

*A High-Level National Webinar on
International Women's Day
"Building Capacities of Women
Cooperatives to address sustainability"
8th March 2022*



NATIONAL COUNCIL FOR COOPERATIVE TRAINING

(An Autonomous Society Promoted by Ministry of Cooperation, Government of India)
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WEBINAR FLYER



NATIONAL COUNCIL FOR COOPERATIVE TRAINING

(An Autonomous Society Promoted by Ministry of Cooperation,
Government of India)



A HIGH LEVEL NATIONAL WEBINAR ON INTERNATIONAL WOMEN'S DAY "Gender Equality Today for a Sustainable Tomorrow"

8 March 2022 at 3:30 pm - 5:00 pm IST

CHIEF GUEST

Shri Devendra Kumar Singh

Secretary, Ministry of Cooperation,
Government of India

Session-I : Inaugural Session

1. Dr. Shikha Tripathi, DGM, NABARD and Faculty, BIRD
2. Dr. Neelam Patel, Sr. Advisor (Agriculture) Niti Aayog, New Delhi
3. Shri Ajaybhai H Patel, Chairman, Gujarat State Cooperative Bank
4. Smt. Shatabdi Subodh Pande, Rashtriya Pramukh, Mahila Sahakari Sanstha, Sahakar Bharati
5. Dr. Nandini Azad, President of Indian Cooperative Network for Women Ltd.

MODERATOR

Shri Mohan Kumar Mishra

Secretary, NCCT

Meeting Link

[https://ncct.webex.com/ncct/j.php?
MTID=m2f002ae241096d166a429d044808f176](https://ncct.webex.com/ncct/j.php?MTID=m2f002ae241096d166a429d044808f176)

Meeting number : 2519 195 4095

Meeting password: 1234

SPEAKERS

Session-II : International Sharing

1. Ms. Aarti Dayal, UNDP, New Delhi
2. Dr. Haslinda Sujak, Director of Eastern Zone, Cooperative Institute of Malaysia

Session-III : Insights from People Leaders

1. Dr. N. Ranjana Devi, Board Member, Manipur State Cooperative Bank
2. Ms. Jayashree Kurundwadkar, Chairperson, Bhagini Nivedita Sahakari Bank
3. Ms. Vijaymala Bajirao Desai, Chairperson, Indira Mahila Sahakari Sugar Factory Ltd
4. Ms. Vijaya Gurralla, Chairperson, Mulkanoor Women's Dairy, Telangana
5. Ms. Rupa Tamang, Vice President, Sikkim Film Cooperative Society Ltd.
6. Ms. Shreya Prakash Lonare, Director, Panchasheel Fisheries Cooperatives
7. Ms. Sabarmatee, Co-Founder SAMBHAV Cooperative Institute of Organic Farming



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WEBINAR SCHEDULE

THEME: *Gender equality today for a sustainable tomorrow*

High Level National Webinar on Building Capacities of Women Cooperatives to address sustainability organised by National Council for Cooperative Training (NCCT)

on 8th March 2022 from 3.30 pm to 5.00 pm

PROGRAMME AGENDA AND TIME SCHEDULE

3.30 pm- 3.35 pm	Shri Mohan Kumar Mishra, Secretary, NCCT - Welcome address and Opening remark
<i>Session I</i>	<i>Inaugural Session</i>
3.35 pm- 3.40 pm	Dr. Shikha Tripathi, DGM, NABARD and Faculty, Bankers Institute of Rural Development <i>Topic : Building Capacities of Women leadership from Cooperatives and Collectives – NABARD’s perspective</i>
3.40 pm- 3.45 pm	Dr. Neelam Patel, Senior Advisor, NITI Aayog, New Delhi <i>Topic : Government of India Policy Support for promotion of Women Cooperatives</i>
3.45 pm- 3.50 pm	Shri Ajaybhai H Patel, Chairman, Gujarat State Cooperative Bank, Gujarat <i>Topic : Role played by Urban Banking Sector towards empowerment of women</i>
3.50 pm- 3.55 pm	Smt. Shatabdi Subodh Pande, Rashtriya Pramukh, Mahila Sahakari Sanstha, Sahakar Bharati <i>Topic: Role played towards capacity building and training of Women Leaders in India.</i>
3.55 pm- 4.05 pm	Dr. Nandini Azad, President, Indian Cooperative Network for Women Ltd., Chennai – <i>Key Note Address</i> <i>Topic : Enhancement of women leadership and decision making in cooperative governance</i>
<i>Chief Guest</i>	
4.05 pm- 4.15 pm	Shri Devendra Kumar Singh, Secretary, Ministry of Cooperation, Government of India – <i>Inaugural Address</i>
<i>Session II</i>	<i>International Sharing</i>
4.15 pm- 4.20 pm	Ms. Aarti Dayal, UNDP, New Delhi <i>Topic : Gender Equality and UNDP work on Women’s Economic Empowerment</i>
4.20 pm- 4.25 pm	Dr. Haslinda Sujak, Director of Eastern Zone, Cooperative Institute of Malaysia <i>Topic : Experience Sharing and Best practices of Cooperative Institute of Malaysia on Coaching Programs for Women Leadership.</i>

<i>Session III</i>	<i>Insights from People Leaders</i>
4.25 pm- 4.30 pm	<p align="center">HANDLOOM SECTOR</p> <p>Dr. N Ranjana Devi, Board of Director, Manipur State Cooperative Bank, Imphal <i>Topic: Experience Sharing on Gender Equity and Empowerment in Handloom Cooperative Sector in North Eastern States</i></p>
4.30 pm- 4.35 pm	<p align="center">URBAN BANKING SECTOR</p> <p>Smt. Jayashree Kurundwadkar, Chairperson, Bhagini Nivedita Sahakari Bank Ltd., Pune <i>Topic: Experience Sharing on transformation journey towards building of Women 'Cooperative Bank of the women, by the women and for all'</i></p>
4.35 pm- 4.40 pm	<p align="center">SUGAR SECTOR</p> <p>Ms. Vijaymala Bajirao Desai, Chairperson, Indira Mahila Sahakari Sugar Factory Ltd., Kolhapur <i>Topic : Experience Sharing towards women empowerment and gender equity for sustainable sugar sector</i></p>
4.40 pm- 4.45 pm	<p align="center">DAIRY SECTOR</p> <p>Ms. Vijaya Gurralla, Chairperson, Mulkanoor Women's Dairy, Telangana <i>Topic : Experience Sharing towards women empowerment and gender equity for sustainable Dairy sector</i></p>
4.45pm - 4.50 pm	<p align="center">TOURISM SECTOR</p> <p>Ms. Rupa Tamang, Vice President, Sikkim Film Cooperative Society Ltd. (SFCSL), Sikkim <i>Topic : Experience Sharing on the role of women in Cooperative development in Sikkim</i></p>
4.50 pm -4.55 pm	<p align="center">FISHERY SECTOR</p> <p>Ms. Shreya Prakash Lonare, Director, Panchasheel Fisheries Cooperatives, Nagpur, Maharashtra <i>Topic : Experience Sharing towards women empowerment and gender equity for sustainable Cooperative Fisheries sector</i></p>
4.55 pm -5.00 pm	<p align="center">ORGANIC FARMING</p> <p>Ms. Sabarmatee, Co-Founder SAMBHAV- Cooperative Institute of Organic Farming, Nayagarh, Odisha <i>Topic : Experience Sharing on women collectives through organic farming in tribal district of Nayagarh, Odisha</i></p>
5.00 pm -5.05 pm	<p>Dr. Seema Mishra, Faculty Member, Madhusudhan Institute of Cooperative Management Bhubaneswar - <i>Summing up and Vote of Thanks</i></p>

LIST OF SPEAKERS WHO PARTICIPATED IN THE WEBINAR

Session I: Inaugural Session

1. Dr. Shikha Tripathi, DGM, NABARD, and Faculty, BIRD
2. Shri Ajaybhai H Patel, Chairman, Gujarat State Cooperative Bank
3. Smt. Shatabdi Subodh Pande, Rashtriya Pramukh, Mahila Sahakari Sanstha, Sahakar Bharati
4. Dr. Nandini Azad, President of Indian Cooperative Network for Women Ltd.

