

KNOWLEDGE PARTNERSHIP PROGRAMME



Ethiopian Policymaker's Knowledge Exchange Visit to India

Economic Empowerment of Women through Self Help Groups and Women Safety

SUMMARY REPORT

9th – 19th October 2014

Submitted to



Department for International Development (DFID)



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IPE Global (P) Ltd.

October 2014

Participants: Government Officials from Ministry of Women's Children and Youth Affairs, Regional Government representatives, National Bank of Ethiopia, ENAT Bank, Federal Micro Small and Medium Enterprises Development Agency (FEMSEDA), DFID – Ethiopia representative, Association of Ethiopian Microfinance Institutions (AEMFI), Consortium of SHGs and NGOs.

Place visited: Delhi, Trivandrum and Kochi, Kerala

Ministries/ Institutions/ Programmes to be visited: Ministry of women and child development, Ministry of Rural Development, Ministry of Finance, Ministry of Agriculture, SIDBI, NABARD, SEWA Bharat, State Level Banker's Committee (SLBC), Kudumbashree, Joint Liability Group (JLG), Farmer Facilitation Center (FFC) and concerned linkage institutions/ officials/ NGOs

Number of days: Ten; Itinerary annexed.

Background: SHGs have been instrumental in making women self-reliant and economically empowered. The scheme of micro-financing through SHGs create empowerment promoting conditions for women to move from positions of marginalisation within household decision making process and exclusion within community, to one of greater centrality, inclusion of voice. In India, women have particularly transformed their lives through various SHG models existing at both state and central level. The SHG programmes have strengthened the participation of women in the communities, enhanced their self-esteem and imbued a greater sense of awareness of social and political issues. Besides, some of the successful models in India have demonstrated how SHGs have acted as a platform for convergence for several government driven initiatives and program targeted at social and economic empowerment of women. The successful models in India that have tremendously impacted the livelihoods of women include Kudumbashree, Jeevika and SERP.

In February, 2014 as a part of the Workshop organised by Digital Green, with DFID support, there was a session dedicated to women empowerment under KPP, in which successful women empowerment models were presented. This included Kudumbashree, Jevika and SERP. A practitioners session was organised to understand the context (administrative, governing system and cultural and socio economic landscape) and identify the knowledge/ policy gaps, commonalities and differences between the two countries.

In the session during interaction, certain challenges were identified in Ethiopian context, which included: legislative bottlenecks with regard to access to credit for SHGs, lack of forward linkages, absence of partnership with government and private sector, lack of skill development, absence of a regulatory environment that would facilitate entrepreneurship among marginalized women, lack of financial literacy, convergence with other community based structures/ schemes and acceptance of empowered women by the community.

As an outcome of the interaction with Indian practitioners, it was felt that there is a need to look at some of the Indian models, and how these models have been successful in addressing the above-mentioned challenges. Particularly, Ethiopian delegates wanted to know the process adopted in mobilization and formation of SHGs; credit and lending operations; their institutional linkages with government, private sector, cooperatives, skill development agencies, state and central government schemes and their access to and linkages with banking and microfinance institutions for greater and sustained impacts. In addition, Ethiopian delegates also expressed their interest in understanding the challenges faced, how they were addressed and overcome.

Specific objectives of the proposed visit:

- **Understanding the Indian legal and policy framework, and existing institutional arrangements** to help develop the SHGs model in Ethiopia. Understanding the institutional linkages between SHGs/community based saving and credit groups with banking and financial institutions for access to credit/financial market.
- **Understanding the operational aspects of SHG based programmes in India:** To visit and interact with different stakeholders at Kudumbashree and learn how grass root interventions and institutional linkages addresses women empowerment with a holistic approach of economic, social and political empowerment

Expected outcome:

- The Ethiopian team would on return, explore the possibilities of recommending both short term and long term policy changes in Ethiopia to facilitate creating various linkages and strengthening institutional structure to adopt successful women economic empowerment model from India.
- Follow up Workshop in Ethiopia to strategies piloting successful Indian SHG model in the Ethiopia – Draft out an Action Plan for future implementation.
- Develop and implement a pilot in a selected centre in Ethiopia – Technical Assistance through a MOU between MoWCYA and Kudumbashree to help

strengthen and scale up Self Help Groups in Ethiopia as a follow up to this delegation visit.

