



NINE STORIES OF GRIT AND GAINS FROM THE GRASSROOTS

EXPRESS FEATURES

Tears of joy, words of gratitude and hearts filled with contentment. For Lakshmi Narayanaswamy, Chandra Mani, Chandira Isakivel, Ponnesam Subramani, Maruthayee Sekar, Nageshwari Sathya, Rajalakshmi Krishnamurthi, Vemana Manga and Mutta Kasi Annapurna — nine dynamic women from different pockets of Tamil Nadu, Karnataka and Andhra Pradesh — this was the prevailing mood on Monday afternoon. Reason? Female entrepreneurs belonging to lower-income backgrounds were honoured with the 'Heroines of Covid' award by Working Women's Forum (WWF) and Indian Cooperative Network for Women (ICNW), Chennai. The event was held in honour of the 89th birth anniversary of WWF's founder, social worker Jaya Arunachalam and to celebrate the success of female workers associated with the social organisation, who've tided through the pandemic despite the odds.

On the occasion, Nandini Azad, president of the Forum and ICNW, who has been empowering women from the grassroots for decades, emphasised on the critical need for equal opportunity for women — a phenomenon which she hopes goes beyond mere aspirations and becomes a tangible part of our economic system. This empowerment, she told *CE*, will spark a virtuous cycle, wherein female



The awards were presented to the women on Monday | SRI LOGANATHAN V

borrowers will lift their families and the conditions of those around them. "Women have been on the frontline during the pandemic, lending a hand in keeping not just their families afloat but the entire society too. During the lockdown, several of our members from across four states in south India had lost their livelihoods. They stopped taking loans and tried living on their savings. So, along with our staff members, we have been engaging with those in need and working towards providing them with resources, including in places that don't have accessibility."

After several months under the lockdown and working with lakhs of women from across states, the Forum decided to award some from their ilk for their perseverance. "We are alive today and picking up from our losses. This is a



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Nandini Azad, president WWF

celebration of life. After a long arduous process of sifting through our database, we selected 1,500

members for the nominations. From this long list, we narrowed down on women, who despite challenges never defaulted on repayment of the loans, were regular (even during COVID), had the longest orientation with us and have had a positive impact on the lives of those around them," she detailed. Based on all the criteria, a selection panel picked the final awardees.

"*Naanga ipo sandhoshama irukom* (We are very happy now)," were the initial words that 50-something Lakshmi, an awardee had to offer, while her eyes turned misty. "My late husband was an alcoholic and after his death, I was left to fend for five children. Three decades ago, I started an idli business after borrowing money on high interest from lenders. In such trying times, I was serendipitously introduced to WWF-ICNW and took a loan of ₹200. My life has never been the same since then. My subsequent loans (for 37 years) helped me educate my children. Now they are all married, I have bought a house, have savings to help me, and most importantly I am happy. Isn't that what we are all running towards? I consider myself lucky. I was given guidance, help by the forum and now, they have recognised and awarded my contributions. This motivates me to live by example," she shared.

The event (cash prizes and awardee cups) was sponsored by Union Bank of India, Canara Bank, RBL Bank and Carnatic World. "It is important for both the formal and informal sector to work shoulder to shoulder to enable empowerment and work for such causes. We are looking at a future where informal sector cooperatives thrive and get the needed attention," said Nandini.