

# Summary of points for IUF meeting

June 23, 2020

## Note follows the following flow:

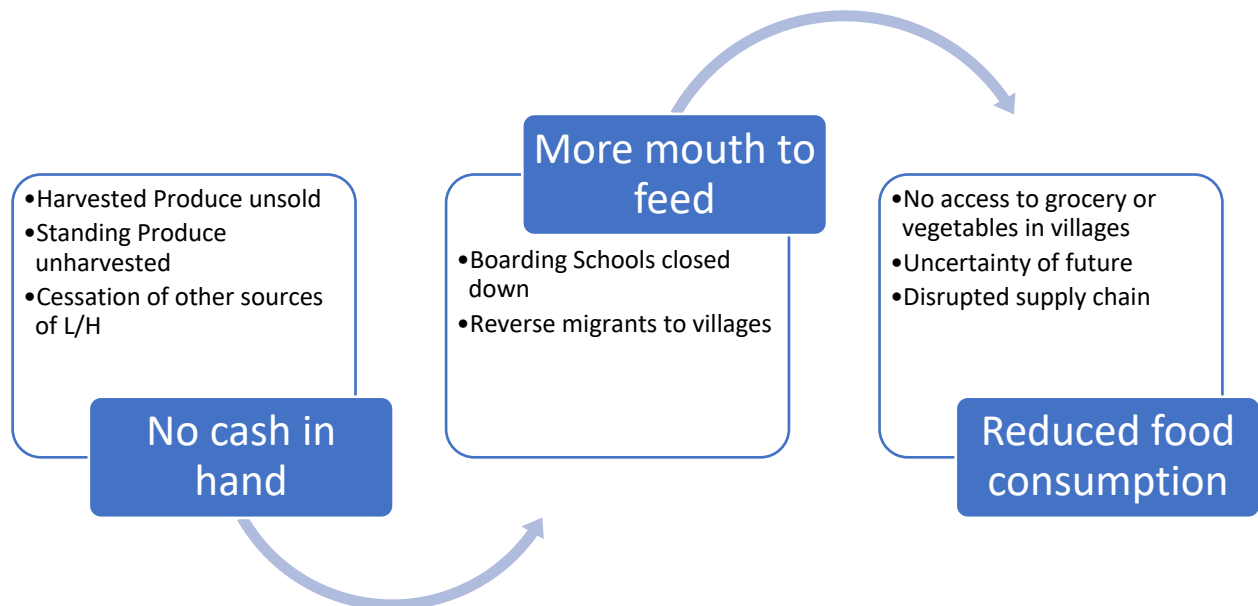
1. Impact of COVID-19 on Small Holder Women Farmer members' families
2. 5 year strategy for Agriculture
3. 5 year strategy of SEWA for Water (including drinking, domestic and irrigation in an integrated way)
4. Long term plan for COVID 19 as a subset of larger strategic plan of SEWA for agri women workers

## I. Impact of COVID-19 on Small Holder Women Farmer members' families

Just before the lock down, on March 22<sup>nd</sup>, there were unseasonal rains: when wheat and castor crop were just harvested or were standing – almost ready for harvest.

- ➔ huge damage to the standing crop or the crop which was lying in the field harvested but not yet taken for threshing
- ➔ Lock down brought in overnight changes: no transportation available for at least 3 days; no laborers available for agriculture operations;
- ➔ With cumin not sold yet due to closure of APMCs and rest of the crop being drying away due to lack of harvest, women farmers were not only tense, but were in hard need for cash in hand.
- ➔ Those who had *already harvested couldn't go to market yards for selling*, APMCs were closed. When the APMCs did open under essential commodities, transport service providers or laborers were not available to carry the produce there.
- ➔ Vegetable crop was also good this time, but when women go to sell this, no one buys them due to CORONA! So vegetable is also destroyed and they are into deep problem.
- ➔ There were some places where produce was sold to the traders, and the traders had got stuck: with not been able to access banks or due to their lack of mobility to the villages during the lockdown
- ➔ The farmers had to start sowing soon in March for the new season (those who had irrigation) but in absence of access to seeds, fertilizer or finance, they are unable to do it.
- ➔ . Embroidery and animal husbandry are very integral part of their livelihoods systems.
  - embroidery has closed down, leading to closure of that source of income.
  - there was no way to purchase the fresh during lockdown: affecting fodder intake for the cattle, in turn affecting milk output drastically.

