

INTERNATIONAL SUMMIT ON TRANSFORMING WOMEN'S LIVES: ACHIEVING ECONOMIC EMPOWERMENT AND JUSTICE

A REPORT

22 to 24 February 2017



trickleUP



WHEN: DATE & TIME

This unique and crucial "International Summit on Transforming Women's Lives: Achieving Economic Empowerment and Justice" was held for three from February 22 to 24, 2017.

WHERE: VENUE

The three day international summit was organised at **The Grand, Kolkata in West Bengal, India.**

22 to 24 February 2017



WHAT: BACKGROUND



'Women' have been taken as the focal point of discussion in the summit as they constitute the majority of the poor population in the entire world. Majority of women still constitute the lower spiral of world's economy as their voices are still unheard. They are underrepresented in political and economic spheres. Many a times deprived of their basic rights and entitlements and discriminated on the basis of patriarchal conventions. Therefore, this platform was

created to provide a deeper understanding of the challenges and impending issues, which are obstructing women from active economic engagement and create a realistic road ahead towards eradication of poverty.

Furthering the success of 'Leadership Insights' 2015 and response to 'Digital Bharat Summit' 2015, AIPA in partnership with Trickle Up, aspired to hold this "International Summit on Transforming Women's Lives: Achieving Economic Empowerment and Justice" to initiate significant dialogue and to get hands-on current status, fruitful interventions and lasting solutions in eliminating poverty. This acted as a common platform to share research, practical work and experiences on various dimensions of empowerment, enlist challenges and achievements to arrive into clear pathways of economic empowerment capable of reducing poverty significantly. ■



Trickle Up has been a pioneer helping the very poorest of people graduate out of extreme poverty since 1979. It has helped over one million of the poorest, most vulnerable people move to greater economic self-sufficiency. It helps women and other vulnerable populations start sustainable businesses through seed capital grants and skills training and coaching and join savings groups that give them a safe place to save money and access credit. They are empowered to create plans for their better future, gain hope and confidence and become decision-makers in their households and communities, thereby finding their voices. To make this happen, Trickle Up works in partnership with local organisations, global institutions and governments, focusing on how to scale what works.

In India Trickle Up works in partnership with Government agencies such as Jharkhand State Livelihood Promotion Society (JSLPS) in the state of Jharkhand, Odisha Livelihoods Mission (OLM) in the state of Odisha and Bharat Rural Livelihoods Foundation (BRLF) in the state of West Bengal. Presently Trickle Up is in partnership with nine grassroots organisations in these three states for project implementation. ■



Asian Institute of Poverty Alleviation (AIPA) is a specialised development institute, which has the objectives of promoting growth, poverty reduction, women empowerment, inclusive globalisation, environmental sustainability, development research and knowledge dissemination in order to achieve meaningful reductions of poverty, economic disparity and provide sustainable livelihood to the most vulnerable or extreme poor.

The institute proactively looks for ways to collaborate, cooperate or otherwise work on effective policy dialogue, evidence based research, practice, social entrepreneurship, accountable governance towards common ends i.e. creating platforms and providing sustainable livelihood to extreme poor and justice to the vulnerable. ■

WHY: OBJECTIVES AND PURPOSE



The objective of this summit was to provide a platform to leaders, thinkers and practitioners from all walks of professional arena connected to social upliftment of women globally. A platform to initiate introspective dialogues, share working experiences and discuss feasible resolutions to bring about considerable transformation in the lives of poor women in relation to their economic empowerment, accessibility to social protection programme. Henceforth resulting to their justice and eradication of poverty. ■

WHO: KEY SPEAKERS, TOPICS AND QUOTES

CRAIG L. HALL,
US Consul General



The civil society, academia, Government and private sector need to work together for the development of poor women with major focus on empowering women and strengthening their rights. ■