Session II: International Sharing

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2. Dr. Haslinda Sujak, Director of Eastern Zone, Co-operative Institute of Malaysia

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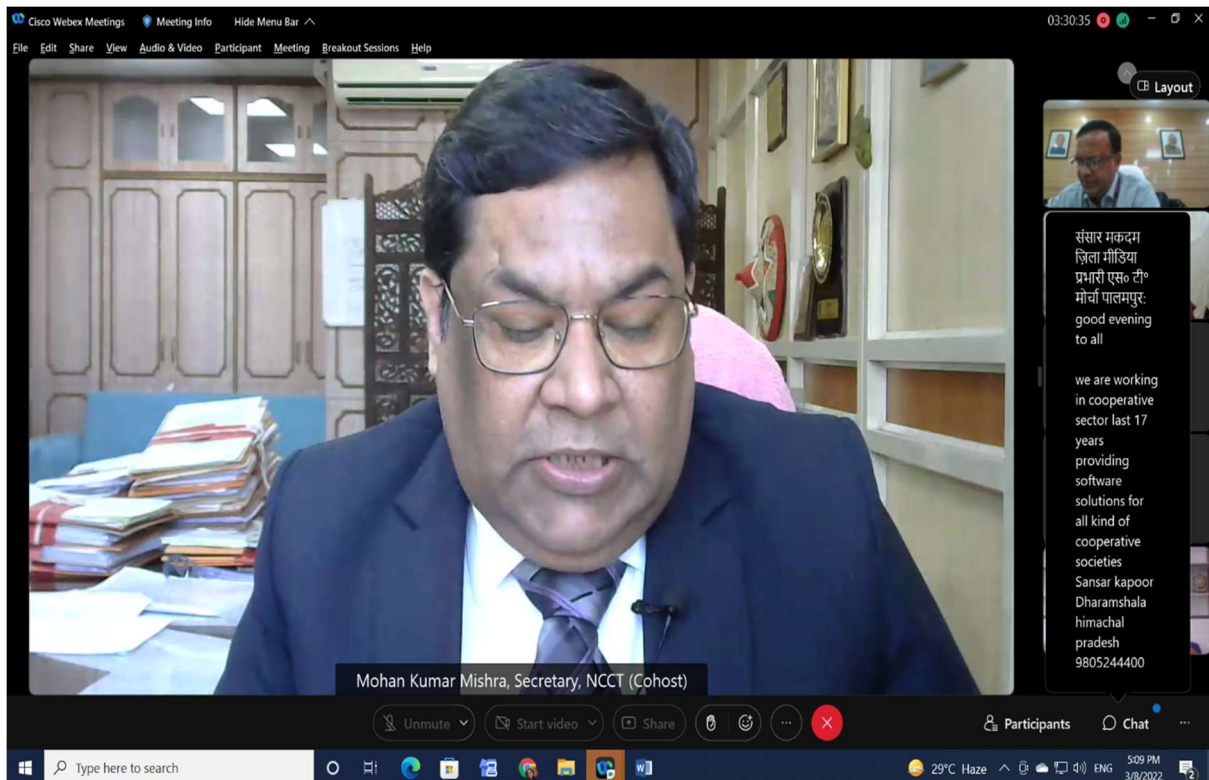
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Report of Session I – Inaugural Session



Welcome Address

Shri Mohan Kumar Mishra, Secretary, NCCT, welcomed all the participants, the distinguished speakers, and acknowledged the international participants from Malaysia.

He acknowledged the effort of Gujarat State Co-operative Bank that booked an auditorium in order to attend the webinar effectively. He named each and every participating institution, and the representatives thereof, by their name and position in the institution.

He highlighted the importance of the day of the National webinar as it was both the 75th year of Azadi ki Amrit Mahotsav and the International Women's Day. He was optimistic about the lively and productive outcomes of the webinar in enhancing the capacity of women's co-operatives to address sustainability issues.

NCCT's role in women empowerment in the co-operative ecosystem

- Established a Centre for Gender Studies to highlight the role of women and to encourage them to expand their role in the co-operative sector. Shri Mohan Mishra highlighted the role of Dr. Nandini Azad in setting up the Centre.
- Conducted workshops and seminars and trained 52,000 women, over a period of four years, in dairy, fisheries, handloom, credit, and marketing co-operatives

- Documented case studies, repositories, and a compendium of success stories of women empowerment through co-operative entrepreneurship, innovation, and technology.

Objectives of the webinar

Women’s co-operatives have remained at the small and medium size in terms of business scale. They are yet to tap the full potential of digital technology as well. Of what has been achieved, little has been documented in terms of the impact of co-operative models on women empowerment.

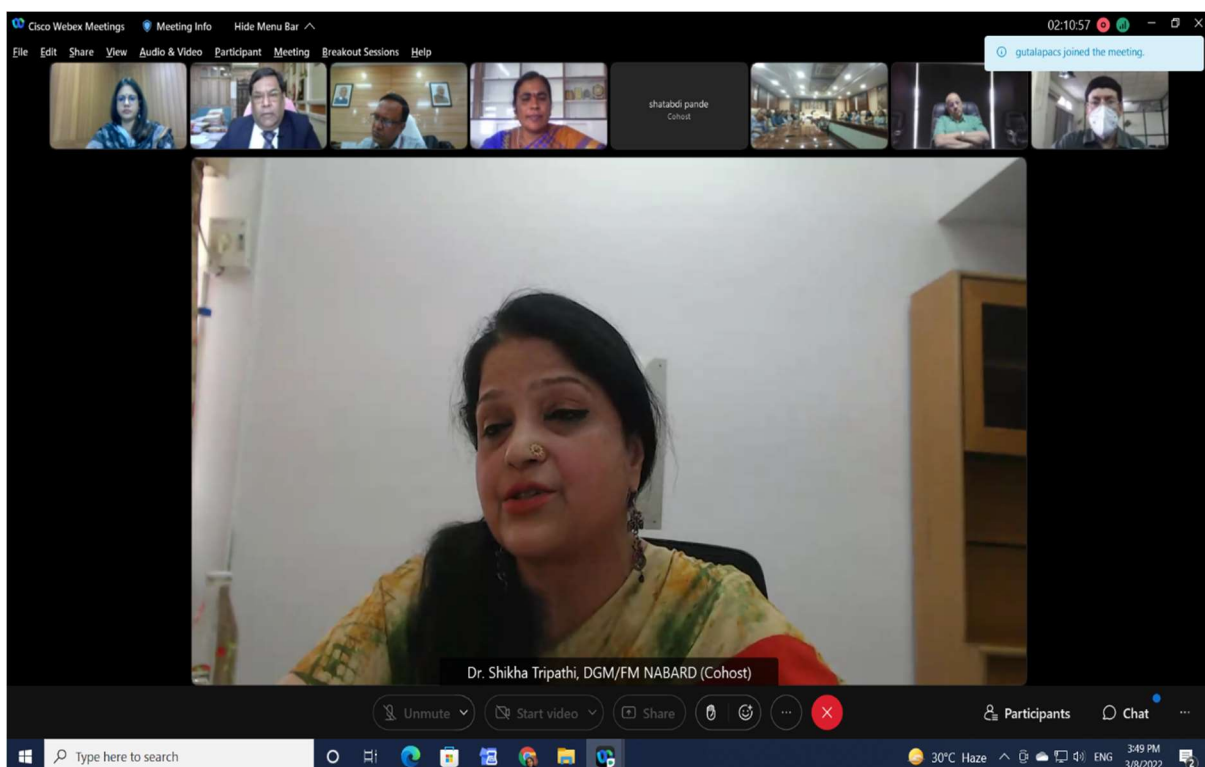
Bearing these issues in view, curating the best and the brightest minds working towards gender equality today for a sustainable tomorrow, this webinar aims to be a comprehensive conversation on best practices for replication, and interface between co-operatives, women empowerment, and gender equality, enshrining the principles of self-help, equity, and seven principles of cooperation.

The webinar seeks to address:

- the persistent issues of women’s access to capital, funds, and markets,
- the need and relevance of capacity building, training, and exposure to technical innovation to sharpen their competitive edge
- the role of the state in developing an enabling environment for women through favourable policies.

Presentations

Dr. Shikha Tripathi, DGM, NABARD, and Faculty, BIRD



The speaker inspired the participants with women history makers and leaders across sectors. She proceeded to elaborate upon NABARD's grassroots initiatives and partnerships forged to impact women empowerment (See chart below). To illuminate the power of LEDP, the speaker drew from the example of the nationwide campaign of "My Pad, My Right" where women are given machines to manufacture low-cost pads and also learn about menstrual hygiene.

NABARD's WOMEN'S EMPOWERMENT INITIATIVES

SHGs	JLGs	MEDP, LEDP	FPOs
<ul style="list-style-type: none"> • Since 1992 • Connected to formal system of banks • Coverage: 13 crore households • Social empowerment • Development options for extremist areas 	<ul style="list-style-type: none"> • Women break the glass ceiling • Access to collateral-free loans • e-Shakti: digital literacy 	<ul style="list-style-type: none"> • Sustainable livelihoods • MEDP - Skill development • LEDP - End to end solution covering the entire value chain 	<ul style="list-style-type: none"> • NABKISAN has organised 25000 women into FPOs • BIRD is one of the key capacity building agencies • Several Pan-India success stories

Shri Ajaybhai H Patel, Chairman, Gujarat State Cooperative Bank



The Secretary, NCCT introduced the distinguished speaker, Shri Ajaybhai H Patel and invited him to share his message about the role played by the urban banking sector towards empowerment of women.

Shri Ajaybhai H Patel conveyed his greetings to the Secretary, Ministry of Cooperation; the Secretary, NCCT; fellow speakers; and participants and thanked NCCT for the opportunity to share his views on the important occasion of International Women's Day and offered his salutations to all the women participants in the webinar.

The banking sector, through its efforts, has played an important role in the economic empowerment of women and thereby social empowerment. He stressed that gender equality is essential for total development. Both men and women need knowledge, information, opportunities, and resources. While we have many well-designed government schemes to catalyse gender equality, he observed that women still remain unequal in the areas of education, employment, skill development, and economic independence.