BROAD RECOMMENDATIONS

There is a need to work at three levels for making the women Self Help Group programme (movement!) a success in Ethiopia:

- ✓ **Policy level: to have an enabling environment** – Adequate funds allocated to promote & support SHGs/Federations to become strong & self-reliant member-owned institutions serving the members to achieve social, economic & political empowerment. Central Bank of Ethiopia / Development Bank of Ethiopia to issue policy guidelines to link informal groups with financial institutions (Banks, RUSSACOs & MFIs) – opening bank account in the name of the group, to lend to the group without a physical collateral and to lend to the group without asking for the purposes of the loan. Formal Financial Institutions can offer customised financial products (savings, loans, insurance & pension) to suit the needs of the financially excluded women.

- ✓ **Govt of Ethiopia to Establish an Autonomous Institution to promote / Support SHG system:** A number of Government Departments may be engaged with women SHGs. To ensure convergence & to ensure that these SHGs & their federations serve as a platform for the women to overcome poverty and to access rights & entitlements from the Govt., it would be useful to have an autonomous institution set up by the Govt of Ethiopia. Such an institutions can also coordinate with various donor agencies, International NGOs and local NGOs engaged in the promotion of women SHGs. The institution can establish partnerships with NGOs / CSOs for promotion of SHGs and for facilitating linkages. Such an autonomous institutions can also have technical support from agencies from India (Kudumbashree, APMAS, CMS, etc) and other countries.

- ✓ **Continuous Capacity Building (decentralized) for consolidation & growth of the SHG system in Ethiopia:** A large number of SHGs have been formed by a number of agencies, including NGOs and Government. A systematic approach to build the capacity through a participatory process at a decentralized level would be required. Information Technology will also be necessary to have a strong cadre of community professionals developed to provide continuous support to the SHGs.

As a starting point for developing a comprehensive strategy based on the Indian experience and learning from other countries, a detailed sample study of the existing SHGs in Ethiopia can be taken up. Such will make an assessment of the quality & sustainability of the existing SHGs, their capacity building needs, capacity building needs of the various promoters of the SHGs / Federations, challenges based on the SHGs and innovations that have been initiated to overcome those challenges, willingness of the Banks, MFIs, RUSSACOs to open bank accounts for SHGs and provide them credit (as a term loan or cash credit facility) and human resource required for supporting the system. The study could also have certain case studies of the Village Savings & Loan Associations (VSLAs) and other informal savings & credit groups in existence. Qualitative assessment of the impact of the SHGs and other informal groups could also be assessed. Focus group discussions could be conducted of the key stakeholders to obtain their input for strategy. The findings of the study can be presented in 3-4 regional workshops for deliberating on the strategies that could be pursued across Ethiopia. Through these workshops, a popular opinion can be generated on the need for enabling policy (Government & Central Bank), autonomous institution and institutionalized capacity building at all levels. The findings of the study on economic empowerment of women SHGs in India: lessons for Low Income Countries can also be presented in those workshops. Such a study could be supported by DFID / Govt of Ethiopia. Involvement of RUFIP 2 (Development Bank of Ethiopia) must also be explored.

FOLLOW UP ACTION PLAN

1. Government of Ethiopia to constitute two or three working groups / task forces to work on the enabling environment & implementation strategies. These working groups could be supported by identified experts from India (esp. Kudumbashree).
2. Detailed Terms of Reference (ToR) for the Ethiopia SHG study to be developed in consultation with the MOWCYA; DFID – Ethiopia; DFID India and KPP. Proposals to be invited to undertake the study.
3. The draft Action Plan to be discussed and refined during a full day workshop in Addis with key stakeholders (late January'15)
4. A high level policy delegation (CBE, DBE, RUFIP 2, AEMFI, Appropriate Ministries, etc.) to come to India for 5-6 days to visit the women SHG model in India, particularly Kudumbashree. As suggested by the Executive Director of Kudumbashree, a MoU could be signed by the Govt. of Ethiopia with Kudumbashree and technical support agencies for a period of 2-3 years to provide policy, technical & implementation support.
5. Based on the capacity building needs assessment of the SHGs & their promoters, relevant training & capacity building modules to be developed and used for providing continuous trainings at the field level. Need to developed appropriate