- Initially even milk dairy was closed. Suddenly there was surplus milk at home- but more so, income received from dairy which managed the day to day affairs stopped!
  - Dairies refused to accept private sellers and limited its operations only to its members. These sellers were actually at a loss as to what to do of their milk, as they could not even go out of village to sell.
- ➔ Access to basic necessities of food had become a major issue in rural areas. Villagers could not go out and purchase even essentials. They were not left with enough food for the family
- ➔ Prices of rations started shooting up within days.
- ➔ Reverse migration only increased no of moths to be fed by the women in the family.
- ➔ With the lesser food availability and lesser food consumption due to uncertainty, women are the worst affected in the gendered intra household pattern of distribution. While they may serve elders, husband and children the same, they are the ones who sit later or serve others and take the least and the last. Eventually, this is going to tell on women's mental and physical health.
- ➔ This, coupled with uncertainty and lack of grocery and cash at home has created conflicts in families.

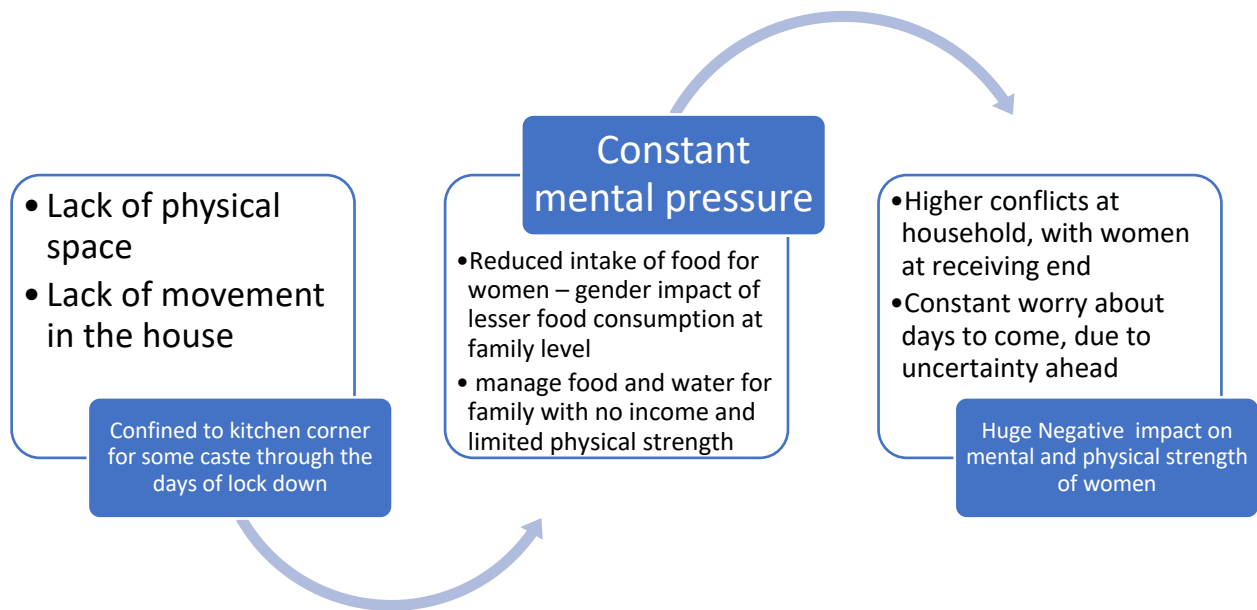


Study of 742 members of SEWA from 9 districts of Gujarat after one month of lock down:

Major findings :

- 70% of respondents reported in experiencing drop in income by “a lot” or “completely stopped”.
- 68% respondents reported effect on food security due to the crises with 82% reporting existing means to end within a months

- 59% of respondents reported to experience certain psychological impact of COVID-19 crises
- Overall, only 9% of the respondents reported to have the ability to sustain more than 4 weeks with available means of food, water, livelihood opportunities and medical and other facilities.
- Major support required by members are for food security (74%) followed by credit (40%) and non-essential services (40%) followed by health services (35%), information dissemination (30%) and psychological support (24%).



## 2. Five year strategy for agriculture for SEWA

COVID-19 needs to be seen in the larger gamut of climate change affecting livelihoods of Small Holder Women Farmer members families by impacting agriculture and water

Planning exercises highlighted the following issues as cross cutting ones:

1. To prepare women members of SEWA to adapt to climate change by adopting climate resilient measures and climate mitigation measures
  - a. to promote sustainable agriculture practices amongst women farmers to adapt to climate change
    - i. Promote integrated farm practices
    - ii. Promote climate resilient seeds and crops