The banking sector, which has a presence in every corner of India, sees its role in women empowerment as one of its primary roles and has supported them to save, participate more, access financial assistance at low rates of interest (including during the COVID-19 pandemic), earn incomes, and build livelihoods.

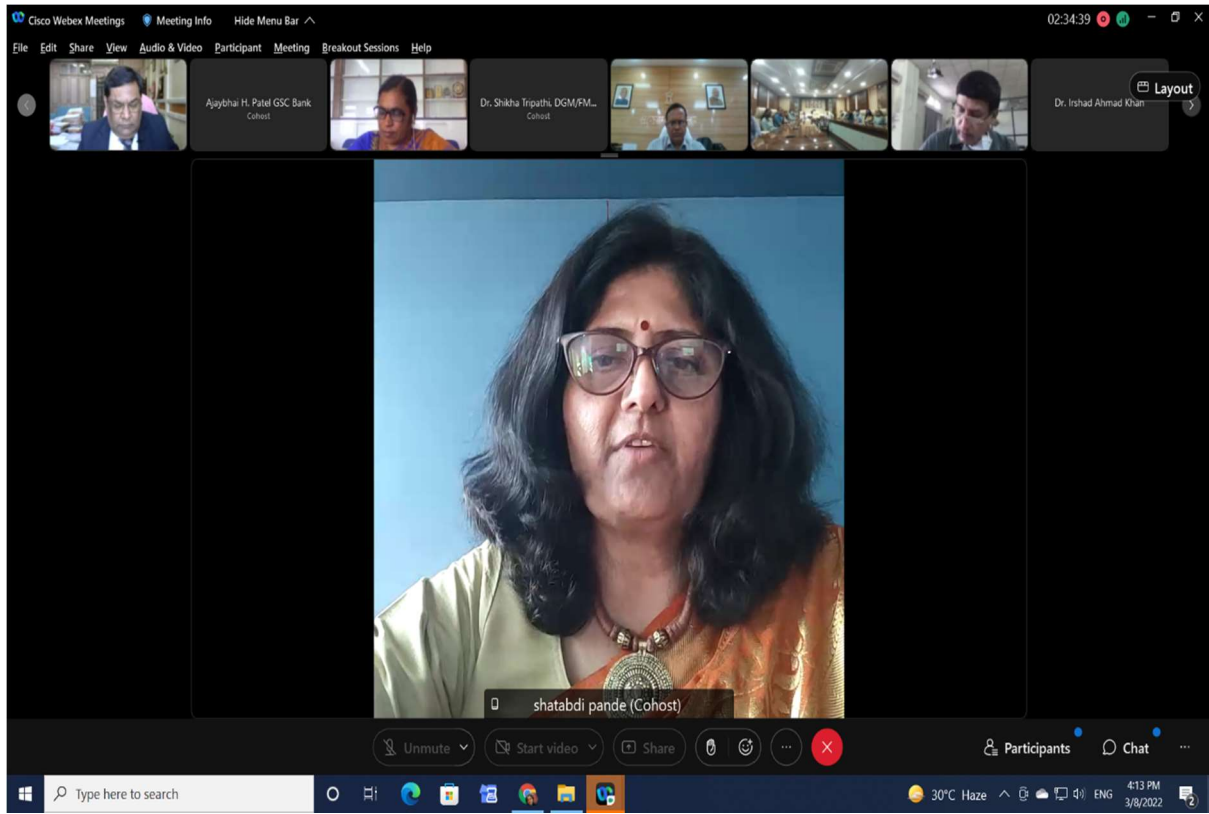
In spite of the efforts of the governments and the public sector banks, women still do not enjoy access to banking services, owing to social and cultural barriers. The numbers present a depressing picture. Women account for only 24% of the total numbers of accounts and deposits across the country. Furthermore, only 12% of loan accounts are in the name of women. However, cooperative banks have always understood the need to give priority for banking for women and have played a significant role in empowering women. They have offered financial and non-financial services to women. Cooperative banks have reached out to the marginalised and unorganised such as small producers, vegetable vendors, milk vendors, and daily wagers, offering essential banking services. Shri Ajaybhai Patel highlighted that women have a track record of being safe borrowers, in comparison to men. Through SHGs and other women's institutions, they have demonstrated this.

In urban cooperative banks, seats are reserved for women. Through the Gujarat Chief Minister Mahila Utkarsh Yojana, interest-free loans are being offered. Through ADC, more than 15000 loans have been made. Through GSC, more than 500 loans have been made.

Shri Ajaybhai Patel then offered salutations to his women colleagues from GSC (both online and offline).

In his concluding note, Shri Ajaybhai Patel expressed appreciation for the role NCCT is paying in capacity building of women.

Smt. Shatabdi Subodh Pande, Rashtriya Pramukh, Mahila Sahakari Sanstha,
Sahakar Bharati



The Secretary, NCCT introduced the distinguished speaker and invited her to share her message about the role played towards capacity building and training of women cooperatives leaders in India.

Smt. Shatabdi began with greetings to the Chief Guest, the Moderator, the Guests of Honours, and all the distinguished participants. She offered salutations to women leaders connected with the cooperative movement and empowering women through cooperatives.

As we celebrate International Women’s Day, we should also remember that respect and equality for women has always been part of Indian culture. Equally, the spirit of cooperation is also a part of the Indian fabric, in all aspects of life from start to finish. At the same time, citizens associated with cooperatives need training to work in an organised manner in the cooperative space, know the laws, implement the laws, to know and understand the rights enjoyed, training is required.

Sahakar Bharati, the organisation and its staff, today run programs for hundreds of thousands across 600 districts in 27 states across the length and breadth of India.

Sahakar Bharati’s motto is: Bina Sanskar, Nahi Sahakar (Without Culture, No Cooperation). To develop and strengthen this culture, Sahakar Bharati has committees across all levels – from a panchayat-level to a state-level. Working at

micro-level with cooperatives in various sub-sectors (such as handloom, fisheries, housing, handicraft, health, and multi-state cooperatives).

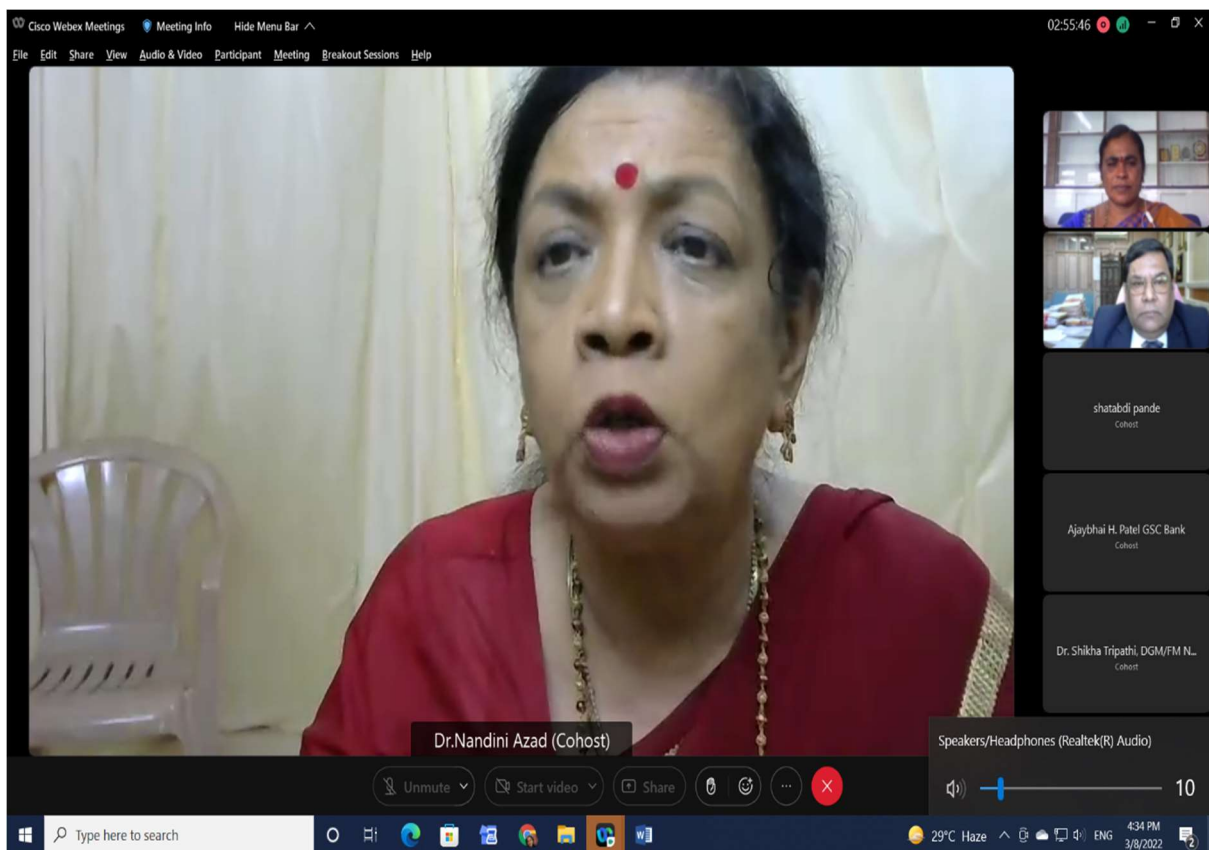
Highlighting the inspiration for Sahakar Bharati, Smt. Pande talked about how they work on stressing the role of the cooperative movement in the country and the capacity building, guidance, troubleshooting, handholding, and research services offered for diverse stakeholders with the evolving times, by the different key organs of Sahakar Bharati.