SHG rating and audit tools for the Ethiopian context based on the Indian experience. In developing the training modules, ratings tools & audit systems, Ethiopian Experts in the informal groups (like SHGs, VSLAs, RUSSACCOs) must be actively engaged.

6. Training & Capacity Building workshops to be organized in Ethiopia by Trainers from India on SHGs / Federations (promotional process, accounting & book keeping, legal aspects, governance & management, linkages & networking).

Annexure 1: Minutes of key meetings in Delhi

Dates	Key Stakeholders	Lessons Learnt/Take Away
10 th Oct	Dept. of Rural Development Ministry of Rural Development, Government of India	The delegates learnt about the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and its scheme, where in it guarantees hundred days of wage-employment in a year to a rural household who volunteer to do unskilled manual work. They were also exposed to the National Rural Livelihoods Mission (NRLM) and how women SHGs are involved in the programme.
10 th Oct	Small Industries Development Bank of India (SIDBI)	Understanding the role of organizations like SIDBI in giving loans (without collateral) to Joint Liability Groups among women SHGs.
11 th Oct	SEWA Bharat	The delegates were exposed to the SEWA Bharat model at their Delhi Office and field visit to urban slum office where the SHGs meet. The idea was to observe how CBOs work with women SHGs in urban areas and market linkages. One of the delegate representatives from Women in Self Employment (WISE) were already associated with SEWA Bharat.
11 th Oct	SafetiPin and Women Helpline	Exposing the delegates to women safety innovations from India that have considerable opportunity to be adapted in other LICs. They understood the use of technology for

		safety audits, how the data can be used for advocating for safety of women in public places and showed interest in its application in Ethiopia.
17th Oct	Ms. Kirti Saxena, Economic Advisor, Ministry of Women and Child Development National Institute of Public Cooperation and Child Development (NIPCCD) 5 Siri Institutional Area, Hauz Khas, New Delhi-110016	The delegates attended a presentation on the important flagship programmes, schemes and initiatives for women and children by the Government in India. Gained an understanding on the importance of comprehensive schemes such as ICDS and newer initiatives such as Beti Bachao/Padhao which can be adapted to the Ethiopian context.
17th Oct	Sanjeev Chopra, Joint Secretary, (IC), Department of Agriculture and Cooperation Small Farmers' Agri-Business Consortium(SFAC), Krishi Bhawan, Dr Rajendra Prasad Rd, Cannaught Place, Rajpath Road Area, Central Secretariat, New Delhi, DL 110001	Gained an understanding on how SFAC links small land holders to market, technology and investment by promoting Farmer Producer Organizations (FPOs). Lessons in collectivizing farmers into member owned grassroots institutions for providing them with collective bargaining power. Lessons in how Food Security Act and Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) have created incentives for producing better quality produce and move to 'near farm activities' which have a larger role for women as compared to 'on farm activities'.
17th Oct	Shri Mohammad Mustafa, Joint Secretary(BA & BO) Ministry of Finance Department of Financial services 3rd floor JeevanDeep Building Sansad Marg New Delhi-110001	Gained an understanding into the process of lending credit to SHGs, bank linkages, method for internal and external evaluation for SHGs for obtaining credit. Lessons in adopting similar SHG-Bank linkages by adapting processes and evaluation techniques used in India, with focus on role of National Bank for Agriculture and Rural Development (NABARD).

