

Conference Report on

WOMEN OF SOUTH ASIA : PARTNERS IN DEVELOPMENT

organized by

JAMIA MILLIA ISLAMIA
in collaboration with

INDIAN COUNCIL FOR CULTURAL RELATIONS (ICCR)

And

SOUTH ASIA FOUNDATION (SAF)

New Delhi, 30th-31st March 2009

Collaborators at Jamia Millia Islamia

- **MMA JAUHAR ACADEMY OF THIRD WORLD STUDIES**
- **NELSON MANDELA CENTRE FOR PEACE AND CONFLICT RESOLUTION**
- **SAROJINI NAIDU CENTRE FOR WOMNE'S STUDIES**
- **JAMIA MILLIA ISLAMIA OUTREACH PROGRAMME**

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CONFERENCE REPORT

The Conference on **Women of South Asia : Partners in Development** was organized by Jamia Millia Islamia in New Delhi on 30th-31st March 2009, in collaboration with Indian Council for Cultural Relations (ICCR) and South Asia Foundation (SAF). The organizers gratefully acknowledge the support of the Shri Lalchand Hirachand Memorial Trust and the Rai Foundation.

Within Jamia Millia Islamia the Conference was organized through collaboration by the MMA Jauhar Academy of Third World Studies, the Nelson

Mandela Centre for Peace and Conflict Resolution, the Sarojini Naidu Centre for Women's Studies, and the Jamia Millia Islamia Outreach Programme.

The Conference Programme is at Annexure I. The list of participants from South Asian countries is at Annexure II. The list of participants from India is at Annexure III.

At the Inaugural Session on March 30th 2009 the Vice Chancellor of Jamia Millia Islamia, Professor Mushirul Hasan welcomed the Chief Guest, Nobel Laureate Professor Muhammad Yunus and all other delegates. He said that this is the first time that Jamia Millia Islamia has launched such an extensive programme reaching out to women across South Asia. He wished every success to the seven South Asian Women's Networks that the Conference is seeking to establish. He described the very active and successful programmes for girl students, for women students and for the large community that lives around the University campus that are being run by the Sarojini Naidu Centre for Women's Studies and by Jamia Millia Islamia's Outreach Programme.

Professor Mushirul Hasan described as a 'momentous development' that in the presence of Professor Muhammad Yunus the new unit on Bangladesh Studies that had been recently established at the Academy of Third World Studies was organizing this, its first programme and project. This is part of Jamia Millia Islamia's effort to establish contacts with the scholarly and academic communities in Bangladesh and throughout South Asia. This is a small but nonetheless major initiative by Jamia Millia Islamia to reach out to India's neighbours in South Asia in order to promote and develop understanding and unity among all.

He expressed the hope that this initiative would be supported by Professor Muhammad Yunus and all the delegates who are here for the Conference. The text of Vice Chancellor Professor Mushirul Hasan's Welcome Address is at Annexure IV.

In her Special Address Ms Syeda Saiyidain Hameed, Member, Planning Commission, Government of India congratulated Jamia Millia Islamia for conceptualizing the Conference on 'Women of South Asia : Partners in Development' and for bringing together so many eminent women from across South Asia in order to establish the seven South Asian Women's Networks. Ms Hameed attached the highest importance and relevance to what she described as the 'essence and core' of the Conference, namely the envisaged networking process whereby the women of South Asia would 'share their experience,... learn from each other,...identify best practices,...and evolve sustained plans of action for working together in the future'. She expressed the strong hope that this initiative, building upon the experience of many individuals and groups who are working in this area, would come to fruition and meet with success.

Ms Syeda Hameed, as the Trustee of the South Asia Foundation (SAF) that has wholeheartedly supported and sponsored this initiative, said that for ten years SAF has been working most effectively to bring together the countries

of South Asia on the platform of art and cultural exchange. She herself has learnt so much about the tremendously rich cultural heritage and common civilisation of South Asia through her work with SAF.

Ms Hameed spoke at length about the new approach to women's issues encapsulated in the 11th Plan Document brought out by the Planning Commission, Government of India, where for the first time women are being seen as agents of change, central to the process of bringing education, development and prosperity to the millions of poor people throughout India. The whole process of change for development is being seen through a gendered lens. Perhaps this is one 'best practice' that India can share with its neighbours in South Asia. The text of Ms Syeda Hameed's Special Address is at Annexure V.

Professor Veena Sikri introduced the Conference and the Keynote Speaker. Through this Conference, she said, the women of South Asia are signaling their interest in wanting to join hands in partnership across the countries of South Asia. In order to do this the South Asian Women's Networks are being established so that women working in similar areas can network with their counterparts across borders. In this way they can share experiences, discuss best practices, and work towards issue-based collaboration across South Asia. Women will work with their peers in their own sectors, and simultaneously reach out to other networks in an interactive way in order to achieve maximum results with minimum resources.

