



Women entrepreneurs honoured with Padma Shree Jaya Arunachalam Annual Excellence Awards

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Nandini Azad, president of WWF-ICNW, and the award recipients at the event held on Saturday. | Photo Credit: B. VELANKANNI RAJ

Four women entrepreneurs were honoured by the Working Women's Forum (India) (WWF)-Indian Cooperative Network for Women (ICNW) with the Padma Shree Jaya Arunachalam Annual Excellence Awards on Saturday.

The recipients are Shanthakumari Sekar, who runs a provisions store, Sasikala Krishnamoorthy, who owns a sweet-making business, Malathi Kannan, who raises livestock, and Nafees Zahra Mohammadiliys, a pottery maker.

Nandini Azad, president of WWF-ICNW, said various women had received loans ranging from ₹200 to ₹50,000 in the last 37 years. "From the informal sector, many women have worked very hard and, now, their children are employed in

the formal sector. A few decades ago, I started the idea of teaching women, using charts and roleplay, about their importance and how they contributed to their family and society. It encouraged them to a great extent, and it revolutionised the movement,” she said.

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Ms. Azad said that with the efforts that they had taken, the lives of several women had transformed over the years. “Many who were very poor have now drastically progressed in life. These awardees are role models and have overcome oppression and poverty,” she added.

Ms. Sasikala Krishnamoorthy recalled how she started her business using a loan of ₹7,000 from the WWF-ICNW. “Today, I provide employment for seven persons. I struggled to pay a rent of ₹1,500 then, but today I pay a rent of ₹18,000 and pay my employees too. This wouldn’t be possible without the help of this organisation,” she said.

Parvathi, treasurer of the WWF, Anajalakshi, CEO, ICNW, Ms. Shanthakumari Sekar, Ms. Malathi Kannan and Ms. Mohammadiliys also spoke.

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Announced by the Working Women's Forum (India) – Indian Cooperative Network for Women celebrated the Padma Shree Jaya Arunachalam – Annual Excellence awards to Poor Women Entrepreneurs in South India

🕒 ADMINISTRATOR 🕒 MARCH 8, 2025



Mylapore Chennai, 8th March 2025: In memory of Padma Shree Dr. H.S. Jaya Arunachalam, an International social worker and Founder of the Working Women's Forum – Indian Cooperative Network for Women (WWF-ICNW).

Five awards were given from three states of South India constituted to honour very poor women that availed WWF-ICNW's organization/cooperative services with commitment. Women members who for 37 years, availed Rs.200 – Rs.50,000 loans, were able to, through the various holistic services, aspire, educate girls as doctors or children as engineers. Most of them are moving their children slowly into the formal sector. Also, they have moved to employing other women. In the last four years – 29 such awardees were honored from South India, who employed 3 to 4 staff each. Creating wealth and growth from the grassroots by poor women and girls. Never even defaulted! Even during Covid.”

The Working Women's Forum – Indian Cooperative Network for Women work in Tamilnadu, Karnataka, Andhra Pradesh and Telangana with over 2,50,000 poor women entrepreneur members in 267 trades; (H.Q., in Chennai Tamil Nadu) has constituted these awards for its founder.



The Working Women's Forum – Indian

Cooperative Network for Women, which operates in Tamil Nadu, Karnataka, Andhra Pradesh, and Telangana, with over 2,50,000 poor women entrepreneur members in 267 trades, had instituted these awards in honour of its founder.

This year 5 other Jaya Arunachalam awardees were awarded for 2024-2025. These are:

1. Ms.ShanthakumariSekar, Provision Store – Water Can, South Chennai, (T.N.) – ShanthakumariSekar, 44, from South Madras, broke free from financial struggles after her husband could not support her. With WWF-ICNW loans, she built a thriving saree petticoat and water cans business. Now earns Rs. 1,000 daily. She credited WWF and Dr.Nandini for transforming her life and securing her daughter's future.



**Shanthakumari Sekar,
Provision Store – Water Can,
15 years member,
South Chennai, Tamil Nadu**

2. Ms.SasikalaKrishnamoorthy, Sweet Making

Business, Central Chennai, (T.N.) – From financial struggles to sweet success, Sasikala turned a Rs. 7,000 WWF-ICNW loan into a thriving business. She became financially independent, employing her husband and others; she's not just a successful entrepreneur but also a fearless advocate against domestic violence and dowry, inspiring women in her community.