Importantly, Sahakar Bharati focuses on capacity building of women in cooperatives. Referring to the services that support economic development of cooperatives, Smt. Pande gave an example of a model – Akshayasree – developed in Kerala by the organisation.

After giving a glimpse of the gamut of services offered, Smt. Pande talked about their collaboration, communications, and publications efforts. The organisation also played a part in increasing the limit for deposit insurance. She also dwelt at length on the cooperative banking sector.

Finally, she highlighted how the organisation has created a platform to facilitate market access for women running tiny and small enterprises.

Dr. Nandini Azad, President of Indian Cooperative Network for Women Ltd.



The speaker pointed out the prevalence of tokenism in co-operative governance. In her study across 18 countries, they found that only 10% of the boards are comprised of women. Given the global emphases on gender equality, she exhorted timely and local measures such as:

- The Registrar of Co-operatives needs to fulfil the Supreme Court's mandated women's quotas. This would set an example for PACS to follow
- Fulfilment of women's quotas
- Nomination and election of women
- Introduction of government incentives for women producers can increase their membership in producer organisations including FPOs
- Implementation of gender-sensitive laws, with positive ramifications for women's status promoting collective action
- Leadership training for grassroots women leaders

Women are not significantly represented across higher echelons of decision-makers. Her recommendations are:

- Formation of gender equality committees
- Gender focal points
- Gender disaggregated data
- Tracking equality indicators

The speaker outlined the scope and impact of the Network in impacting 600,000 women in about 40 districts of South India. Their strategy has been to engage poor women (276 occupations) in productive activities and to bring about change through groups and cadres. They are pioneers in women's representation in co-operatives wherein vegetable vendors can be CEOs and fisherwomen can be Vice-Chairpersons. This also results in familial empowerment and social empowerment. As for digitalisation, the Network considers itself as the Silicon Valley for the poor in South India, given its emphasis on digital literacy.

Economic democracy supplements political democracy. The speaker exhorted the participants to probe into the strategies in the co-operative sector:

- Investigate the representation of women in various echelons of co-operative institutions
- Study the benefits of loans to men/women
- Analyse the percentage expended and reinvested
- Assess equitable representation of women in policy level
- Conduct data studies on patriarchy, laws hindering women's growth
- Gather proof of preparation of cadres that enhance women's participation
- Consider the lack of provisions in the co-operative bye-laws
- Understand the domestic responsibility placed upon women and their lack of specific productive skills
- Emphasise the sensitisation of male leaders

The speaker closed with remarks commending NCCT's progressive webinar with a gender focus as a good example for strategic initiatives in women's empowerment. She suggested that NCCT could explore partnering with an institute like the Network in progressing towards the goal of gender equality in co-operative governance.

Chief Guest's Address

Shri Devendra Kumar Singh, Secretary, Ministry of Co-operation, Government of India



Shri. Devendra Kumar Singh underscored the fact that despite the intentions and actions taken towards achieving gender quality in cooperation, the impact leaves a lot to be desired. He urged the participants to reflect on one's vision for gender equality for the year 2047, work backward from that point, and create an action plan to achieve the vision.

Given the presence of women across sectors in cooperation, the Ministry of Co-operation is in the process of deliberating with stakeholders to identify ways and means to galvanise their presence and achieve Vision 2047. The ministry's budget is INR 900 crores in its first year of operation and it has two distinct departments: Training and Education. The two significant flagship initiatives are digitisation of PACS and Sahakarita Smriti.

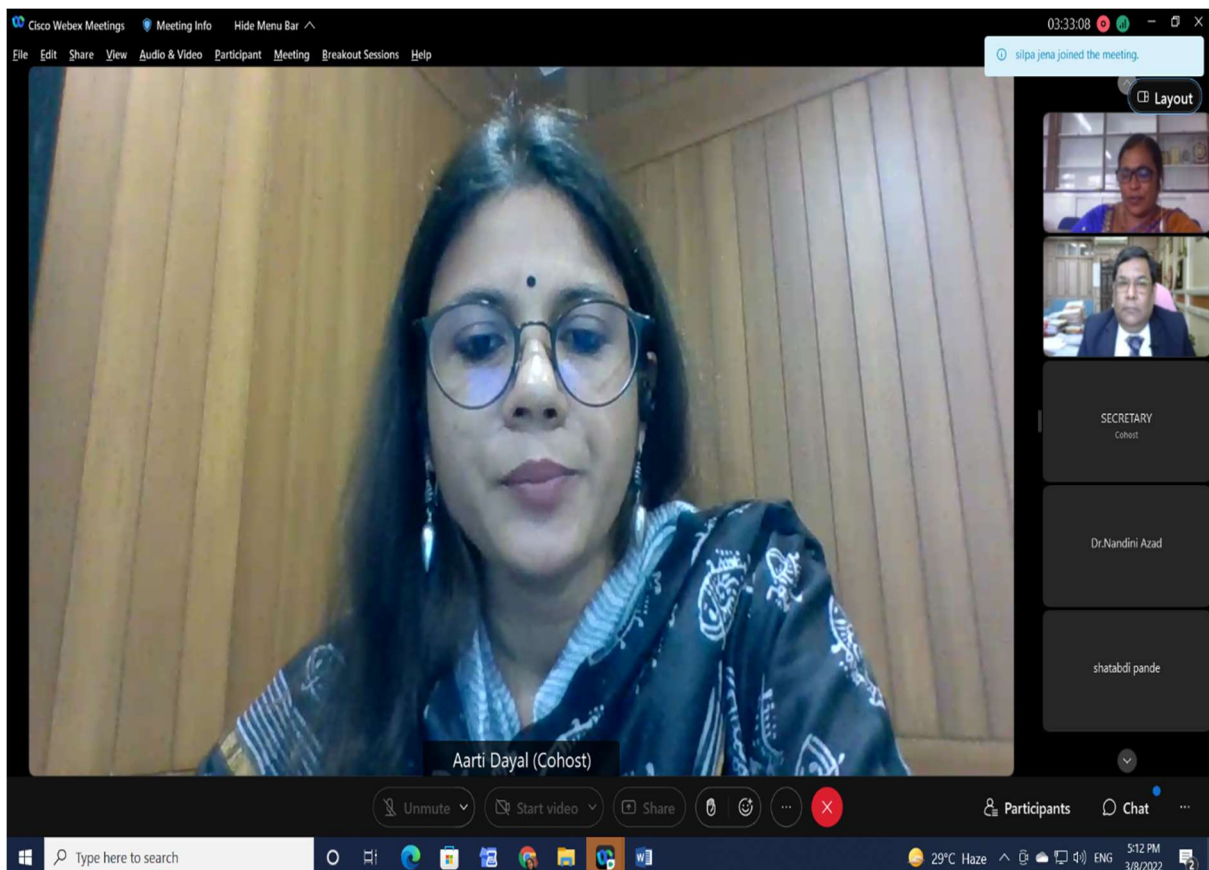
The speaker invited suggestions and inputs on components of Sahakarita Smriti that will usher in a qualitative change in the co-operative sector. He appreciated Dr. Nandini Azad's efforts towards pioneering the creation of a detailed database that captures the micro-realities of women's participation in different levels in the co-operative sector.

Keeping with the vision of the Hon'ble Prime Minister, he asserted that co-operatives should emerge as diversified business engines. As a step towards the same, he urged every co-operative to register themselves on the *Udyam* platform where several co-operatives have already registered using 86 different activity codes. Co-operatives who register themselves on the platform could access the benefits of various government schemes. At the same time, registrations would facilitate tracking of the existence of co-operatives and the feasibility of instituting a co-operative where there is none presently.

He closed his address by stressing the importance of the adoption of technology in business processes which increases visibility, recognition, quality assurance, better price, and ultimately additional per capita income for the members of the cooperatives.