Professor Veena Sikri thanked Nobel Laureate Professor Muhammad Yunus for accepting the invitation to visit Jamia Millia Islamia and inaugurate the Conference. She said that Professor Yunus has been the inspiration behind this Conference, because through his life's work with Grameen Bank he has shown his unshakable belief and faith in women's power. He has trusted women, the poorest of poor women, to be the largest beneficiaries of the loans given by Grameen Bank. In 30 years Grameen Bank has given loans totaling US\$ 7.59 billion, 97% to women, with a repayment rate of more than 98%.

Professor Muhammad Yunus has focused on women because, in his own words "women always brought more benefits to the family". He sees women as the harbingers of peace. Microcredit has empowered women by giving them economic security, by bringing them out of poverty. The delegates at this Conference hope that the South Asian Women's Networks, too, would succeed in reaching out to the poorest women throughout South Asia in order to help them to help themselves. Professor Yunus's theory of economic growth advocates harnessing the power of free enterprise and the power of the free market in order to solve the problems of poverty, hunger and inequality. Professor Veena Sikri said that, based on this vision, the slogan for the Conference could well be 'Women's Empowerment through Education and Enterprise'. The text of Professor Veena Sikri's address is at Annexure VI.

Professor Muhammad Yunus inaugurated the Conference by delivering the Keynote Address on **Women, Microcredit and Poverty Alleviation**. He feels honoured to be present in this legendary institution, Jamia Millia Islamia, and to meet the distinguished delegates from India and across South Asia. The future of South Asia lies in having such interactions and exchange of views more frequently, he said. He wished the Conference every success. Professor Yunus strongly believes that the people must know each other better and must meet more often. That is why he strongly supports issuing SAARC passports to facilitate travel by the people of South Asia across the region. We admire each other so much but we can never meet as frequently as we should because of visa difficulties, said Professor Yunus.

Professor Yunus explained the philosophy and genesis of Grameen Bank, which he established more than 30 years ago. He was furious with the operations of loan sharks in the village next to the University campus (in Chittagong). He was equally angry with the banking system both because it refused to give loans to poor people because of inadequate collateral, and also because it did not give loans to women at all. So he decided to become the guarantor himself and take all the risk. He found that the village women were themselves very reluctant to come forward and handle money. They were conditioned by years of history when only the men in the family handled money. Gradually they began taking small loans and in six years, 50% of the loans were going to women.

Soon Professor Yunus began noticing that in every case the loans that went to a woman brought so much more benefit to the family of the women as compared with the same amount of money going as loan to a man. So Grameen Bank began going beyond the figure of 50% loans only to women. Today they have close to 8 million borrowers, 97% of whom are women. From the beginning Grameen Bank has been designed to be owned by its borrowers, no matter how poor they are. This position holds good even today.

Grameen Bank then began paying attention to the children of their borrowers, most of whom are illiterate. Grameen Bank insisted that their borrowers' children must go to school. Over time, this has made a huge difference to the families of the borrowers. Each year Grameen Bank issues 30,000 scholarships to the best performers among these children. As a logical next step Grameen Bank started issuing students' loans to those children who wanted to go in for higher studies. Right now there are 35,000 Grameen Bank children studying to be doctors, engineers, doing their PhDs or other professional studies.

Individual enterprise is at the soul of whatever Grameen Bank does, Professor Yunus emphasized. The spirit of enterprise is inbuilt in each of us, no matter how rich or poor we are. To prove this point and to improve the lives of women beggars, Grameen Bank started a programme for giving loans to beggars. They were encouraged to sell small goods like candies and toys instead of just asking for alms. This has become such a popular programme that today it covers 100,000 beggars. Of these, 15,000 have stopped begging completely. Each loan is very small, just 500-800 taka (less than US \$ 10).

There is no interest levied, but only if the loan is repaid is the borrower eligible for a second loan.

Professor Yunus emphasized that all the money lent by Grameen Bank, over US \$ 100 million a month, comes from their own system : they have no external borrowings. He explained how, over the last three decades, the programmes launched by Grameen Bank have made a huge difference to the status of women in Bangladesh. Grameen Bank has shown how citizens, including poor women can, through their own initiative, change and improve their lives without waiting helplessly for governments to come in and do something.

Professor Yunus described his concept of social business. Social business functions within the free market mechanism through a non-loss, non-dividend company. In this way, a social business is self-sustaining and creates surplus for expansion since it is a non-loss enterprise. Its compelling principle is not maximization of profit but doing good for people and the world. Any creative idea can be turned into a social business. Microcredit is one such idea. Grameen Phone is another. Grameen Shakti, a solar energy company is one more such idea, as is Grameen Danone, the yogurt company and Grameen Veolia, the water treatment company. The objective of each of these social businesses is not to make money, but to solve problems in a sustainable way. Every issue can be addressed through social business, be they environmental, poverty or health related issues.

In conclusion, Professor Yunus emphasized that the basic reason for all the positive changes in Bangladesh regarding reduction in population growth rate, improvement in health-care indicators and other positive social changes is the improvement in the status and condition of women in Bangladesh. This is of crucial importance not just as a concern for gender equity but in a much more fundamental sense. Improving the status of women has changed the entire paradigm for the nation's progress and development. The text of Professor Muhammad Yunus's Keynote Address is at Annexure VII.