**Sasikala Krishnamoorthy,
Sweet Making Business,
7 years member,
Central Chennai, Tamil Nadu**

3. Ms. Deicy Rani, Tailoring Shop, Dindigul, Tamil Nadu (T.N.)-Facing the struggles of her husband's irregular income, Deicy Rani found strength and support through WWF-ICNW. With guidance and training, she grew her small tailoring business into a thriving venture, balancing family and work while educating her children and building a secure future. Her journey reflects the power of resilience and the life-changing impact of a strong support system (she could not be present).



**Deicy Rani,
Tailoring Shop
24 years member,
Dindigul, Tamil Nadu**

4. Ms. Malathi Kannan, Rearing Cows and Goats, Adiramapattinam, (T.N.) – From rearing goats and cows in her village to supporting her son’s journey to the U.S.A to becoming an eye doctor in America, Malathi Kanan’s story was one of unwavering dedication. Through WWF-ICNW’s support, she balanced family life and farm work, building a secure home and a brighter future. Her journey reflected a woman love and determination to rise above challenges for her children.



**Malathi Kannan,
Rearing Cows and Goats to
send Doctor son to U.S.A
7 years member,
Adiramapattinam, Tamil Nadu**

5. Ms. Nafees Zahra Mohamad iliys, Pottery maker, Chennapattinam, Karnataka – Nafees Zahra turned her family’s modest pottery and doll-making business into a thriving source of income, ensuring her children’s education and a stable home. With WWF-ICNW’s support, she and her husband overcame financial struggles, growing their business and transforming their lives. Today, Nafees Zahra stands proud, grateful for the journey that turned challenges into lasting success.



**Nafees Zahra Mohamad iliys
Pottery Maker
8 years member,
Chennapattinam, Karnataka**

In their short heartfelt acceptance speeches, recorded virally the five awardees will briefly conveyed their gratitude for the unwavering support they received from WWF-ICNW. Each of them spoke of how the continuous training and timely loans not only transformed their businesses but also reshaped their lives. Thanking their cooperatives, the dedicated staff, and most importantly, President, whose leadership lit the path to their success. From provision store owners and sweet makers to tailoring shop entrepreneurs, dairy vendors, pottery makers, and those rearing cows and goats, these resilient women have defied the odds. Through perseverance and the strength of the cooperative network, they transitioned from informal to pre-formal sectors, creating employment opportunities within their communities. Their children now pursue education with bright futures ahead, while they

stand as pillars of empowerment, actively involved in WWF/ICNW women-based initiatives.





Program:

Mrs.Parvathy, Treasurer, Working Women’s Forum (India). Welcomed Dr. Nandini Azad, all leaders/ members, staff and all to this Women’s Day celebration.

Today, at the award ceremony in the name of the late founder Dr. Jaya Arunachalam, they selected 9 members last year and gave them awards. We gave this award to our members who have been paying their loans regularly for the past 25 to 30 years. This year, 5 members have come to receive this award as short notice.

In 1978, they established this Working Women’s Association to visit the poor women who had

borrowed money from the “eetikaran and thandal vaddi/interest at the grassroots level. We listened to their grievances, and helped them. When they took a loan from the Bank of India to them, they had problems with nationalization. When they went the next year, they did not like the fact that they looked un clean as slank of fish, looking at these working women there with disdain and isolated/neglected alone them. What was the condition of women living in poverty 45 years ago? Those women came to our leader Amma and said, “Please arrange a bank for us women alongwith us. We will not go to that bank again” so they started the Women’s Cooperative in 1980. At that time, they thought they needed a training to use it.

Dr. Nandini Azad sat on the floor in fields near the sea and drew pictures with them and gave them vital awareness. Women’s awareness is about coming out of the superstition that women had no rights, so the pictorial will cleared in their minds. We taught members about the health problems that women who work hand in the family have to bear, whether it is men or women. Today, our leader Dr. Nandini Azad attended the G20 conference in Brazil, where many countries participated, and it was an honor for us to have our leader with us to highlight the problems of sustainable womens leadership. It was a pleasure to be elected as our leader for the second time, in the International Raiffeisen Union she is the first woman to be elected in 100 years.