Report of Session II - International Sharing

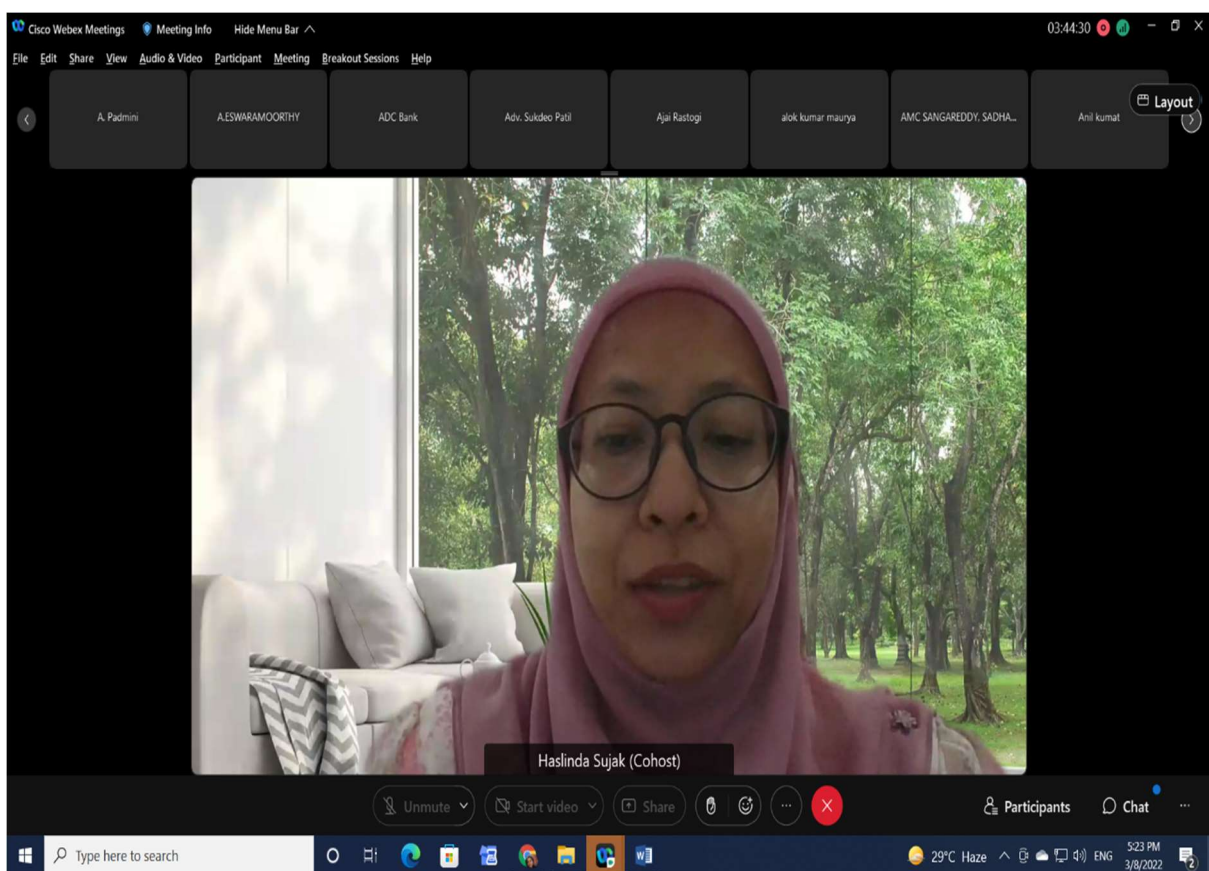
Ms. Aarti Dayal, UNDP, New Delhi



In the context of sustainability of organisations, the speaker articulated the critical role played by efforts towards collectivisation and managerial capacity building of women. She highlighted the importance of:

- Technological capacity building of organizational leaders in increasing competitiveness and efficiency
- Psychosocial support through handholding and mentoring women, especially during the pandemic
- The mini-MBA programme, affiliated to institutions like the IIMs, a part of a vibrant entrepreneurial ecosystem that promotes women-owned farmer and artisan enterprises.

Dr. Haslinda Sujak, Director of Eastern Zone, Co-operative Institute of Malaysia



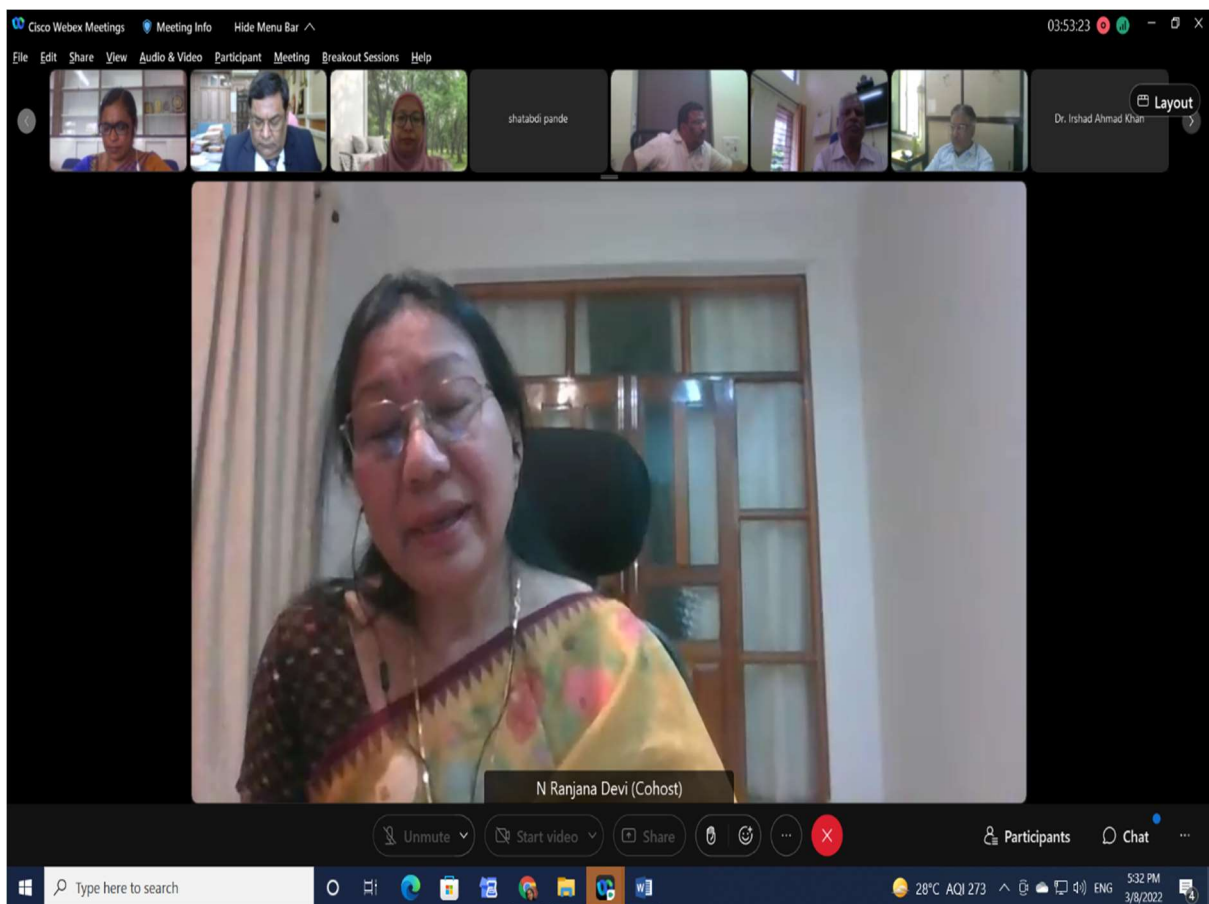
The speaker explained the nuances of the coaching programme for women leadership that synergises education, training, and innovation in her country. Having been in existence for 66 years, the institute currently has 180 co-operatives on board, going through various stages of growth.

As opposed to training where an individual learns new skills, coaching helps individuals create their solutions. Through a process of insightful inquiry, each participant is coached for one or two years; erstwhile business owners thus learn the vast differences in running a business co-operatively.

The speaker elaborated upon a particular case study of a women’s marketing co-operative of entrepreneurs who are also single mothers. The institute’s programme coaches the group aligning with their self-determined goals of welfare and professional development. The programme also focusses on building stronger inter-relationships among the members through trust-building measures. Combining their strengths, the women members commit to work democratically and create jobs for themselves and the larger community.