Professor Radha Kumar, Director, Nelson Mandela Centre for Peace and Conflict Resolution, addressed the audience with the Vote of Thanks and the Conference Brief. She emphasized the focus of the Conference as a people's initiative, the South Asian women's initiative, to bring dynamism and life to the one connecting regional organization in South Asia, SAARC. SAARC has remained pretty much a paper organization in the 30 years of its existence, she said. The SAARC Social Charter, adopted at the 2004 SAARC Summit in Islamabad, has never become a reality, despite the pledge it contains to work for the kind of development-based improvement in citizens' lives that Professor Muhammad Yunus has spoken about in his Keynote Address.

Jamia Millia Islamia, by organizing this Conference, hopes that the interaction this provides between academics, policy analysts and activists will bring in the necessary dynamism to change the situation on the ground. Professor Radha Kumar added that this is the right moment for holding this Conference because once again, after many years, all the countries of SAARC are

democracies. We must work together to make our democracies stable, to sustain and enrich them, and to express solidarity, particularly with Pakistan and Afghanistan, where democracy is still being besieged. The text of Professor Radha Kumar's address is at Annexure VIII.

Professor Janaki Rajan, Hony Director, Sarojini Naidu Centre for Women's Studies addressed the audience with the Vote of Thanks and Conference brief. She said that from the very beginning, this Conference was visualized not as a one off event, but as a means to evolve sustained and systematic Plans of Action through the identified Networks with partners in South Asia. Jamia Millia Islamia, she said, is a particularly apt institution for hosting this initiative both because of its rich historical legacy and the way in which it has evolved in recent years as a vibrant centre for discussion and research on a tremendously wide range of issues. What we learn from this effort can then systematically become part of the University's curriculum and knowledge. Professor Rajan emphasized the importance of interconnectivity among the proposed Networks so that we may all learn from each other and benefit each other. The text of professor Janaki Rajan's Address is at Annexure IX.

The Conference held its first Plenary Session in the afternoon of Monday, 30th March. This was preceded in the pre-lunch Session, immediately after the Inaugural Session, by Parallel Working Group Sessions for each of the seven South Asian Women's Networks on Microcredit, Education, Peacemaking, Health and Nutrition, Environment, Crafts and Textiles, and Arts and Literature. These Parallel Working Group Sessions enabled the Network Coordinators to meet the members of their respective Networks and to have a preliminary exchange of views about the tasks and goals before them.

The First Plenary Session was chaired by Professor Muhammad Yunus. The Coordinators for the South Asian Women's Networks presented their concept and vision for their respective networks as follows :

- Ms Nurjahan Begum, General Manager, Grameen Bank, Bangladesh, Coordinator for the South Asian Women's Network on Microcredit;
- Prof Janaki Rajan, Hony. Director, Sarojini Naidu Centre for Women's Studies, Jamia Millia Islamia, Coordinator for the South Asian Women's Network on Education;
- Prof Radha Kumar, Director, Nelson Mandela Centre for Peace and Conflict Resolution, Coordinator for the South Asian Women's Network on Women in Peacemaking;
- Dr Vandana Shiva, Navdanya/ Research Foundation for Science, Technology and Ecology, Coordinator for the South Asian Women's Network on the Environment;
- Ms Jaya Jaitley, Founder and President, Dastkari Haat Samiti, Coordinator for the South Asian Women's Network on Crafts and Textiles;

- Dr Mira Shiva, Director, Initiative for Health, Equity and Society, and founder member, Diverse Women for Diversity, Coordinator for the South Asian Women's Network on Women's Health and Nutrition;
- Prof Veena Sikri, Ford Foundation Chair, Academy of Third World Studies, Jamia Millia Islamia, Coordinator for the South Asian Women's Network on Arts and Literature.

Chairperson Professor Muhammad Yunus then presented his views on the South Asian Women's Networks and his advice for their future functioning.

The Second Plenary Session was convened on the morning of Tuesday, 31st March 2009. This Session immediately divided into Parallel Working Groups so that each of the South Asian Women's Networks could discuss and finalise their respective Action Plans and Programmes of Activity for 2009-10. These discussions continued through the morning and after lunch, till the Valedictory Plenary Session was convened at 1600 hours.

The Valedictory Plenary Session was chaired by Professor Radha Kumar, Director, Nelson Mandela Centre for Peace and Conflict Resolution. The Coordinators of each of the seven South Asian Women's Networks presented their Reports. These were adopted by the Plenary of the Conference on **Women of South Asia : Partners in Development**. The texts of the Coordinators' Reports are placed below at the following Annexures :

Coordinator's Report for the South Asian Women's Network on Microcredit : Annexure X;

Coordinator's Report for the South Asian Women's Network on Education : Annexure XI;

Coordinator's Report for the South Asian Women's Network on Women in Peacemaking : Annexure XII;

Coordinator's Report for the South Asian Women's Network on the Environment : Annexure XIII;

Coordinator's Report for the South Asian Women's Network on Crafts and Textiles : Annexure XIV;

Coordinator's Report for the South Asian Women's Network on Health and Nutrition : Annexure XV;

Coordinator's report for the South Asian Women's Network on Arts and Literature : Annexure XVI.