DR. GOPI GHOSH,
Director, Asian Institute of Poverty Alleviation



In spite of all the policy framework, women are still treated unequally in terms of literacy, health, access to entitlements, and access to technology. Their roles in the society are mainly guided by patriarchal conventions. Their contributions in the family and the labor market often go unnoticed, unpaid and unrecognised. Women are still the worst sufferers of all kind of crisis situations as their voices lie unheard, contributions unacknowledged and their issues unaddressed. ■

AMALENDU PAL, Asia Regional Representative, Trickle Up



Woman born in the world's poorest places deserve the chance to achieve their full potential, because every human life is valuable. Cultivate the potential of women living in the poorest of places. Focus on values like ingenuity. Create a culture of women determination. ■



Economic Empowerment of Extreme Poor Women- Global Challenges and Opportunities

WILLIAM ABRAMS, President, Trickle Up, New York

The women who participate in Trickle Up's interventions, at the end of the project period usually have dignified livelihood options, build resilience to combat against any kind of disaster, never suffer the lean season, food with minimum nutritional benefits for three times a day, grown confidence to voice their opinions, take active participation in household decision making process, inculcated healthy behavioral practices, access to financial services, Government and social protection safety net programmes.

5 trends, which could be considered as opportunities:

1. Will of the people including Government bodies,
2. Political leaders and the citizens who have the intention to eradicate poverty,
3. Technological innovations,
4. Financial innovation like impact investing, social impact bonds, investments on corporate social responsibility, and
5. Partnerships and reinvention of practices of development. ■

Economic Empowerment of Tribal Women in India

PRAMATHESH AMBASTA, CEO, BRLF



Cash transfer might work well but could not be the magic solution for all problems. Basic infrastructures like schools and irrigational facilities were much needed than monetary

accompaniment. On the other hand, technology is an integral part of the developing intervention because it puts information into the public domain and validates the outcome. However it solely could not be a solution for all problems unless development becomes a community based and led approach. ■

Empowering Poor Women: The Experience of Grameen Bank

NURJAHAN BEGUM, Advisor to Chairman, Grameen Shikha, Grameen Shakti, Bangladesh



Grameen Bank started its journey with the vision of providing institutional opportunities to the poor women to help them change their own lives through their own efforts in a sustainable way so

that they could also contribute to changing society. Today Grameen Bank is a pioneer of micro credit in Bangladesh. ■



India Government's Gender Policy and World View

SREERUPA MITRA CHAUDHURY,

Chairperson, National Institute for Gender Justice and President, International Congress of Women

To make one homogenous law is no simple task for all the women in India, where there is no dearth of national level schemes. Despite the efforts of the Government and UN Agencies in formulating various schemes, the gap between the giver and the taker has widened increasing the distance between the two. The biggest challenge lies in creating convergence between Government schemes and people's realities. The notion of existence of the civil societies was prioritised by her to mitigate this gap. ■



Women's Empowerment & Social Rights (Overview of Bangladesh)

SHAHMIN ZAMAN, CEO, CSR Centre, Bangladesh

What is women's rights and different phases of women's rights movement in Bengal? an overview of the Government policies and measures adopted by Bangladesh to ensure women advancement and major significance of initiatives like 'Ekti bari ekti khamar' launched in 2009 and 'Joyeeta' in 2011. ■



Land Rights

PINAKI HALDER,

State Director, Landesa

400 million women and 200 million men in the developing world lack access to land and this lack of control, access, and ownership of land impedes women empowerment. Land is a productive and powerful asset and if there is rights of poor to land, it will minimise gaps in the society. It is one of the primary resources of income, food and status. It throws up varied social opportunities resulting to betterment of the lives of poor women. More than 60 % of women are engaged in the labour component of the agricultural sector. If women are given better control over assets, it would address food insecurity, ensure education of children and increase in income. A portion of land can transform economic unstable conditions of the poor women and the overall scenario of poverty dynamics. ■

Policies & Practices in the State of Odisha

SISIR PRADHAN,

Odisha Livelihoods Mission



Development process needs to be inside-out and a bridge has to be there, where people can facilitate themselves.