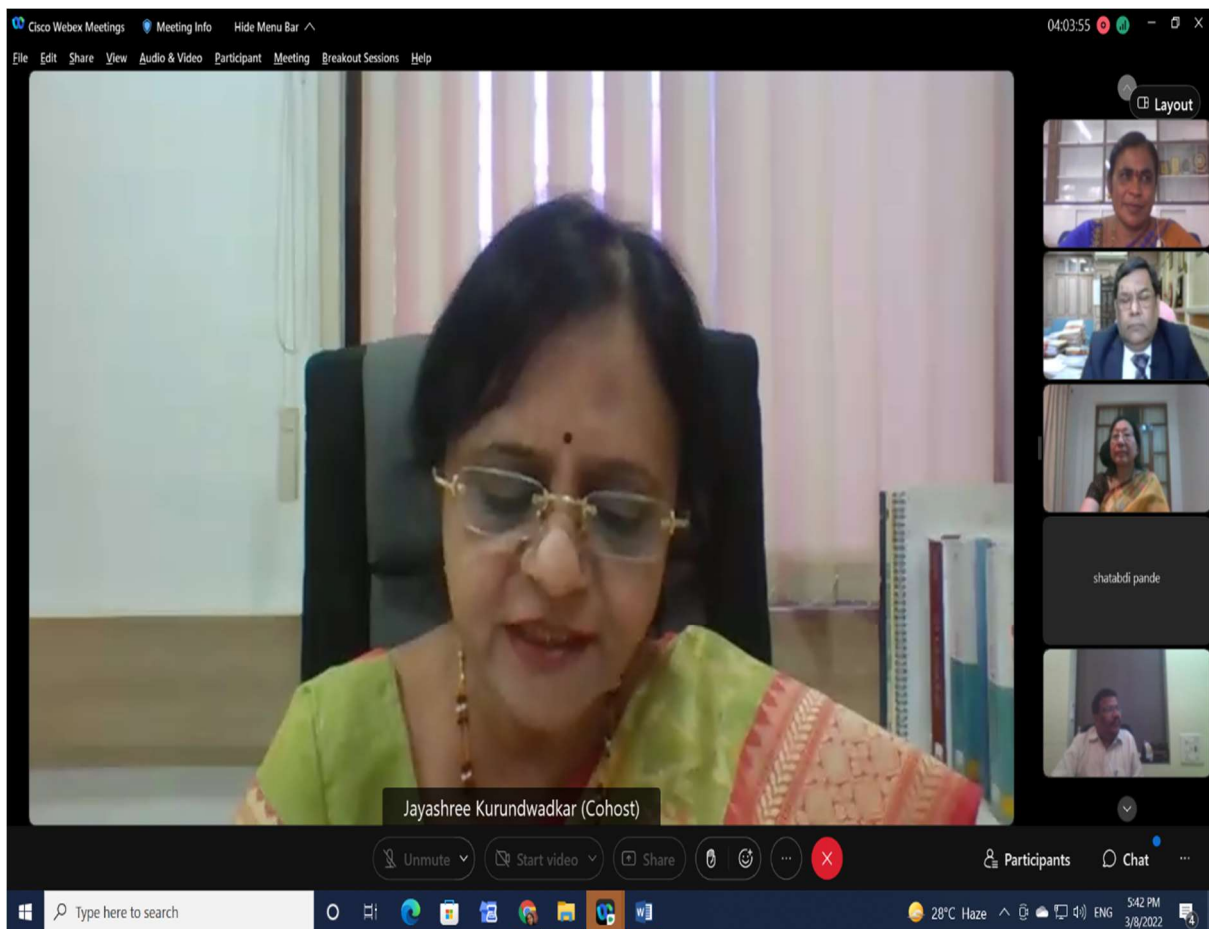
Report of Session III – Insights from People Leaders

Dr. N. Ranjana Devi, Board Member, Manipur State Cooperative Bank



The speaker enunciated the dominance of women in the handloom sector in North Eastern India where 90% of the weavers are women. However, their monthly income remains within the low range of INR 5000-10,000, making income generation initiatives a high priority need. She commended the role played by NCCT through the two institutes viz. ICM Guwahati and ICM Imphal. She delved into the initiatives of the latter in developing women leadership, skill training, and instituting and converting large SHGs into co-operatives. Given that women entrepreneurs are already single-handedly managing businesses, she urged that the need of the hour is to increase inputs in the areas of capacity building, entrepreneurship, branding, and technical upskilling, in order to accelerate their holistic development.

Ms. Jayashree Kurundwadkar, Chairperson, Bhagini Nivedita Sahakari Bank

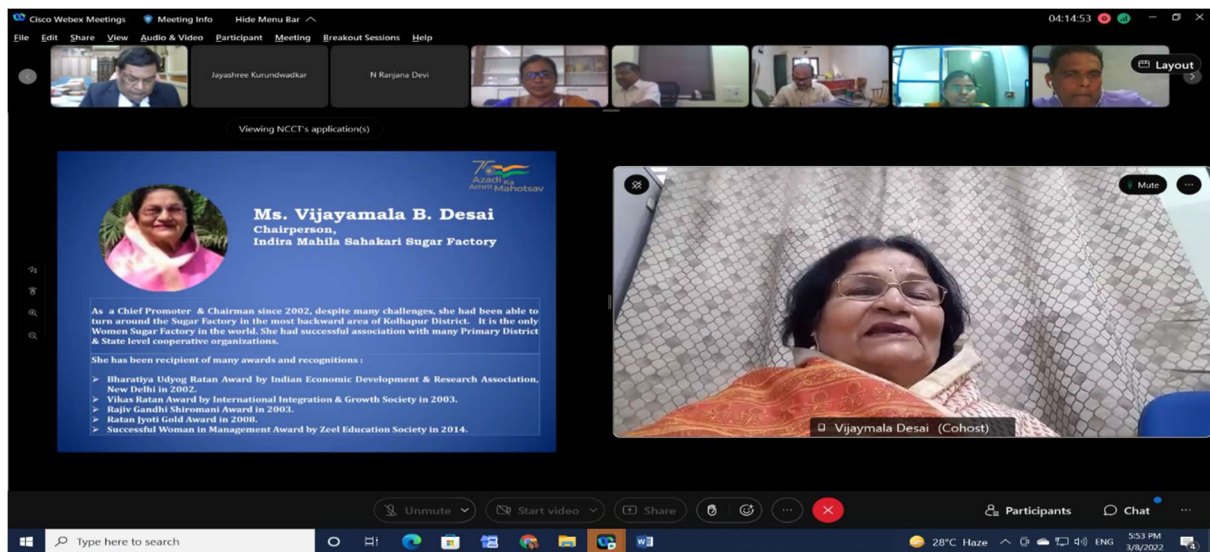


The speaker outlined the humble beginnings of the bank, aka *The Mahila Bank*, owing to its illustrious track record of women representation across levels. She highlighted that 95% of the bank's staff are women, while all the directors are women. The bank takes pride in being known as "the bank managed by women for all." The bank is recognised for its financial strength and stability, achieving sustained growth over the decades.

- With a total business mix of INR 1500 crores, the bank operates in Maharashtra, with 18 branches in Pune and Satara.
- Its gross NPA is less than 2% while its net NPA stands at 0%.
- For the last 23 years, the bank has consistently paid out 15% dividend to its members.
- Its net worth stands at INR 224.31 crores.

The bank also demonstrates social responsibility through contribution to NGOs, workshops for financial literacy, cybersecurity, etc. Given its progressive outlook, consistent financial performance, and impact among the poor, the bank has received several awards and accolades from prestigious institutions.

Ms. Vijaymala Bajirao Desai, Chairperson, Indira Mahila Sahakari Sugar Factory Ltd.



The speaker outlined the history of the inception of the co-operative sugar factory, emphasising the favourable policy environment in Maharashtra in 1994 with regard to property ownership by women. This progressive policy change motivated the speaker to set up a sugar factory in an unelectrified remote area (her native place) which lacked motorable roads.

The primary challenge faced was transfer of ten guntas of land to the women's names. With her husband's unstinted support, she confronted several challenges, and successfully set up the factory, with women as members. With ten guntas of land to their names, women were economically empowered to access banking and credit facilities for the first time. Women opened bank accounts in their own names, and finally have control over money and resources to enter into trade and commerce.

Since the inception of the sugar factory, the village has developed in infrastructure as well. In terms of infrastructure, better roads led to access to better healthcare facilities.

Ms. Vijaya Gurralla, Chairperson, Mulkanoor Women's Dairy, Telangana



The speaker outlined the financial milestones which demonstrated the dairy's stupendous journey of growth since inception. The milestones were a comparison of its various financial parameters from the start in 2002 to the present day in 2022.

She walked the participants through the phenomenal growth of the dairy's share capital, deposits, business turnover, bonus, volume of milk in litres, range of products etc. across the years. The dairy has also diversified its activities to include insurance of members and cattle, artificial insemination services, fodder supply, veterinary services etc.

Ms. Rupa Tamang, Vice President, Sikkim Film Cooperative Society Ltd.



Sikkim has a total of 1082 cooperative societies. Of these, 25% are women cooperatives and 75% are mixed cooperatives. The speaker talked about her association with the Sikkim Film Cooperative Society, which was formed to develop the film industry in Sikkim. The development of the film industry can contribute to the tourism industry. Their society is transparent in its functioning, gives rights and duties to members, objectives are fulfilled, and contributes to social development. The society is also a member of the Film Federation of India. With their encouragement, the Society organised a Global Film Festival in 2020, bringing a wide range of experts to the festival. This gave youth an excellent opportunity and also showed to these participants the beautiful places of Sikkim.

Sikkim is a film industry friendly state and has over 100 destinations which are beautiful. If a big film is shot in Sikkim, it will contribute not only to the development of the film industry here but also the local economy. In this work, the speaker observed find that the role of women is bigger than the role of men. The Chief Minister of Sikkim also actively seeks every possible opportunity to support and encourage women. Collectively, we benefit from the Government's many schemes.