There were two Valedictory Keynote Speakers.

The first Valedictory Keynote Address was by Ms Shinkai Zahine Karokhail, Member of the National Assembly of Afghanistan. Ms Karokhail emphasized her happiness and sense of fulfillment at having participated in the discussions at this Conference. The women of Afghanistan are in dire straits, she said. They are facing severe problems in every sphere, be it economic, social, health or education. Their problems are so serious that they despair at being able to solve these on their own. They need and count on the solidarity of the women of South Asia to come together and solve their problems with each other's help. The women of South Asia should not accept any excuse within their respective countries for not dealing with women's problems. In order to make this possible it is important for the women of South Asia to maintain strong networks among themselves, said Ms Karokhail.

Ms Karokhail felt that for the South Asian Women's Networks to be a success, it is vital that regular meetings are held, that the women of South Asia remain in touch with each other, within each Network and among the Networks. The text of Ms Karokhail's Valedictory Keynote Address is at Annexure XVII.

The second Valedictory Keynote Address was given by Ms Bushra Gauhar, Member of the National Assembly of Pakistan. Ms Gauhar is a member of the Awami National Party from the North West Frontier Province (NWFP) that is now known as Pakhtoonkhwa. This region is struggling with militancy and extremism, she said. There is a genocide going on there. Coming to this Conference and receiving the solidarity of the women of South Asia has given her and her party members a lot of strength.

Ms Gauhar emphasized that the Awami National Party has always stood for peace, reconciliation and non-violence. Very often in Pakistan their members are described as traitors because of this. In the most recent elections, however, ANP members have been elected with a massive mandate. Ms Gauhar conveyed the message of goodwill from her party leaders to the Conference delegates. The ANP believes in peaceful coexistence, friendly relations with one's neighbours and bringing all issues to the table for a solution.

Ms Gauhar conveyed that the recently elected Parliament in Pakistan with its first woman Speaker, is very keen on reaching out and coordinating with the women parliamentarians of South Asia on issues of peace and security. Already, after the Mumbai incident on 26th November 2008 the Women Parliamentary Caucus in the National Assembly of Pakistan unanimously adopted a Declaration, which stresses that women leaders and representatives in both Pakistan and India need to play a proactive role in leading an agenda for peace in the region.

Within Pakistan, in the Pakhtunkhwa (NWFP) province, Ms Bushra Gauhar said, in the face of the very serious and challenging situation created by the extremists, the women of the Awami National Party (ANP) took the initiative to hold a women's Peace Jirga on 8th March 2009. Despite the very real and serious threats from extremists, over 1000 women political leaders and women activists from across the political spectrum participated in this Peace

Jirga of women. They adopted a Declaration on the Role of Women in Peace and Security, where they called upon political parties, the government and the international community to commit to and facilitate women's participation in all levels of decision-making in peace processes, and to ensure that there are no negotiations held with militants and terrorists unless they commit to putting down arms and agree that they will not under any condition threaten and violate women's and girls' rights as ensured in the constitution and international covenants.

Ms Gauhar attached the highest importance to regional cooperation among like-minded women's groups in South Asia in order to strengthen and consolidate these efforts being made by the women of Pakhtunkhwa. Peace and security in Afghanistan, Pakistan and all of South Asia is closely inter-related, she said. She added that it is important to recognize that the mistakes of the past, in particular thirty years of supporting the proxy war in Afghanistan, is coming back to haunt Pakistan now. Ms Gauhar proposed a tripartite women's Peace Jirga between Pakistan, Afghanistan and India. The text of Ms Bushra Gauhar's Valedictory Keynote Address is at Annexure XVIII.

In conclusion, the Chair proposed that the Conference honour all the brave women of South Asia who have to combat violence and terrorism in their daily lives, including, in particular, the women of Afghanistan and Pakistan, the women of Sri Lanka, the women of SEWA who are in Afghanistan helping the women there reconstruct their lives, the women from Manipur, the Meira Paibis, who have come to participate in this Conference, and many, many others.

The Valedictory Plenary Session ended with a vote of thanks to Jamia Millia Islamia for the excellent arrangements that had been made for the Conference, and for the fruitful, productive and positive outcome of the discussions. Seven Coordinator's Reports have been adopted. The focus should now be on the follow-up and implementation of the decisions contained in these Reports.