17 th Oct	International Council for Research on Women (ICRW) and Breakthrough Ashtan conference room – Green Park Extension Delhi	Sharing of Indian experience, initiatives and lessons learnt in combating early marriage through policies, programmes and specific projects.
18 th Oct	Feedback Session with Delegates Ethiopian Cultural Centre	<ul style="list-style-type: none"> • Importance of social capital and peer pressure in the SHG model • Importance of policies for SHGs such as clear bank linkages • Use learning's from the Kudumbashree model and adopt a similar model in Ethiopia • Use learning's from the NABARD model for formalizing Ethiopian SHGs • Establishing continuous capacity building through rural development strategies such as NRLM • Multi-pronged strategy involving several stakeholders to tackle issues related to women and girls, where different model compliment and not compete • Employ technology in all aspects of economy – digital green • Adopting technological solutions developed in India towards women's safety in Ethiopia. Particular interest in SafetiPin and 181 Women's Helpline
<p>* Key Take Away</p> <ul style="list-style-type: none"> • <i>Formalize KPP and technological transfer (especially IT for women's safety)</i> • <i>Use learning's on microfinance and institutional framework for bringing policy changes in the financial sector</i> • <i>Bring policy changes for women's empowerment by harmonizing the various ministries in Ethiopia and adopting the multi-pronged approach as used in India</i> • <i>SafetiPin and Women Helpline concepts were mooted to be relevant by the delegates and would like to explore how to adapt in their settings.</i> 		

Annexure 2 : Minutes of key meetings in Kerala

Date	Key Meetings	Lessons Learnt/Take Away
14 th Oct	Dr. M. K. Muneer, Hon. Minister for Panchayati Raj and Social Justice, Kerala Trivandrum	Agreement on providing technical support to Ethiopia with regard to adapting the Kudumbashree model with required changes.
13 th Oct	Presentation on Governance, Structure, Functioning and Implementation of the Kudumbashree Programme in Kerala	Understanding the Kudumbashree programme
13 th Oct	Presentation on Kudumbashree as National Resource Organization Trivandrum	Examples of how Kudumbashree is providing technical assistance to other states like Jharkhand and Bihar.
13 th Oct	State Level Banker's Committee (SLBC) Meeting at NABARD Regional Office Trivandrum	The RBI, the Lead Bank Manager of Trivandrum, private banks like the Indian bank presented the SHG – bank linkage program in Kerala. It was emphasized that the banks give credit without collateral and build capacity of the groups to save.
14 th Oct	Field Visit: Joint Liability Groups	Discussions with women groups in villages on how different women neighbor groups come together to take loans for common interests.
15 th Oct	Field Visit: Panchayat Office, Edakattuvayal	Observing decentralized governance mechanisms- how there is convergence between Kudumbashree, Community Based Organizations and Local Self Governments.
15 th Oct	Field visit: Kudumbashree initiated entrepreneurship and enterprises	Observing and checking the feasibility of uptake of small scale business, financing and profit to women SHGs. The delegation visited and discussed in the field with entrepreneurs of Food and Beverages, Livestock rearing, Sanitary Pad, Women Gyms, Vegetable Markets etc.
16 th Oct	Field Visit: Homes for destitute women and women in distress	The delegates visited Asraya and Santwanam to see the social support systems offered by Kerala and how through Kudumbashree

		programme they mainstream these women into society and contribute to the micro-economy.
<p>Key Take Away</p> <ul style="list-style-type: none"> • <i>The Ministry of Panchayati Raj and Social Justice and Executive Director Kudumbashree (Government of Kerala) has expressed that they would be available to share technical expertise with the Government of Ethiopia to imbibe the Kudumbashree model.</i> • <i>The State Level Banker’s Committee in Trivandrum offered to support the imbibing of micro-finance policies and could help in providing a blue print for Ethiopia for SHG and bank linkages.</i> 		