- iii. To adopt sustainable agri practices
  - iv. To take up demonstrations for SA practices
  - v. To get linked with ATMA trgs
  - vi. Disseminate mobile based voice messages
  - vii. Ensure timely mobile based weather information
  - viii. To motivate crop insurance amongst women farmers
  - ix. Promote water management and conservation practices: Promote Micro irrigation devices, solar pumps, water conservation methods
  - x. Training on women and climate change
  - xi. Diversification of livelihoods: training of animal husbandry
    - i. Encourage plantation
  - b. To expand and deepen scope for credit in the context of climate change
    - i. Come up with a loan based bundled product for agri in the context of climate change
    - ii. To expand and deepen scope for credit in the context of climate change
  - c. To create awareness and enable access to government agriculture schemes, especially for adoption of climate resilient measures
    - i. Campaign on Govt schemes related to agri/water/energy in the context of climate change
    - ii. Awareness and registration camp for I kisan portal
2. To enhance women farmers' voice to influence formation and implementation of agriculture policies affecting small holder women farmer families' lives
    - a. Learn about agriculture and water policies each month
    - b. Put the policies in implementation and identify points for advocacy
  3. To take steps to ensure better agriculture prices to families of women farmer members of SEWA
    - a. motivate women farmers to participate in Krushi Melas
    - b. Expand reach of RUDI SEWA
    - c. Expand outreach of Kamla Café
    - d. Increase linkages with local market (jinning, hospital, ..)
    - e. create facility for godowns/storage
    - f. Price information dissemination through mobile
  4. To ensure safe public space for women farmers
    - a. Discussions with Panchayats and schools: form norms for safe village
    - b. Advocate for cluster level haats
  5. To motivate members of SEWA to take up FOOD crops to ensure food security and vegetable gardens to ensure nutrition security for the family in the context of COVID 19.
    - a. Disseminate message for increasing food production in Kharif 2020
    - b. Emphasis on women's collective processing enterprises and value added enterprises
    - c. Encourage diversity of vegetables in kitchen garden
    - d. Motivate women farmers to grow medicinal plants

### **3. Five year strategy for water for SEWA (Water for drinking, domestic and irrigation)**

1. Create awareness on campaign basis regarding water conservation methods and needs for reuse and recycle of domestic water
2. Create awareness on a campaign mode about Drinking water quality among rural community, especially women.
3. To promote women as technicians- hand pump repair and plumbers for pipelines
4. To ensure women's voice in water governance in the villages
5. To create awareness on water harvesting in the context of water for irrigation
6. To create awareness on the availability of access to finance for water efficient devices
7. To develop Integrated designs and models by bringing solar and water for irrigation – thus highlighting the nexus of agriculture, water and energy , thus enabling sustainable livelihood to the members.

USE OF TECHNOLOGY AND INTER GENERATION EQUALITY AS CROSS CUTTING STRATEGY

### **4. Long term plan for COVID 19 as a subset of larger strategy of SEWA for Agriculture and water women farmers**

#### **1. Livelihoods options for remote working of informal sector**

Work is a healer and SEWA has tested this approach at several disasters working with informal sector. Thus the vital action will be to restore livelihoods either by the trainings or seed capital or linkages. SEWA would also like to devise a strategy on how the informal sector workers can sustain their livelihoods through alternative methods by remotely working and Pilot will be tested on alternative methods of working.

The focus will be on developing an alternative livelihoods measure which helps their value chain run during the pandemics or disasters.

#### **2. Restructure supply chains of SEWA associated enterprises:**

Due to the COVID-19 pandemic, SEWA associated enterprises are facing challenges in their operations from altered market conditions and changing customer demands. SEWA will review and streamline existing systems, processes, supply chains, communication channels and technology for these enterprises in order to position them to meet evolving customer needs. The focus would be to ensure minimal disruptions to the supply chain in future, make the processes more efficient, and introduce additional technology where necessary.

#### **3. Rebuilding livelihoods for informal sector workers:**

SEWA believes that work is a healer. Therefore, to restore livelihoods of its members and better prepare them to gain full employment post the economic slowdown, SEWA will focus on vocational and technical

training, skill upgradation, and building of new skills for members across different occupations. SEWA will also train members on financial inclusion, use of digital wallets, and leveraging technology in day-to-day work.

#### **4. Prepare Action Plan on Digital and Financial Inclusion:**

SEWA will study the feasibility and prepare an action plan for adopting digital payment systems and digital wallets/Unified Payment Interface (UPI) for transactions. SEWA will evaluate different systems/wallets, requirements, existing telecommunication and internet infrastructure, challenges to adoption, and best practices in implementation.

#### **5. SEWA bazaar:**

While SEWA is a family of membership-based organization – several members produce / offer services under their own brands or unbranded –there are several SEWA members who are still not members of any cooperatives or social enterprises. They work as self-employed / entrepreneurs in their own individual capacities. These tiny and micro-entrepreneurs are unable to access newer markets or withstand changes in the economy. Therefore, to broaden their market access by deploying technology, SEWA is planning to launch SEWA members’ own Digital Social Enterprise – the SEWA Bazaar.

