNW leaders, networks, youth club members made field visit and reached out to the women members in crisis and offered psychological emotional and financial support.

Members were unable to pay loan instalments, poor women's informal sector cooperative such as ours have begun to revamp and reschedule due to limitations of cash flow. No income, no buying power, women's nutrition and malnourishment.

***Public Hearings with poor women entrepreneurs by President Dr.Nandini Azad,ICNW.** She physically stayed with members and studied in depth of individual cases and their sufferings.



***The source of power.** The cyclone was very high in the villages, so ICNW Women's Groups were effective in warning villages, evacuating sea side villages on hearing of the Governments warning of Cyclone waves.

***The role of ICNW cooperatives,** was really commendable. **Community based kitchen** where in victims/ villages were mobilized to participate and food packets were distributed.

Poor Women Narrate Cases

Ms.Arasammal said her family never forget the Founder and the current President Dr.Nandini Azad's support and assistance. Earlier during floods,ICNW distributed clothes and vessels;during tsunami they received boats/nets/houses and now during this cyclone,no one reached them near the seashore, ICNW provided financial assistance which they will treasure in their heart and consider this place as their mother's home.

Ms. Kavitha:She had a house in between the coconut trees. Due to severe cyclone the coconut trees fell down and damaged her house.At a single stroke she lost both her livelihood income and house. She added that ICNW helped them with a small pennies, they consider it as a very big as there was caring/sharing.



A paradigm shift is required to evolve a sustainable disaster relief and rehabilitation programmes at the local level, with a mindset that demands a **“with the poor women”** approach. Local communities were actively mobilized to play a crucial role **immediately**. (especially women/youth) in urgent measures/aid and in evolving long-term strategies that were essentially trying to bridge relief and social development.

- *Immediately field visits was done by the ICNW team and offered psychological emotional support.
- *Formed the coordination committees comprising ICNWmembers/staff. Streamlining the existing early warning system, supported by an active communication strategy through an responsive organizational structure was immediately developed by H.Q., to assuage members, allay fears.
- *The immediate chaos allowed for human rights violations. ICNW was tasked of,adequately empowered for, countering actions against Gender Violence in Cyclone-affected communities.(Violence,rape,sexual harassment etc)
- *Coordination of the ICNW initiatives with the local community as the hub of action. Community based rehabilitation programmes and the concept of community,intervention is the prime concern of the hour.This down-to-earth,grassroots approach enabled the local community to get back some level of confidence and resources.
- *Initiatives was done in communities by ICNW to be mobilized for cleaning,ensuring general sanitation standards,repairing drinking water sources, through NGOs,Cooperatives,educational Institution,local residents associations and religious bodies.

After hearing from them, a small amount as financial assistance was given to 1500 women members in 100 villages.The ICNW staff provided one day wages willingly to help the members in need.

Investing in women’s empowerment in co-operatives leads to gender equality, economic growth, poverty reduction and climate change.Being democratic/voluntary co-operatives ideal mechanisms for gender equality and climate change but only when women have equal access including at decision-making levels. Millions of women globally have access to social protection,productive assets,housing, health and child care, healthy diets, financial services through co-operatives. The feminization of family farming,reverses hunger and improves the Status of Women including combating gender based violence. All these variables/strategies converge to and are essential for holistic gender equality strategies for sustainable food systems. ICNW has drastically changed women’s decision making power (90%)due to the leadership training in addressing the gender inequalities within the household and community.

Kitchen Garden

Women are provided awareness to promote kitchen gardens as it helps them grow enough food for household (surplus used at home or sold for income)addresses not only food security,malnutrition issues but also generates incomes in these crises.

Compost Pit

Animal husbandry is a second major source of income for farmers. Traditionally farmers used to store this animal dung in pits which is good manure for soil/agriculture.The ICNW promotes this traditional method of compost pit that plays dual roles during crisis(for ensuring organic food).

COVID-19 affect on and solutions

Covid-19 led to quarantines that restricted the movement of goods and ICNW members/staffs/barefoot bankers. They were confronted with loss of livelihood due to lock down, they are neither taking a loan but surviving on savings. However, as barefoot bankers, staffs reached remote areas through autorickshaws/jeeps walking in difficult (heat)circumstances.

*Members were unable to travel and access loans,savings with heavy economic/social/psychological effect on them. Cooperatives reached their door step (nearly 120000 workers) instead of falling back into debt, death and poverty through holistic strategies.

*Engaged in the line operations calling Govt. personnel (Collectors/SP's,Municipal Commissioners) for passes/access to all locations.

*They were unable to pay loan instalments,ICNW begun to **revamp and reschedule due to limitations of cash flow**.There is no income, no buying power, women's nutrition and malnourishment come to the forefront.