Annexure 2: Itinerary of the visit

Date & Time	Meeting and Venue	Programme
09th Oct, (Thu) Assemble at the Hotel Reception at 12 noon 1– 2pm Welcome Note and Lunch at Ethiopian Cultural Center		
09 th Oct, (Thu) 2-5pm	Ethiopian Delegates, DFID and KPP team Ethiopian Cultural Centre (Conference Room)	Welcome session - Ms. Tamar Bello, DFID - Mr. Sunil Mitra, KPP - Ms. Gennet Zewide, Ambassador, Embassy of Ethiopia - Ms. Tesfayenesh Aregaw, MOWCYA, Ethiopia Presentations - Ethiopian Overview (Expectations from the Visit) – CoSAP, Ethiopia - Financial Inclusion - Ms. Ragini Chaudhury (DFID) India - Presentation on economic empowerment of women through SHGs - Scenario & Success in India (CMS and APMAS) Open Discussion
09 th Oct, (Thu) 6-8pm	Selfie For School Campaign Cultural Event by Breakthrough, Select City Walk, Saket.	The event will mark the end of an advocacy campaign for awareness about education of girl child among the younger generation. Breakthrough uses media and communication for women’s rights and is best known for its “ring the Bell” campaign on domestic violence. One to one interaction between the delegates and breakthrough personnel. Cultural event by the acclaimed rock music band Indian Ocean.
10th Oct (Fri) Assemble at the Hotel Reception at 9.15 am.		

10 th Oct (Fri) 10 am -12:15 noon	Shri Atal Dulloo, JS(International Cooperation) Dept. of Rural Development Krishi Bhawan	<p><i>Objective:</i> To understand how government flagship programmes like NREGA¹ and NRLM have contributed to financial inclusion and social protection of women in India.</p> <ul style="list-style-type: none"> • The policies and programmes of the Ministry of Rural Development (MoRD) for poverty alleviation and how do these programme integrate women. • MNREGA – overview of the scheme; women’s participation in the program and its impact on poor families; • NRLM² - overview of the programme. National & state level policy initiative, coverage, beneficiaries, women’s involvement and participation, success and lessons learnt. • NABARD³ - Role in empowering women SHGs through credit facilities and skill development programmes. <p><i>Outcome: Recognize the policy, programmes and operational mechanisms discussed at the Ministry and foresee how this could be useful in the Ethiopian setting.</i></p>
Lunch at IPE Global Office (12:45 pm - 1.30 pm) IPE Cafeteria		
10 th Oct(Fri) 1.45 - 2.30 pm	Partners (Digital Green, PFI) IPE Global B-84, Defence Colony, New Delhi	<p><i>Objective:</i> Interaction with Digital Green to discuss areas of work on women economic empowerment in Ethiopia and successful experiences from India.</p> <p><i>Outcome: Identifying areas of sharing technical expertise with Ethiopian Delegates.</i></p>

¹ *National Rural Employment Guarantee Act (NREGA)* aims at enhancing the livelihood security of people in rural areas by guaranteeing hundred days of wage-employment in a financial year to a rural household who volunteer to do unskilled manual work.

² *National Rural Livelihoods Mission (NRLM)* is a poverty alleviation project implemented by Ministry of Rural Development, Government of India. This scheme is focused on promoting self-employment and organization of rural poor. The programme aims to organize the poor into SHG (Self Help Groups) groups and make them capable for self-employment.

³ *National Bank for Agriculture and Rural Development (NABARD)* is an apex development bank in India which aims to promote sustainable and equitable agriculture and rural prosperity through effective credit support, related services, institution development and other innovative initiatives.