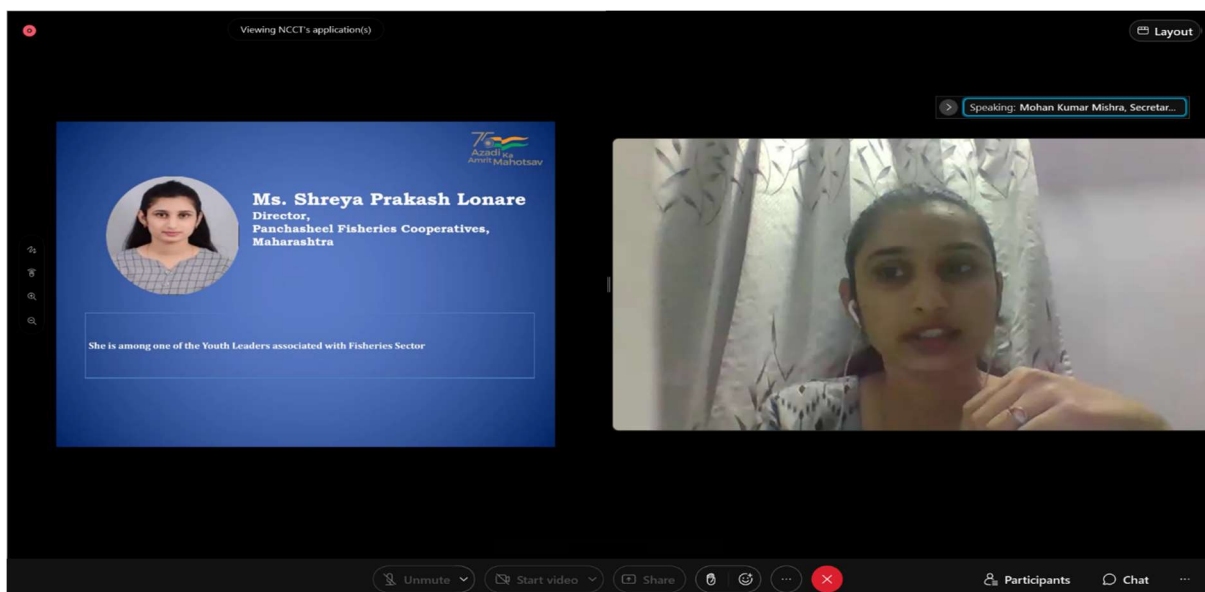
Women are not yet aware of how the Constitution is in their favour and how they have rights. Yet, women are seen as the second sex (lower sex).

Coming back to Sikkim, the state has 4009 active SHGs. Seven SHGs come together to form a Ward Development Committee.

The speaker shared her view assessment that women should be taught about the importance of cooperation in order to empower them. Such efforts are being made. In order for these efforts to be fruitful, it is important to strengthen the economic profile of such women. Sahakar Bharati's Sikkim unit is also very active in empowering women in Sikkim and building leadership in women.

The speaker concluded by making the following request all the participants and the Ministry and NCCT: In order to empower women, to build successful cooperative societies, it is important to work on awareness, trainings, exposure tours for women, and financial assistance, if possible, to strengthen women and thereby reduce gender inequality. For a sustainable tomorrow, it is essential that women are empowered. All stakeholders need to come together and work to build women's self-confidence and march towards gender equality. Finally, she saluted all the women of Sikkim who are working with awareness.

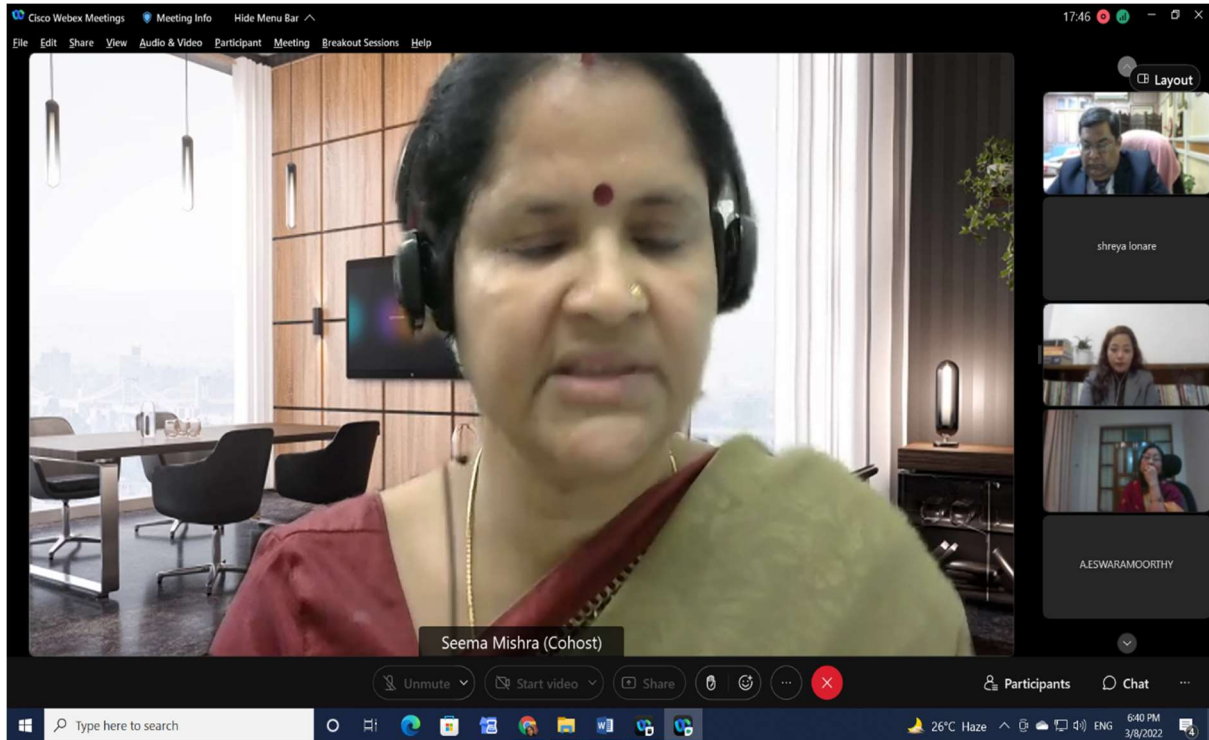
Ms. Shreya Prakash Lonare, Director, Panchasheel Fisheries Cooperatives



The speaker addressed the participants very briefly as the webinar had already exceeded the scheduled time limit. Representing youth leadership in fisheries sector, she mentioned that most of the work in fisheries sector is done by women. In her area of operation, only 20% of fishermen are organised into fisheries co-operatives, and it is the need of the hour for more women to be organised into co-operatives. As for fisherwomen, the statistic is drastically lower: less than 10% are members of co-

operatives. She highlighted the need for organising women into co-operatives and training and capacity building programmes for the holistic development of the fisher folk population.

Vote of thanks



Dr. Seema Mishra, Faculty Member, Madhusudhan Institute of Co-operative Management, Bhubaneswar, summarised the presentations and proposed the vote of thanks.

Recommendations from the Webinar

Dr. Nandini Azad exhorted the need for timely, and local measures such as

- The Registrar of Co-operatives needs to fulfil the Supreme Court's mandated women's quotas. This would set an example for PACS to follow
- Fulfilment of women's quotas
- Nomination and election of women
- Introduction of government incentives for women producers can increase their membership in producer organisations including FPOs
- Implementation of gender-sensitive laws, with positive ramifications for women's status promoting collective action
- Leadership training for grassroots women leaders

Women are not significantly represented across higher echelons of decision-makers. Her recommendations are:

- Formation of gender equality committees
- Gender focal points
- Gender disaggregated data
- Tracking equality indicators

The speaker also exhorted the participants to probe into the strategies in the co-operative sector:

- Investigate the representation of women in various echelons of co-operative institutions
- Study the benefits of outtakes of loans to men/women
- Analyse the percentage expanded and reinvested
- Assess equitable representation of women in policy level
- Conduct data studies on patriarchy, laws hindering women's growth
- Gather proof of preparation of cadres that enhance women's participation
- Consider the lack of provisions in the co-operative bye-laws
- Understand the domestic responsibility placed upon women and their lack of specific productive skills
- Emphasise the sensitisation of male leaders

Shri Devendra Kumar Singh urged every co-operative to register themselves on the *Udyam* platform. Co-operatives who register themselves on the platform could access the benefits of various government schemes. He also stressed on the importance of the adoption of technology into business processes which increases visibility, recognition, quality assurance, better price, and ultimately additional per capita income for the members of the co-operative.

Dr. N. Ranjana Devi urged that the need of the hour is to increase inputs in the areas of capacity building, entrepreneurship, branding, and technical upskilling, in order to accelerate their holistic development.

Ms. Rupa Tamang, Vice President, Sikkim Film Cooperative Society Ltd. stressed the need for more awareness, training, exposure tours, and financial assistance for women joining cooperatives.

Ms. Shreya Prakash Lonare, Director, Panchasheel Fisheries Cooperatives highlighted the need for organising more women in fisheries into women cooperatives and training and capacity building programmes for the holistic development of the fisherfolk.