***Continuous loan infusing, capital, savings though cooperatives experiencing difficulties.**

***Digital Financial Literacy Awareness** program to staff members (Apps G Pay/Phone Pe/NEFT) in regional languages.

*Bestowed warrior spirit of poor women micro-entrepreneurs on the frontline, battling COVID-19, as'Corona Heroine Awards'to successful entrepreneurs and long-term diligent loanees who transformed their lives by educating their children as engineers,MBA's,nurses etc,repaid honestly during Covid-19,(refusing a moratorium for ICNWs survival) emergency loan waiver schemes,awareness/counselling on Gender Violence (that UN Secretary General called a Pandemic).

Actions put in place to mitigate those effects

Provide support to savings and loan mechanisms to which women have preferential access, such as ICNW savings/loans groups, by including these mechanisms in financial policies aimed at providing relief from repayments by **freezing interest payments as moratoriums. Through ICNW members did not ask a moratorium.**

Policy Development and related action needed to mitigate the climate change effects:

- COVID-19 should consider women's key roles in climate change agri-food systems and household food security and nutrition, as food producers, farm managers, fishers, processors, traders, wage workers and entrepreneurs.
- Prioritize informal and microenterprises, which are mainly managed by women, in the relief response by ensuring their access to loans, training and market linkages.
- Social protection measures to promote productive investments, including agricultural inputs and cash transfers and "cash plus" programmes to help women farmers and their cooperatives recover from the COVID-19 pandemic and to prepare for production in the following seasons.
- Expanding markets and rethinking on how to gain new markets by involving both men and women.

- Provide information on available social assistance programmes, hygiene, food safety and nutrition and healthy diets using various communication channels; tailor the messages to different target audiences (including illiterate women).

General & Specific Recommendations

A Multi-tier Implementation Programme is suggested:

- a) Strategies at local Governance or micro-level tapped the capacity of women more vigorously. (and village leaders).
- b) Community participation is essential in rebuilding damaged houses and other structures, rebuilding the broken psyches and lives of its women takes time which ICNW vigorously pursued.
- c) Coordination of the ICNW initiatives with the local community as the hub of action. Community – based rehabilitation programmes and the concept of community, intervention is the prime concern of the hour. This down-to-earth, grassroots approach enabled the local community to get back some level of confidence and resources.
- d) The immediate chaos allowed for human rights violations. ICNW was tasked of, and adequately empowered for, countering actions against Gender Violence in Cyclone-affected communities.(Violence, rape, sexual harassment etc.,)

Other lessons it learnt were in

- Awareness about the global warming and climate change to members.
- Improvements in irrigation systems, water harvesting techniques, and more-efficient agricultural water management.
- Building climate-resilient physical and digital infrastructure along with inculcating social and behavioural changes in members.
- Livestock feed management strategies (Concentrated Feed, Cultivated Fodder, Cereal Grains, Tree Leaves.
- Fishery: Water quality feed.
- Water Management : Water Saving, Rice Systems, Rain Water, Harvesting Farm, Ponds, Micro Irrigation.
- Enhancement of crop productivity is highly necessary for safeguarding the food security, particularly the resource-poor who would be the most affected i.e., small and marginal women farmers.

Conclusion:

The successful ICNW experiment demonstrates the manner in which the poor women learned to take their own decisions through collective consciousness and demonstrated their self-help, self-management process despite being poor and vulnerable. ICNW strengthened not only their economic roles to enhance their existing skills or trained in new skills. Enabled the other women in neighborhoods to join this effort acclaimed as a best practice model globally. The innovative inclusive programs has allowed poor women farmers to come out of hunger and poverty. It provides an empowering environment to women to participate at all levels with ownership in governance, whether pandemic or cyclones or yearly devastating floods.

About the Author

Dr.Nandini Azad is the Elected President of Indian Cooperative Network for Women (ICNW) and the Working Women's Forum (India). She also has the honour of being on the Global Board Member of the oldest cooperative union i.e., International Raiffeisen Union creating history by being the first women on their board and also elected Chair of the ICA-AP Women's Committee (2018 – 2021). She is on the Indian Governments National Council for Cooperative Training on their governing board. She was the Chairperson of the Outreach Committee for the National Credit Fund for Women (RashtriyaMahilaKosh-RMK) and E-Women's Market Portal (Mahila E-Haat), Ministry of Women & Child Development, Govt. of India – 2014 to 2020. Representative of Indian Cooperative Network for Women at World Farmers Organization, Rome. She is Chairperson, Independent Commission for People's Rights and Development, New Delhi. She has Ph.D., from U.S.A. on Women's Credit Group, Entrepreneurship & Cooperatives.(Syracuse University and Maxwell School of Citizenship). She has worked widely with ADB, IFAD, UNDP/ILO, FAO/BOBP, UNCHS, UNIFEM etc.