Annexure I

**Conference on
WOMEN OF SOUTH ASIA: PARTNERS IN DEVELOPMENT
New Delhi, 30th – 31st March 2009**

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South Asia Foundation (SAF)

CONFERENCE AGENDA AND PROGRAMME

Sunday, 29th March 2009

Arrival of Delegates

7:30 Dinner at Dilli Haat hosted by Smt Rita Menon,
(Textiles), Government of India

Secretary

Monday, 30th March 2009

10:00 Tea on Ansari Auditorium Lawns

10:30 Conference Inauguration

Venue: Ansari Auditorium, Jamia Millia Islamia

Jamia Tarana

Welcome Address by Professor Mushirul Hasan, Vice Chancellor,
Jamia Millia Islamia

Special Address by Ms Syeda Saiyidain Hameed, Member, Planning
Commission, Government of India

Introducing the Conference and the Keynote Speaker by Professor Veena Sikri, Ford Foundation Chair, Academy of Third World Studies, Jamia Millia Islamia

Keynote Address on **Women, Microcredit and Poverty Alleviation** by Nobel Laureate Professor Muhammad Yunus, Managing Director, Grameen Bank, Bangladesh

Vote of thanks and Conference brief by:

Professor Radha Kumar, Director, Nelson Mandela Centre for Peace and Conflict Resolution, Jamia Millia Islamia

Professor Janaki Rajan, Hony Director, Sarojini Naidu Centre for Women's Studies, Jamia Millia Islamia

11:45 Meet the Press for Professor Muhammad Yunus and Vice Chancellor Professor Mushirul Hasan, to be conducted by Ms Rakhshanda Jalil, Director, Media and Culture, and Hony Director, Outreach Programme, Jamia Millia Islamia

11:45 Parallel Working Group Sessions:

- Women and Microcredit
- Women in Education
- Women in Peace-making–
- Women's Health and Nutrition
- Women and the Environment
- Women and Creativity: Crafts and Textiles
- Women and Creativity: Arts and Literature

1:30 Lunch hosted by Vice Chancellor Professor Mushirul Hasan for Professor Muhammad Yunus and all delegates

2:30 Plenary Session I --- **Framing the Network**

Venue: Dayar-e-Mir Taki Mir, Jamia Millia Islamia

Chairperson: Professor Muhammad Yunus

The Coordinators for the South Asian Women's Networks will present their concept and vision for the network they are coordinating:

- Ms Nurjahan Begum, General Manager, Grameen Bank, Bangladesh. Coordinator for the South Asian Women's Network on Microcredit
- Prof Janaki Rajan, Hony. Director, Sarojini Naidu Centre for Women's Studies, Jamia Millia Islamia. Coordinator for the South Asian Women's Network on Education

- Prof Radha Kumar, Director, Nelson Mandela Centre for Peace and Conflict Resolution. Coordinator for the South Asian Women's Network on Women and Peace-Making
- Dr Vandana Shiva, Navdanya/ Research Foundation for Science, Technology and Ecology. Coordinator for the South Asian Women's Network on the Environment
- Ms Jaya Jaitley, Founder and President, Dastkari Haat Samiti. Coordinator for the South Asian Women's Network on Crafts and Textiles
- Dr Mira Shiva, Director, Initiative for Health, Equity and Society, and founder member, Diverse Women for Diversity. Coordinator for the South Asian Women's Network on Women's Health and Nutrition
- Prof Veena Sikri, Ford Foundation Chair, Academy of Third World Studies, Jamia Millia Islamia. Coordinator for the South Asian Women's Network on Arts and Literature

Chairperson Professor Muhammad Yunus presents his views on the South Asian Women's Networks and his advice for their future functioning

3: 15 Tea

3: 30 Plenary Session I continues: **Making Connections**

Venue: Dayar-e-Mir Taki Mir, Jamia Millia Islamia

Statements by delegates from South Asian countries, describing their work and its relevance for the South Asian Women's Networks

- Steve Glovinsky, Adviser, UN Country Team speaks on the UN Solution Exchange Programme that he has put in place
- Ms Sushma Kapoor, Dy Regional Programme Director, UNIFEM (United Nations Development Fund for Women) speaks about UNIFEM's SAARC Gender Data Base

The Plenary Session ends at 5: 00 pm

5: 15 Departure for Indian Women's Press Corps, 5, Windsor Place, New Delhi-110001

6: 00 High Tea hosted by the Indian Women's Press Corps at 5, Windsor Place, New Delhi

Tuesday, 31st March 2009

Venue: Dayar-e-Mir Taki Mir, Jamia Millia Islamia

10:00 Plenary Session II

10:30 Parallel Working Group Sessions

Discussion and finalising Action Plans and Programmes of Activity for 2009-10

1:30 Lunch

2:30 Discussions continue

3:30 Tea

4:00 Valedictory Plenary Session:

Chairperson: Professor Radha Kumar, Director, Nelson Mandela Centre for Peace and Conflict Resolution

Coordinators present their Reports

Adoption of the Reports

Valedictory Keynote Speakers :

Ms Shinkai Zahine Karokhail , Member of the National Assembly of Afghanistan, Member of the Budget and Finance Committee of the National Assembly of Afghanistan.

Ms Bushra Gauhar, Member of the National Assembly of Pakistan, Chair of the Pakistan National Assembly Women's Committee, Member of the Awami National Party.

7:30 Dinner hosted by Vice Chancellor Professor Mushirul Hasan at VC's Lodge, Jamia Millia Islamia

Annexure II

Conference on
WOMEN OF SOUTH ASIA: PARTNERS IN DEVELOPMENT
New Delhi, 30th-31st March 2009

Organized by
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LIST OF PARTICIPANTS FROM SOUTH ASIA (OTHER THAN INDIA)

AFGHANISTAN

1. **Ms Shinkai Zahine Karokhail**, Member of the National Assembly of Afghanistan. Member of the Budget and Finance Committee of the National Assembly of Afghanistan. She delivered the Valedictory Keynote Address of the Conference and is a member of the South Asian Women's Network on Women in Peacemaking.