ANNEXURE

Annexure 1 - Glossary of Acronyms

BIRD - Bankers Institute of Rural Development

FPO - Farmer Producer Company

ICM - Institute of Cooperative Management

INR – Indian Rupees

JLG – Joint Liability Group

MEDP – Micro-Enterprise Development Programme

LEDP - Livelihood and Enterprise Development Programme

NABARD - National Bank for Agriculture and Rural Development

NCCT – National Council for Co-operative Training

NGO – Non-governmental organisation

NPA - Non-Performing Assets

PACS - Primary Agricultural Credit Societies

SHG -Self-help group

UNDP - United Nations Development Programme

Annexure 2 - Profiles of Chief Guest and Speakers

Shri Devendra Kumar Singh

IAS 1989 Kerala Cadre

Secretary, Ministry of Cooperation, Government of India

He has held a number of important assignments in the State in different areas.

While on Central Deputation, he held important Portfolios in the Ministry of Home Affairs & Ministry of Commerce (Foreign Trade). He was working in Govt. of Kerala as Additional Chief Secretary (Agriculture) and Agriculture Production Commissioner.

He was Additional Director General Foreign Trade (ADGFT), Directorate General of Foreign Trade, New Delhi (2011-2016). Subsequently, he was posted as Chairman, APEDA (2018).

He was also Member Secretary of the Second Taskforce on Transaction Cost in Exports which is aimed to evolve a strategy towards reducing

Awards:

1. Asia Pacific Council of Trade Facilitation and Electronic Business (AFACT), 2013 – Awarded 1st prize in the trade facilitation category of the project of Electronic Bank Realization Certificate.
2. CSI Nihilent e-Governance Award 2012-13 – Awarded recognition for Electronic Bank Realization Certificate (e-BRC).
3. Awarded Roorkee University Gold Medal for securing 1st position in the University in the Applied Geology (1985).

Dr. Shikha Tripathi

DGM, NABARD & Faculty, BIRD Lucknow

Dr. Shikha Tripathi is PhD in Education Psychology

She has more than 28 years of professional experience of working in the area of Organization Behaviour, Human Resource Development, Microfinance, Gender and other development areas. She has been consultant to UNICEF, UP, Faculty at former UP Academy of Administration, Nainital and also Faculty at one of the units of Lal Bahadur Shastri National Academy of Administration, Mussourie.

Trained nationally and internationally including Johns Hopkins University in the areas of Communication, HR, OB, Gender, Trainers Training and Microfinance.

Shri. Ajaybhai H Patel

Chairman, Gujarat State Cooperative Bank Ltd.

He has been the chairman of several apex cooperative Banks in the state of Gujarat. Has been the President Emeritus-Gujarat State Chess Association, Gujarat State Rifle Association.

He had served as Director of Cooperative Bank of India Ltd., New Delhi, Gujarat Urban Coop. Banks Federation, The Sabarkantha District Central Coop. Bank Ltd., Himmatnagar, The Ahmedabad District Coop. Purchase & Sale Union Ahmedabad Jilla Sahakari Sangh, Rajpath Club Ltd., Ahmedabad, Karnavati Club, Ahmedabad

Awards & Recognition:

Indian Farmers Fertiliser Co-operative Ltd. (IFFCO), Sahakar Shreshthi Sanman from Govt. of Gujarat, Sahakarita Shiromani Award from Kribhco, New Delhi, Best Chairman Award from Banking Frontiers.

Ms. Shatabdi Subodh Pande

Rashtriya Pramukh, Mahila Sahakari Sanstha, Sahakar Bharti

She has been working in the cooperative sector since 1993. She is the founding member of the first Mahila Bank of Raipur, Chhattisgarh.

Other functions and responsibilities - Former Women's Commission and Child Protection Commission Chairman. Chhattisgarh Reserve Bank Internal Committee Member, National Law University Internal Committee Member.

Awards and Recognition:

Award on Women Empowerment - National Youth Award 2000, Rajya Alankaran Minimata Award 2004, Social Bravery Award 2005, President's Award 2008

Dr. Nandini Azad

President, Indian Cooperative Network of Women (ICNW), Chennai

PhD, Syracuse University / Maxwell School of Citizenship of public policy USA) on women's credit group in 'Creating bases of women power' in cooperatives in Tamilnadu.

Worked extensively at senior levels at and in the Indian Government (Planning Commission, Women, Youth, Finance Ministries), multi-lateral agencies (IFAD, ADB, UNDP, ILO, FAO etc.), on International, Regional, National assignments.

Lifetime Achievement Award - 12th edition of Women Achievers Award 2020 (Women's Day)

Asia-Pacific International Award, Bangkok from the Global Achievers' Foundation – 2017

Ms. Aarti Dayal

Project Design & Partnership Officer

UNDP, India

She holds a MA in Economics from Jawaharlal Nehru University, New Delhi and a BA Economics (Hons) from St. Stephen's College, Delhi University.

Ms. Dayal has over 14 years of experience in the development sector, primarily in the areas of livelihoods and inclusion.

At UNDP, she works in the Inclusive Growth unit in the domains of skills, livelihoods and entrepreneurship development. She has previously worked with the World Bank on the National Rural Livelihoods Mission and with development consultancies such as ACCESS Development Services and Techno Serve.

Dr. Haslinda Sujak

Director of Eastern Zone, Co-operative Institute of Malaysia

Committed to complete Master Degree in Business Administration (MBA-Marketing) from MARA Technology University, Malaysia in 2012 before being appointed as the Director of Centre of International and Collaboration of the college.

Dedicated Co-operative Trainer and educator in Co-operative College of Malaysia. Started in 2004, in charge of co-operative training and education in Business Management, Co-operative Strategic Planning, Human Resource Development and Marketing.

Keen in writing and to perform research as well as case studies for co-operative in Malaysia with twelve subjects had successfully published.

Passionate and possess excellent networking with International co-operatives as strategic partners. Latest designation, Director of Eastern Zone of Co-operative Institute of Malaysia since 2019. Lead an esteemed team while conducting diligent coaching programs to numerous sustainable Eastern Coast States' co-operatives in Malaysia.

Dr. N Ranjana Devi

Board Member, Manipur State Cooperative Bank Imphal & Chief Promoter, Imbinu Women Multi Industrial Cooperative Society, Manipur

Dr. Ranjana Devi has long association with NCCT, she was former Director of one of the training institutes of NCCT – ICM, Imphal.

She has 32 years Training and Administrative experience in Cooperative and allied Sectors. Having wide experience in SHG Promotion and management and linkage with Banks.

She is also engaged as Consultant of Women Entrepreneurs Member Start-Up Innovation Cell, Manipur, Department of Planning, Government of Manipur, Executive Member LEIKOL, a Women Writers' Association in Manipur

Ms. Jayashree Dattatraya Kurundwadkar

Chairperson, Bhagini Nivedita Sahakari Bank

She has been in the association with Bhagini Nivedita Sahakari Bank since 2002. At Present, she is Chairperson of Bhagini Nivedita Shakari Bank Ltd.

She has been working in the field of Taxation and Laws from the last 23 years.

Ms. Vijayamala B. Desai

Chairperson, Indira Mahila Sahakari Sugar Factory

As a Chief Promoter & Chairman since 2002, despite many challenges, she had been able to turn around the Sugar Factory in the most backward area of Kolhapur District. It is the only Women Sugar Factory in the world. She had successful association with many Primary District & State level cooperative organizations.

She has been recipient of many awards and recognitions:

- Bharatiya Udyog Ratan Award by Indian Economic Development & Research Association, New Delhi in 2002.
- Vikas Ratan Award by International Integration & Growth Society in 2003.
- Rajiv Gandhi Shiromani Award in 2003.
- Ratan Jyoti Gold Award in 2008.
- Successful Woman in Management Award by Zeel Education Society in 2014.

Smt. Vljaya Gurrala

President, Mulkanoor Women's Cooperative Dairy

She started her journey with Mulkanoor Women's Cooperative Dairy in the year 2004 and included in Board of Directors in 2008, later she became president in 2015 and continuing as president till now.

As President, she contributed in developing the Mulkanoor Women's Cooperative Dairy by introducing several schemes for the betterment of the dairy farmer members.

Mulkanoor Women's Cooperative Dairy won the NDDDB National Dairy Excellence Award in 2017 under the leadership of Smt. Vijaya Gurrala.

Ms. Rupa Tamang

Vice President, Sikkim Film Cooperative Society Ltd (SFCSL)

She is also working as Vice President, Sikkim Kalakaar Sangh and also Coordinator, Hindi Sahitya Sewa Samiti, Sikkim

She has acted in several dramas, telefilms, feature films. She is also a Reporter and news reader in Television and Radio.

Ms. Shreya Prakash Lonare

Director, Panchasheel Fisheries Cooperatives, Maharashtra

She is among one of the Youth Leaders associated with Fisheries Sector

Ms. Sabarmatee

Co-founder, "SAMBHAV", Nayagarh, Odisha

Completed Master's degree in Rural Development from Gandhigram in Tamilnadu.

She is co-founder of Sambhav, an organization that was born on 8th March 1989 dedicated to environment and gender issues. It was thought impossible (Asambhav) to regenerate wasted land ecologically, it is made possible (Sambhav) through sustained dedicated efforts over decades.

She has been the recipient of many awards and recognitions:

- Prerana Award 2013
- Odisha Living Legend Award 2015
- Nari Shakti Puraskar Award 2017
- Impact Women Award, 2018
- Padma Shri Award 2020

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