10 th Oct(Fri) 3.30 – 5.30 pm	SIDBI Ground Floor, Videocon Tower, E-1, Rani Jhansi Road, Jhandewalan Extension, 110055, Delhi	<p><i>SIDBI⁴ Meeting Objective:</i></p> <ul style="list-style-type: none"> • To understand the role of SIDBI in developing the alternative channel of financial inclusion – microfinance institutions • To appreciate the pre-requisites for developing a responsible microfinance sector for women’s economic, social and political empowerment. <p><i>Outcome: Exposure to a different delivery channel for financial services and a primer on developing a strong and responsible microfinance sector.</i></p>
11th Oct (Sat) Assemble at 8.30am at the hotel reception		
11th Oct (Sat) (9.30–12 noon)	SEWA Bharat 7/5, 1st Floor, South Patel Nagar	<p><i>Objective: Interaction with SEWA Bharat⁵, to understand their experiences of working with self-employed poor women; thrift and credit cooperatives, and business correspondent model.</i></p> <ul style="list-style-type: none"> - Introduction to SEWA Bharat Programs in India - Video Presentation - SEWA Ek Safar (A journey) - Introduction to SEWA's Community Microfinance - Interaction with community members - Open Discussion <p><i>Outcome: Understanding the SEWA model; the challenges of working in urban areas and market linkages.</i></p>
Lunch at IPE Global Office (12:45 pm - 1.30 pm) IPE Cafeteria		
11th Oct (Sat) 1.30 - 3.00pm	Dr. Kalpana Vishwanath, SafetiPin Ms.Khadijah Faruqui, 181	<p><i>Objective: To share good practices on women safety in India.</i></p> <ul style="list-style-type: none"> - <i>SafetiPin App</i> (Women Safety) use of technology for safety audits, how the data can be used for advocating for safety of women in public places, experience of its

⁴ *Small Industries Development Bank of India* (SIDBI) is a non-independent financial institution aimed to aid the growth and development of micro, small and medium-scale enterprises (MSME) in India.

⁵ SEWA Delhi is a registered trust with 40,100 informal women workers across 10 areas of Delhi. Since 1999, poor women have gained access to SEWA Delhi’s interconnected support network of development activities projects under the five SEWA Bharat programmatic themes.

	Women Helpline - IPE Global House, B-84, Defence Colony, New Delhi-110024	application in India - 181 Women – Helpline (Government of Delhi). How it works to reach out to women in distress. <i>Outcome: Exploring the possibility of taking these good practices to Ethiopia to address women safety issues.</i>
Personal time to explore Delhi 3:30 pm to 7:00 pm (Dilli Haat)		
12th Oct(Sun) Check out and Assemble at 9.30am at the Hotel Reception Flight to Trivandrum (Delhi 11.50am - Trivandrum 16.45pm)		
13th Oct (Mon) Assemble at 9.00am at the Hotel Reception		
13 th Oct(Mon) 10 -11.00 am	Dr. M. K. Muneer, Hon. Minister for Panchayati Raj and Social Justice, Kerala Trivandrum	<i>Kudumbashree⁶ Programme Orientation</i> <i>Objective:</i> To interact with the Minister and understand the envisioning of Kudumbashree at the policy level. Presentation on Kudumbashree at the Trivandrum Head Office, Kudumbashree
13 th Oct(Mon) 9am-1pm	Office – National Resource Organization Trivandrum	<i>Objective:</i> To understand the role of Kudumbashree mission, as National Resource Organization (NRO) ⁷ , in institution building processes and community-based enterprise support. The Kudumbashree Mission has been identified as a National Resource Organization (NRO) for providing technical and implementation support to other States in India as part of the NRLM.

⁶ Kudumbashree – State Poverty Eradication Mission is also the State Rural Livelihood Mission of the Government of Kerala. It functions under the administrative control of the Local Self Government Department. Established in 1998, the Kudumbashree network of women's community organization is one of the largest empowerment movements in the country.

⁷ National Resource Organization (NRO)- NRO is a secretariat body identified by the National Rural Livelihood Programme(NRLP) for providing technical and implementation support of the NRLP in other States of India. Kudumbashree is a NRO.