Dr. Nandini Azad, President WWF-ICNW spoke on the theme of the event.

In the UN year of Cooperatives the historic saga of the Working Women's Forum, India (WWF) and Indian Cooperative Network for Women's (ICNW) rise to global leadership was highlighted. Women in the Informal sector with multiple disabilities, low growth/investment, social/class oppression, access to productive inputs have been transformed. Atomized women workers mobilized into a mass national/international platform, trained

as co-operators, trade unionists. Beneficiary owned, driving social/economic change based "counter culture", shaping destinies by "a holistic gender and equity model".

Demonstrating grassroots women's, leadership in alternative financial inclusion, independent entrepreneurship, accessible credit, social protection and decent employment. Reaching global leadership, high tables of policy is indeed a historic moment in the evolution of the cooperatives worldwide and defining moment.



About the organization: Working Women's Forum (India) –Indian Cooperative Network for Women

Working Women's Forum (India) and its credit arm (ICNW) have reached 6,21,000 poor informal sector women workers disbursed petty loans for financial inclusion, countering gender violence, building an iconic platform of poor women's governance in 13 diverse cultural locations and

being elected to senior Global Cooperative Unions.

Last month at G-20 in Brazil, they broke the glass ceiling to be the only International Civil Society Representative invited to speak at the first time inaugural of the Social Summit inaugural in Brazil (Dr. Nandini Azad their President representing International Civil Society).

The WWF – ICNW model is considered a best practice globally for 4 decades. A breakthrough model that facilitates poor women's economic empowerment through its mass outreach of poor women members and its innovative financial inclusion program is a long-term preventive program (through financial inclusion) to counter gender based violence also.

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World leaders and the inter-governmental process (the UN H.Q) have been increasingly admiring WWF-ICNW’s ‘Gender and Equity Model of Empowerment’ as an holistic example for the UN SDG. A unique innovative 40 year iconic flag bearer, as one of the last powerful mass movements of poor women workers. In about 23 years ICNW’s ICT program since 2000 has transformed children of fisherwomen and wage labourers as software players digitalizing to enhance technology outreach in its operations for financial inclusion of poor women. The ICNW has 13 branches in India and is a major multi-state co-operative for women. (285 trades in the informal sector).

In Tamil Nadu state WWF/ICNW works in Madras City (hawkers, vendors, producers, and manufacturers), Kancheepuram town (silk weavers), Adiramapattinam (fisherwomen) etc. In Andhra Pradesh state, it works in Godavari Districts (laceworkers), in Karnataka it works in Bellary, Bangalore City and in Telangana. It has promoted replication through training partners in Jharkhand and South Asia (Nepal, Srilanka etc.)

This segment of the workforce has finally become visible in the eyes of the policy makers, planners and implementers at National/ International level due to efforts of WWF-ICNW.

International Raiffeisen Union (IRU)

“Cracking the Cooperative Ceiling: WWF-ICNW Trailblazing Leadership Journey”

- In a historic moment on September 27th, 2018, President Dr.Azad WWF-ICNW ground breaking re-election to the International Raiffeisen Union (IRU) Board on October 6, 2023, making her the first woman to join the board in 50 years and the only woman in the world to be re-elected to this prestigious position.
- Nominated by the World Farmers Organization, (WFO) board as the Global Coordinator of the Working Group on Cooperatives.
- Awarded four times UN Parallel events at UNCSW (focal point on cooperatives UNDESA, N.Y.,) and 65, 66, 67 & 68th edition of the UN Commission on the Status of Women (only global women’s cooperative continuously awarded).
- Indeed, poor women co-operators setting global policy agenda – a unique cooperative moment in UNCSW history.

And gave away the awards provided by the WWF-ICNW. All praised the relentless service of Dr.H.S. Jaya Arunachalam. Awardees briefly spoke to accept in film and person. Guests and members participated in greeting the awardees on Womens Day. The function closed with a vote of thanks by Ms.Anjalatchi CEO, Indian Cooperative Network for Women.



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