2. **Ms Mariam Yousufi**. Founder President of PSAWO (Prosperity and Selfness for Afghan Women Organization) and MECA (Mariam Educational and Cultural Association), for training Afghan women in the fields of social rights, women's rights, literacy and professional skills. Mariam is also CEO of the Mariam Handicrafts Company. Her email is mariam.yousufi@hotmail.com or mariam.yousufi2003@yahoo.com. She is a member of the South Asian Women's Network on Crafts and Textiles.

3. **Ms Nasrine Gross** runs an NGO called Kabultec, which does grassroots capacity building. She is a member of the South Asian Women's Network on Women in Peacemaking

4. **Ms Fatana Najib**, Jawaharlal Nehru University

5. **Ms Heela Najibullah**, Jamia Millia Islamia

BANGLADESH

6. **Nobel Laureate Professor Muhammad Yunus**, is the Founder and Managing Director of GRAMEEN BANK, Bangladesh. He graciously

inaugurated the Conference by delivering the Keynote Address on WOMEN, MICROCREDIT AND POVERTY ALLEVIATION.

Through Grameen Bank, Prof Muhammad Yunus has been instrumental in lifting people worldwide out of poverty with the pioneering use of microcredit-supported income generating activities by lending small amounts without collateral to the poor. As of February 2009, Grameen Bank now has 7.75 million borrowers, 97% of whom are women, and has lent over US\$ 7 billion with a near 100% repayment rate.

7. **Ms Nurjahan Begum**, General Manager (Training and International Programmes), Grameen Bank, Bangladesh. She is also the Hony Managing Director of Grameen Shikha (Education) since 1997. She is the Coordinator for the South Asian Women's Network on Microcredit. Her email is nurjahan@grameen.com.

8. **Ms Aneela Haque**, CEO, Andes, professionally a graphic designer, has worked for 17 years with UNICEF, in Bangladesh, Afghanistan, Turkmenistan and Copenhagen. Today, as one of Bangladesh's leading fashion designers, she strongly supports and promotes the weavers of khadi, jamdani and other traditional Bangladeshi hand-woven materials. She is also Director of the Eastern Bank, one of the largest banks in Bangladesh. She is a member of the South Asian Women's Network on Crafts and Textiles. Email address is aneela@andes-ltd.com.

9. **Ms Nasrine Karim**, is Executive Director of the Humayun Rasheed Choudhury Foundation which promotes democracy, civil liberties, peace and access to education for all. She also heads the Bangladesh Design Council, an umbrella organization for upcoming designers, weavers, embroiderers and general manufacturers in the design industry. Her email address is nrkarim@yahoo.com. She is member of the South Asian Women's Networks on Women in PeaceMaking, and Arts and Literature.

10 **Professor H I Latiffee**, Managing Director, Grameen Trust (GT), Bangladesh. GT was established in 1989 by Professor Muhammad Yunus as a non-profit, non-governmental professional organization primarily to meet the growing demand for learning about the Grameen Bank approach and using it for poverty alleviation. Prof Latiffee's email address is hilatiffee@yahoo.com

11 **Ms Lubna Marium**, Bangladesh. Dancer and researcher, Lubna is Founder president of SHADHONA, the Centre for Advancement of South Asian Dance and Music, which believes in building regional bonds through cultural exchanges. Her email is kanchendzonga@gmail.com. She is member of the South Asian Women's Network on Arts and Literature.

MALDIVES

12. **Ms Shaira Saleem**, Vice Chairperson, SCWEC (SAARC Chamber Women Entrepreneurs' Council), Maldives, which works for the betterment of the status of women in South Asia. Shaira was also Chairperson of the Maldives National Chamber of Commerce and Industry from 2004-08. She is

member of the South Asian Women's Networks on Microcredit, and on Crafts and Textiles.

Her email address is shaira@sheri.com.mv.

MYANMAR

13. **Ms Ja Nan Lahtaw**, Shalom (Nyein) Foundation, a leading NGO of Myanmar working on peace and development. Ja Nan's main responsibility is designing the peace programmes of the organization, networking with international communities, local organizations, and facilitating trainings with various religious and social organizations and ethnic groups. Her email is jlsf2000@gmail.com. She is member of the South Asian Women's Networks on Microcredit, women in peacemaking and arts and literature.