The Trickle Up and OLM project initiative in Odisha, has helped 1,000 households, which were left out from the basic development parameters, to take the first transformative step out of Ultra-Poverty. ■

Policies & Current Practices in the State of West Bengal

DIBYENDU SARKAR, IAS, Commissioner,
P & RD Department, Government of West Bengal

The various programmes being implemented by Panchayat & Rural Development Department, Government of West Bengal, which impact women's lives:

- Panchayat Act, 1978, amended in 1994 to have 33 % reservation for women.
- Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has gradually become a women's programme.
- NRLM / Anandadhara: Close to 4 million members of SHGs are under the coverage of this programme.
- Swachh Bharat Abhiyan: 70-80% of the local collectives are women.
- Other important programmemes: Sishu Siksha Kendras, Madhyamik Sikhsha Kendras, Indira Gandhi Widow Pension scheme, Indira Gandhi Old Age Pension Scheme are also covering millions of rural women. ■



Agribusiness in Emerging Markets

DR. K. G. KARMAKAR, Professor
SPJIMR, Mumbai and Former Managing
Director, NABARD



The present status of women in agri-business where women constitute a large section among the farmers are invisible in official statistics in India. ■

Value Chain Development

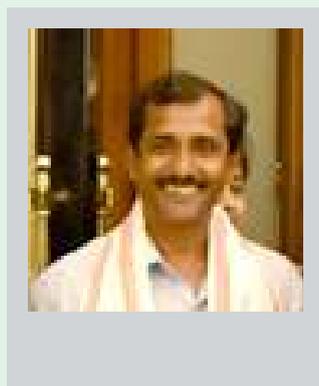
DR. PANKAJ DAS, PRADAN



The Jharkhand Women's Self Supporting Poultry Co-operative Federation Ltd., encourages women from the deprived sections of the society to become poultry producers in contiguous villages. These poultry producers are the decision makes of their entire initiative. ■

Enterprise Development

DR. M. SELIM REZA, Managing Director,
Tripura Bamboo and Cane Development Centre



A community based organisation, which started with 6 people but gradually was enabled to impact women at large by selling of bamboo furniture. The initiative contributed in benefitting small artisans like Antara Sarkar, who received training on jewelry and shifted from traditional craft to modern jewelry making. Gradually she adopted jewelry training and earned out of this livelihood. Other women were also encouraged to see her success. She gradually formed a group of women for the business and supplied her products within and outside Tripura. ■



Economic growth opportunity through innovation

DR. SHANKAR DUTTA, Professor and Development Professional

Women are poorly placed in the entire agriculture value chain system owing to their low level of education, lack of ownership on means of production, discrimination and violence against women and the corrective measures to address these issues. ■

Banking on Change – Creating Pathways for Extreme Poor Women towards Financial Inclusion

NURJAHAN BEGUM, Advisor to Chairman, Grameen Shiksha, Bangladesh



Three types of expenditures – chronic or sudden expenditure for health, dowry related expenditure, and expenditure for long drawn legal tussles, which pull the recovering poor back

to their previous poor conditions. To address this, Grameen bank has to come up with special programme named 'Grameen Kalyan'. ■

Women's Financial Inclusion

PRADEEP RAJASEKAR, Regional Head East, HDFC Bank Ltd



HDFC bank has been creating opportunities for youth and women through its Sustainable Livelihood Initiative, by creating credit linkages, which comprises of 100 % women beneficiaries. ■

Banking on Change – Creating Pathways for Extreme Poor Women towards Financial Inclusion

C. S. GHOSH, MD and CEO, Bandhan Bank Ltd.



Women have been the focus in all of Bandhan's programmes. Bandhan believes that supporting women, especially those who are at the bottom of the poverty pyramid, is essential as women

are the nucleus of the family to come out from the vicious cycle of the poverty. ■

Strengthening Technology Science for the benefit of Extreme Poor

C. T. SADANANDAN, Tata Communications



The M-POWERED project being implemented in partnership with Trickle Up in both Odisha and Jharkhand, is a project to further the vision of Tata Communications for

laying the groundwork for fulfilling a bold commitment to empower over 100 million women through mobile technology. ■