13 th Oct(Mon) 2-4.30pm	State NABARD Office Trivandrum	<i>Objective:</i> To understand the State-level policies in SHG bank linkages and financial inclusion. Meeting with NABARD CGM, State Level Banker's Committee (SLBC) ⁸ convener, RBI Representative, other senior bankers on Joint Liability Group (JLG) financing and SHG bank linkage.
14th October, Check out from Hotel Samudra KTDC and assemble at the Reception at 9.30am.		
14th Oct(Tue) 10am-12 noon	Joint Liability Groups, Farmer Facilitation Centers, Karode Trivandrum	<i>Objective:</i> To understand the State-level policies in SHG bank linkages and financial inclusion. Visit to Karode JLG, Farmer Facilitation Center (FFC) and Goat Village and interaction with women farmers.
14th Oct(Tue) 10am-1pm	Asraya, Karode Trivandrum	<i>Objective:</i> To understand the State programme Asraya ⁹ and how it provides economic empowerment to challenged and destitute women/families.
Explore Trivandrum (2:00pm to 4:30pm). Leave for Flight to Kochi (Trivandrum 6.50pm - Kochi 7.35pm)		
15th Oct (Wed) Assemble at 8.00am at the Hotel Reception		
15 th Oct(Wed) 9am-1.30 pm	Panchayat Office, Edakkattuvayal, Cochin	<i>Objective:</i> To study the programme integration of Kudumbashree local self-government institutions. <u>From Bolghatty Palace Proceed to Edakkattuvayal</u> Meeting with Panchayat Committee- PRI CBO Convergence; and Meetings with the three tier administrative system – NHG ; ADS and CDS

⁸ State Level Bankers' Committee, set-up as per the Lead Bank Scheme of the Reserve Bank of India, is the highest body of bankers in the state. The committee meets once a quarter. In addition to reviewing the activities of the institutional lending, the quarterly meetings discuss various issues concerning the economic development of the state, where banks play a pivotal role. The meetings aim at finding solution to the various problems confronting the state. The forum takes the lead in initiating, streamlining and accelerating the process of development in close co-ordination with various government departments, Reserve Bank of India, NABARD and other developmental agencies.

⁹ Asraya is an integrated community based initiative for addressing issues affecting the poorest of the poor who are not covered by any of the designated poverty alleviation programmes.

15 th Oct(Wed) 2.30-4.30pm	Enterprises and the Markets Cochin	<i>Objective: Financial viable women led enterprises promoted by Kudumbashree.</i> Visit - Kudumbashree Constructions (all women construction site); Amrutham nutrimix unit; Comfort Sanitary Napkin; Kudumbashree Travels; SC Tailoring Unit and soap powder unit.
16th Oct (Thu) Checkout from Bologatty Palace and Assemble at Reception at 8.15am		
16 th Oct (Thu) 9-11am	Joint Liability Groups Mazhuvannoor	<i>Objective: To study the implementation of credit systems and JLGs.</i> - Joint Liability Groups (JLG) financing.
16 th Oct (Thu) 11am-2:30pm	Cochin	<i>Objective: To observe how women are being involved in value added food processing and raising health awareness.</i> <i>Proceed to Marady</i> - Visit Pineshree satellite processing unit and Visit Health club (including lunch)
16 th Oct (Thu) 2.30- 5pm	Enterprises/ Offices where Women work under Kudumbashree Cochin	<i>Objective- To see how to economically empowerment women in distress. See few initiatives on women's entrepreneurship.</i> <i>Proceed to Kakkanad</i> - Visit (Women's) Railway reservation counter; JLG marketing at civil station premises; Visit monthly market at Kakkanad; Discussion with 'Santwanam' members; Santawanam gives shelter and temporary home to women in distress. Visit 'Snehitha' ¹⁰ . Discussion and Visit related to 'crime mapping': The State Kudumbashree Mission has launched 'crime mapping' with the aim of identifying areas where women are frequently subjected to abuses. The crime mapping will help the Mission initiate steps to prevent reoccurrence of the abuse by handing over the data to the authorities concerned.
16 th Oct (Thu) 5-6.00pm	Kudumbashree Cochin Office	Feedback and Way Forward from the delegates with regard to the visit of Kudumbashree.

¹⁰ Snehitha - a round-the-clock helpline center for women which supports women in distress by filing police complaints, assisting with health facilities. They also have provisions for shelter for women who have been subjected to various forms of atrocities and also to women who stay alone.