NEPAL

14. **Ms Maya Benu Gurung** from Nepal is a member of the South Asian Women's Network on Education. She is with AATWIN (Alliance Against Trafficking in Women and Children in Nepal). She is closely involved in AATWIN's Advocacy Campaigns against human trafficking as well as on gender equality and to end all kinds of violence against women. Email address is- aatwin@wlink.com.np

15. **Ms Saraswoti Rai Gurung**, Manager, Himalaya Bio Trade Private Ltd (HBTL), Nepal, a natural products processing and trading company owned through a public private partnership between the consortium of community based forest enterprises of Nepal and Aveda corporation. Saraswoti has played a leading role in setting up herbs and medicinal plants and natural products based community enterprises in rural areas (juniper leaves to juniper oil, lokta bark to handmade paper etc), certification of the natural products and linking their products to buyers and markets abroad. She is member of the South Asian Women's Network on the Environment. Her email is hbtlp@wlink.com.np

16. **Ms Pramila Acharya Rijal**, President, Federation of Women Entrepreneurs' Association of Nepal (FWEAN), and Vice Chairperson SCWEC Nepal. FWEAN is a non-profit organization representing the collective efforts of women entrepreneurs in the economic progress of the nation. Ms Rijal is the founder and promoter of the SAARC Chamber crafts Village retail outlet which markets products made by women from all eight South Asian countries. She is member of the South Asian Women's Network on Crafts and Textiles Her email address is pramila_rijal@hotmail.com

17. **Ms Saraswati Seresta**, Mahila Shahakari, Nepal. She is Founder Chairperson of Women's Cooperative Society (WCS), which has been following the Grameen Bank model since 1998. Ms Seresta has had a 27 year career as a senior civil servant with the Government of Nepal. She is member of the South Asian Women's Network on Microcredit. Her email is wcsbo@wlink.com.np.

18. **Ms Reejuta Sharma**, ANSAB (Asia Network for Sustainable Agriculture and Bioresources). They focus on biodiversity conservation and community economic development through community based, enterprise oriented solutions. She has earlier worked with Voice of Children, a NGO for the street children of Nepal. Her email is ReejutaSharma@ansab.org. She is member of the South Asian Women's Network on the Environment.

PAKISTAN

19. **Ms Shahbano Aliani** is Senior Strategy Manager and Gender Specialist with the Thardeep Rural Development Programme (TRDP) based in Sindh., working on children's rights and girl's education. She is member of the South Asian Women's Network on Education. Email address- aliani_s@yahoo.com

20. **Ms Rahila Fatima Shakil**, is part of The Citizen's Foundation (TCF), a professionally managed non-profit organization committed to universal values-based education for all citizens of Pakistan. As of August 2008 TCF has established 530 purpose built schools all over Pakistan, many in the remotest areas, with a total enrollment of 65000 students. TCF ensures a female enrollment of almost 50% through a full Female Faculty of 3550 members. TCF has a dedicated Teacher's Training Centre in Karachi. Rahila is member of the South Asian Women's Network on Education. Her email is rahila@thecitizensfoundation.org.

21. **Ms Bushra Gauhar** is an elected Member of the National Assembly of Pakistan from the Awami National Party, NWFP. She Chairs the National Assembly's Women's Committee. She gave the Valedictory Keynote Address of the Conference and is a member of the South Asian Women's Network on Women in Peacemaking.

22. **Ms Tabinda Alkanz Jaffery** is Chief Executive of Asasah, the leading microfinance institution of Pakistan. Asasah uses the Grameen Bank methodology for its group lending. Her email is asasah@nexlinx.net.pk, or asasah@emailserver.nexlinx.net.pk. She is member of the South Asian Women's Network on Microcredit.

23. **Ms Baela Raza Jamil**, is a public policy specialist and activist in the education and child rights sectors. She is Coordinator South Asia Forum for Education Development (SAFED) and Chairperson of Idara-e-Taleem-o-Aagahi (Centre for Education and Consciousness). Baela is actively engaged in promotion of girls' education and resistance to Talibanisation, which leads to gender discrimination and virtually ending of girls' education. She is member of the South Asian Women's Network on Education.

24. **Ms Zahira Khattak** is a member of the Executive Working Committee of the Awami National Party(ANP) of Pakistan. She is an avid political and social activist from Pushtoonkhwa, working for the rights of all the downtrodden and terror-stricken people of this region, particularly women. She is member of the South Asian Women's Network on Women in Peacemaking.

25. **Ms Qamar Safdar**, Assistant Professor, Institute for Educational Development, Aga Khan University, Pakistan. She is Coordinator of the Head Teachers' Programme under the ED-LINKS Project for Sindh and Balochistan. She is member of the South Asian Women's Network on Education. Email address is- qamar.safdar@aku.edu

26. **Ms Jamila Gillani** is an elected Member of the National Assembly of Pakistan from the Awami National Party, North West Frontier Province (NWFP). She is an active member of the Human Rights Commission of Pakistan, Peshawar, she has a passion for the education of women and through her small business enterprise, she has established a Network of Women for Folk Arts and Crafts, particularly for traditional embroidery and needlework. She is member of the South Asian Women's Networks on Women in Peacemaking and on Crafts and Textiles.