Technology

DANISH KHAN,

Founder, Easytech4all.com



Open source tools such as Navigon, GoTenna, and HikeDiret etc., can be used for promoting learning and growth among individuals and organisations, providing great assistance in the

remote areas where there is no internet connectivity. ■

Technology

ATANU GORAI,

CEO, Social Well Technologies



Digital technology can be used for effective social development. Since the Social sector problems are more complex than the business sector, hence the social sector actors should come up with the inertia of

using technology as it is something innovating that can change the whole world. ■

Income Generation for Peace Building: Is it working?

USHA JHA, CEO, Samjhauta



Programme like 'He for she', where women are provided with livelihood options and encouraged for an increased community engagement, yet feeling not burdened, will take women away from isolation. ■

Technology

VIJAY PRATAP SINGH ADITYA,

CEO, Ek Gaon Technologies



Mobile technology can be applied for giving efficient services to the poor. 'microfinance.in' is such a managed service platform created by Ek Gaon for an efficient data management of

microfinance services by Micro Finance Institutions or NGOs. Ek Gaon offered Farm Advisory services over mobile platform, which provided an opportunity for real-time decision making by farmers. ■

Women's Justice and development: Key Provisions

BHARATI JOSHI, Technical Director,
Economic Development Unit, CARE



Recommendations for empowering women on Value Chain (VC):

- Gendered Value Chain analysis – Selection of VCs and choice of constraints to work upon.
- Collectivisation for enhancing women's voice and representation.
- Technology choices – drudgery reduction and gender focus.
- Financing mechanisms for sustainability.
- Promoting women entrepreneurs across the VC – localising VC.
- Engagement with men and other actors.
- Factor-in climate-induced vulnerabilities.. ■



Key Provisions of Zambian Government

WALLACE NGULUWE, Ministry of Gender, Zambian Govt.

The Republic of Zambia has existing legal and policy measures, such as Anti Human Trafficking Act of 2008, the Anti-Gender Based Violence Act of 2011, Gender Equity and Equality Act of 2015, the National Gender Policy and Implementation Plan of 2014.

Ongoing projects include 'He for She Campaign', 'Boys to Men Project', Girls Education Women Empowerment and Livelihood (GEWEL), Agricultural Development and Value Chain Enhancement (ADVANCE) Project, Joint GRZ-UN programme against gender based violence 2012-2016 to create avenues for empowerment of women. ■

Development Assistance

DEBNARAYAN BEJ, Asia Regional Coordinator, FADV

FADVs livelihood intervention in Asia follow various approaches like:

- Production input through seed capital-improved techniques.
- Five -Square model in agriculture – to reduce soil salinity and for improved productivity.
- Rain shelter for improved productivity.
- Floating vegetable garden (agriculture in water logged areas).
- Demonstration of mangrove for reduced soil erosion and embankment protection.
- Market Exposure of Participant.
- Promotion of Small Business for Ultra poor Women.
- Promotion of alternative livelihood (Livestock) for landless Ultra Poor Women.
- Establish convergence with government Employment generation & social protection programmes & financial institutions.
- Value chain promotion of lime and mandarin for increased income of poor (as an alternative to traditional agriculture) in the earth-quake affected districts of Nepal. ■



Development Assistance

PRANAV CHOUDHURY, Director Operations,
Dr. Reddy's Foundation

Programmes of Dr. Reddy's Foundation:

- GROW – Youth Skilling Programme launched in 1999.
- GROW – PwD Skilling Programme launched in 2010 in 13 states,
- MITRA – Agriculture Programme to support the farmers by agricultural extension services in Andhra Pradesh and Telangana and Education Programme, which is run closely with Government School Improvement programme.
- Healthy Snacks Initiative, which is run in collaboration with women entrepreneurs,
- ARITRA, an eighteen months leadership programme to be launched with IIM Bangalore in July 2017 and FLHTL (First Level Health Team Leaders) to be started in Telangana and Gujarat. ■