Such an enterprise will provide these tiny and micro entrepreneurs access to a broader market, within and outside SEWA. It will enable building a common/collective identity and brand in the market, thereby eliminating internal competition amongst the members and providing everyone with an equal opportunity to grow. Many products required by the customers shall be made available at one place, online or in a shop, thereby increasing the customer base and outreach.

Also, in addition to providing a broader market access to the tiny and microentrepreneurs, this digital social enterprise will also throw-up several modern tech-savvy employment opportunities like logistics and management, bar coding, packaging, quality control, photo-shooting, cataloguing, inventory management, warehousing etc.

#### **6. Licenses and Dashboard for livelihood support:**

SEWA would like to devise a platform which can help reach each member and members would reach out to SEWA with their needs/challenges, where SEWA would provide information on the available government or any other platforms in their geography to avail relief and adhere to measures. Further looking at the scale in larger districts, SEWA would also like to create surveillance mechanism to monitor, track, and report program outcomes and metrics. SEWA will evaluate potential alternative methods to conduct day-to-day operations for various SEWA associated entities

## **7. Creation of Livelihood Recovery Fund:**

Looking at the biggest challenge of cash flow for the informal sector workers, SEWA plans to establish an integrated financing framework for rural communities. The innovative financing mechanism in livelihood recovery will comprise of a menu of financial products comprising of:

- (i) a Livelihood Recovery Fund,
- (ii) Insurance products,
- (iii) Micro-business (rural enterprise) based Livelihood protection plan (insurance) and
- (iv) a moratorium of one month on debt recovery and a waiver of interest on loans in distress hotspots and during pandemics/calamities until capability is restored.

This intervention is designed to provide cash flow support to women led rural enterprises impacted by climate shocks or disasters, prevent a debt trap with money lenders or other informal credit sources, and allow women to be able to hedge risks associated with unfortunate climate related events. These interventions are also designed for women in informal sector.

## **8. Enabling food security through building Circular Economy: Women farmer to women households by processing through rural women led enterprises (The RUDI model)**

*SEWA would like to expand its RUDI model: the Rural Women's Trading Company, which procure the produce from farmers, grades, packs and sells BACK to the rural community- following a local circular economy approach, building on the value of self reliance.*

In the context of COVIC-19 impact, this is planned to be expanded as it has multiple benefits:

- Women farmers will get an assured market and stable price in the times of unstable market due to disrupted supply chain;
- Rural households will be assured of quality products for their day to day consumption;
- Women led enterprises will have huge scope to flourish, thus creating employment opportunities when it is needed the most.

## **9. Establishing direct supply chain of women famers to urban consumers, for vegetables and grains:**

While on the one hand with the disrupted supply chain and closure of processing units, the vegetables and other agriculture produce may still have unstable market; on the other hand the urban consumers are little worried about number of hands the produce go through , before it reaches them- increasing possibility of direct contact with such huge number of people in times of COVID-19.

SEWA took this up as an experiment where it linked small holder women farmers with urban consumers directly during COVID -19 lock down, leading to a win-win for both. SEWA wishes to expand this post lock down as well, which will:

- Help women farmers realize better prices of their produce

- Help urban consumers access fresh, reliable vegetables, fruits and even other agriculture produce during seasons.

#### **10. Pilot for Management of farm gate storage by women farmers' collectives**

Currently with lack of enough storage facilities for different agriculture produce, farmers have to make a distress sale. SEWA would like to experiment if storage is created at the farm gate level which is managed by the women's collectives.

It would make a huge difference to them: where again, it is the women farmers, who will get involved in the loan against storage as also in decision making of *when to sell*; and receive payment in her e-wallet. This will enhance their access to direct income for the hard labor they put in the agriculture fields on the one hand, and participation of decision making on when to sell the crops on the other.

#### **11. Building capacity and linkages of Rural women Collectives especially for horticulture value chain**

Sisters of SEWA Kashmir faced tremendous issues of their highly perishable fruits like cherry and litchi during the lock down and post lock down period of COVID-19 when the supply chains are still disrupted. Efforts to tie up with Govt departments for training on value addition like drying or preparing some value added products couldn't materialize at the last moment.

Since the disrupted supply chain is expected to continue for some time due to lack of exports, SEWA would like to facilitate and promote women led enterprises for value addition of such low shelf life produce like Fruits, it would help women farmers of such areas tremendously.

#### **12. Push for more water conservation measures for for employment generation during post locked down period**