16th Oct (Thu) Flight to Delhi (Cochin 19.45 - New Delhi 22:50)		
17th Oct (Fri) Assemble at Hotel Reception at 8.15am/9:15am		
17 th Oct (Fri) 9-9.30am	Mr. Marshall Elliott, Head DFID India British High Commission, New Delhi. Shantipath, Chanakyapuri New Delhi 110021	Briefing about the visit; key takeaways; next steps. <i>* Few representatives from the group to meet Mr. Elliott at BHC. Rest to proceed for Shastri Bhawan directly from the Hotel at 9:30am.</i>
17 th Oct (Fri) 10- 11am	Ms. Kirti Saxena, Economic Advisor, Ministry of Women and Child Dev. Block-A, Shastri Bhawan New Delhi 110001	<i>Objective: To understand the role of Ministry of Women and Child Development in economic empowerment of women and how it coordinates with other relevant Ministries/Agencies for the same.</i> To focus on policies, legislation and programmes of GoI on women empowerment, especially economic. The convergence model and the role of the Ministry in engendering various developmental programmes to benefit women. The functioning of Rashtriya Mahila Kosh ¹¹ also to be discussed. <i>Outcome: To explore how and which of the policies and programmes of this Ministry could serve as an impactful cross-learning in the Ethiopian scenario.</i>
17 th Oct (Fri) 12.00-1pm	Shri Sanjeev Chopra, Joint Secretary, (IC), Dept. of Agriculture and Cooperation Small Farmers' Agri- Business	<i>Objective: To understand the programs for employment generation for women in agriculture & agro-based industries.</i> Focus on role, policies and programmes for capacity building and empowerment of women in the agriculture sector, including role of NABARD. <i>Outcome: Considering the existing relevant programmes in Ethiopia, exploring how role of women in agriculture and agro-business could be amplified, looking at the</i>

¹¹Rashtriya Mahila Kosh (RMK) or the National Credit Fund for Women, was set up in 1993 to make credit available for lower income women in India.

	Consortium(SFAC), Hauz Khas August Kranti Marg Delhi 110016	<i>Indian Agriculture situation.</i>
1pm-2pm Lunch (Packed Subway Sandwiches)		
17 th Oct (Fri) 2 -3pm	Shri Alok Tandon, Joint Secretary(Industrial Finance), Regional Rural Banks (RRBs), Department of Financial Services, Ministry of Finance, GoI	<i>Objective: To understand the role the Central Finance Policies of India in creating enabling environment for credit support to SHGs. Central Government's policy initiatives for facilitating banks to provide credit to SHGs. Mention the role of RBI, NABARD, SIDBI and other micro finance institutions. Liquidity support for SHG, financing joint liability would also be discussed.</i> <i>Outcome: To develop an understanding of how and which of these policies could be relevant in the immediate financial settings in Ethiopia.</i>
17 th Oct (Fri) 4.30 -6.30pm	International Council for Research on Women (ICRW) + Breakthrough Ashtan Conference Room Green Park Extension, N. Delhi	<i>Objective: laws, Policies & Programmes; experiences from India</i> ICRW would cover the policy and legislation and their experience of programme implementation.
17 th Oct (Fri) 6.30-7:00pm	Pre-Dinner - Mr. D. Narendranath, (Pradan) Ashtan Conference Room, Green Park Extension, N. Delhi	<i>Objective: interact with Pradan, a leading organization that addresses economic poverty by promoting sustainable income-earning opportunities.</i> An interactive session about how social and economic benefits come together and lessons from Pradan's experiences. <i>Outcome: To frame ideas and learning for further cross-learning and partnerships from Pradan's work with relevance to the Ethiopian scenario.</i>
Dinner hosted by IPE Global at The Ashtan Sarovar Portico, C-2, Green park Extension, New Delhi (7.00 pm to 8.30pm)		

18 th Oct(Sat) 10:00-12noon	Ethiopian Cultural Center	Feedback from the delegates on their experiences, reflection on the visit and how this could be taken forward to action. Closing Session and Vote of thanks
Lunch at IPE Global Office, Green Park (12:30 to 2:00pm) Time to Explore Delhi/Back to Hotel Leave for airport at 10:30 pm on the 18thOct for 19thOct Flight (3am) to Ethiopia		