Why Women? Inclusive Growth and Justice

RUTH SHANKS, World President, Associated Country Women of the World

'Why not women?' The process of inclusive growth for women, which can only be ensured by addressing issues of various forms of physical and sexual violence against women, increase in women's representation and participation in parliament and politics and recruitment of women into essential services like healthcare, law enforcement as well as judiciary. ■

Human Rights challenges for achieving women economic empowerment

DR V. SURESH, National General Secretary and People's Union for Civil Liberties (PUCL)

When we are talking about women's empowerment, we need to keep certain things in mind like what we are trying to mean by women empowerment – whether we are equating women's empowerment and women's equality and for whom, in what manner and how we are trying to empower these women. If we are talking only about empowerment of women without ensuring their equality, that is not going to serve the broader purpose.



The myths of empowerment:

- Whether gender empowerment is same as gender equality and equity?
- Women's economic contribution is only possible if they are employed.
- Women's economic participation is equal to women's economic empowerment.
- Is Gender empowerment related to poverty alleviation or vice versa?

Reminders:

- Gender empowerment cannot be put off for tomorrow. It's something we do as we believe in it.
- Gender empowerment does not increase income.
- Gender equality and equity is a way, through which we not only safeguard democracy but also deepen it.
- Development is the freedom to make choices and give value to that choice. We need to ensure whether women have that freedom to make choices in her life. ■



Vote of Thanks

PRASANT DAS, Director, AIPA

The eminent speakers from varied professional sectors delivered thoughtful and well researched speeches, which provided an insight for better understanding of the present status of women in economic, social and cultural domains in India and other countries, rationale behind the formulation of various existing policies for women and factors hindering implementation of those policies. ■

THE OUTCOME



The learning and knowledge exchange amongst the participants and speakers provided a deep understanding in building an inclusive common agenda for going forward in forming effective policy measures for the vulnerable. Besides identifying burning issues and main challenges to combat poverty the dialogues indicated ways to design a pragmatic road map as a convincing instruments towards eradication of poverty. ■

WOMEN'S VOICES

SILA CHURA,

TU-OLM partnership programme



"When I used to go for migration, I was tortured and led my life in unhygienic conditions. Now I and the other women of my SHG - Bhagabati are engaged in MGNREGA work. We collectively purchased spades to perform our tasks in a better way. I have started vending business and go to the market and sell vegetables from door to door. Trickle Up had paid INR 1,500 in my account to enlarge my business. Now my income has increased to INR 260 per day. I pay a visit to four markets in the morning and sell vegetables in the afternoon. I have also purchased 2 goats." ■

ANITA MINZ,

TU-OLM programme, Balisankara block, Sundargarh district, Odisha



"I come from very poor family. I am thankful to Trickle Up and OLM to help me to form a group. I got linked with bank accounts and received INR 1500 from revolving fund from OLM. I used the money to purchase tomato seeds. I could save money from tomato and beans cultivation. I am also engaged in vegetable vending and visit market two to three times a week. At present, I have a saving of INR 10,000 in my bank account." ■

ASHTAMI BERA,

Gosaba block, South 24 Parganas-Sunderban, West Bengal



"We women, with Trickle Up's help have formed small groups to help our husbands. Our husbands used to work hard to earn money for the family. However all their efforts were not enough to meet our daily requirements? Therefore we decided to open a bank account. We thought of saving some amount in the bank to ensure education for our children. We started livestock rearing and practice good saving habits. Now we have decided to extend our support for the betterment of the community." ■

SOMA MONDAL,

Gosaba block, South 24 Parganas-Sunderban, West Bengal

"When we started helping our husbands, they stopped migrating in search of work. So our children are getting the love of both the parents. We are sending our children to school. We are not dependent on our husbands economically. We spend our money to fulfil our own needs apart from meeting our daily expenditures." ■