27. **Ms Madeeha Gauhar** is Artistic Director of Ajoka Theatre, Lahore .Ajoka, a theatre for social change, has been part of the struggle for a secular ,democratic, humane, just and egalitarian Pakistan for the last 25 years. Ajoka is a non-profit, non commercial, voluntary and democratic organization, committed to gender equality and equal rights for all. Ajoka actively supports peace and friendship within South Asia. Ms Gauhar is member of the South Asian Women's Network on Arts and Literature. Her email is ajokatheatre@gmail.com

28. **Ms Zalla Khattak**, Jawaharlal Nehru University

SRI LANKA

29. **Ms Dinithi Sevanji Karunanayake**, is with the Deptt of English in the University of Colombo. Dinithi is Coordinator of the Social Harmony through Gender Equity and Equality programme of the University of Colombo, a unique project within the Sri Lankan university system. She is member of the South Asian Women's Network on Arts and Literature. Her email is dinithi.karunanayake@gmail.com

30. **Ms Kala Peiris**, Executive Director, Siyath Foundation, a leading women-focussed development organization. Kala is also Chairperson of HomeNet Sri Lanka, the Sri Lanka chapter of HomeNet South Asia, working mainly on issues of home-based workers in South Asia. Her email is kalaithk@yahoo.com. She is member of the South Asian Women's Network on Microcredit.

31. **Dr Darini Rajasingham Senanayake**, is presently Research Fellow at the Institute of South Asian Studies at the National University of Singapore. She has researched, written and published extensively on state building, multiculturalism, migration and identity politics in Sri Lanka, as well as gender in development and peace-building in South Asia. She is member of the South Asian Women's Network on Women in Peacemaking. Her email is isasdr@nus.edu.sg

32. **Dr (Ms) Maithree Wickramasinghe** is member of the South Asian Women's Network on Education. She is with the University of Kelaniya, Sri Lanka. Her current and previous research explores diverse issues including sexual harassment and violence against women; gender issues at the workplace; and women, gender and development practices at the grassroots. Her email address- mkwickramasinghe@gmail.com

33. **Ms Selvy Thiruchandran** is Executive Director of the Women's Education and Research Centre (WERC), Colombo. She is also the Editor of Nivedini (English and Tamil editions), a feminist journal published bi-annually by WERC. WERC promotes the rights of women, especially marginalized groups and provides a forum for women writers to share their experiences and ideas with each other. She is member of the South Asian Women's Network on Education. Email address- womedre@slt.net.lk

Annexure III

Conference on
WOMEN OF SOUTH ASIA: PARTNERS IN DEVELOPMENT
New Delhi, 30th-31st March 2009
Organized by
Jamia Millia Islamia

in collaboration with
Indian Council for Cultural Relations (ICCR)
and
South Asia Foundation (SAF)

List of participants from India

1. Ms Amba Sanyal, Culture Studies and Costume design, for the Network on Arts and Literature.
2. Ms Ami Shelat, SEWA, Ahmedabad, for the Network on the Environment
3. Ms Anju Banerjee, Managing Director EDCIL (Educational Consultants India Ltd.), for the Network on education [-anju.banerjee@gmail.com](mailto:anju.banerjee@gmail.com)
4. Dr. Arvinder Ansari for the Network on Education.
5. Dr. Ashgar Ali Engineer for the Network on Education.
6. Mr. Ashok Bhagat, Associate Professor, National School of Drama, New Delhi for the Network on Arts and Literature.
7. Ms Ayesha Grewal, Co-Founder and MD of Kurmanchal Organic Ventures Pvt Ltd and Environment, Energy and Enterprises Ventures Pvt Ltd for the Network on Environment.
8. Dr. Azra Abidi, Jamia Millia Islamia, for the Network on Education.
9. Prof. Azra Razaak, Director, K.R. Narayanan Centre for Dalit and Minority Studies, Jamia Millia Islamia, for the Network on Education.
10. Prof. Bharati Ray, Vice-President, ICCR, Kolkata, for the Network on Women and Peacemaking.
11. Dr. Baran Farooqui, Reader, Department of English, Jamia Millia Islamia for the Network on Arts and Literature, and Micro-Credit.
12. Dr. B.N. Kulkarni, Director, Grameen Trust India, for the Network on Micro-Credit. bn.kulkarni08@yahoo.co.in
13. Ms Benita Sarah Mathew, Manager-Research and Development, ESAF (Evangelical Social Action Forum) for the Network on Microcredit.
14. Ms Cecilly Benjamin, Central Zone Officer, ESAF for the Network on Microcredit.
15. Mr. C.G. Samuel, Manager SHG (Self Help Group) Federation, Kerala for the Network on Microcredit.

16. Ms Chandrakala Shinde, SHG Federation Member, Nagpur (Maharashtra) for the Network on Microcredit.
17. Ms Deepali Bhanot, Women's Studies, Janki Devi College, Delhi University, for the Network on Education
18. Ms Devaki Jain, Singamma Sreenivasan Foundation, Bangalore, for the Network on Women and Peacemaking.
19. Ms Dipta Bhog, Director, Nirantar for the Network on Education.
20. Ms D Parimala, Department of Education, Delhi University for the Network on Education.
21. Ms Eanakshi Ganguli, Director, Haq Centre for Child Rights, for the Network on Education.
22. Ms Ellora Puri , University of Jammu, for the Network on Women and Peacemaking
23. Dr. Farah Farooqui, Reader, Department of Education, JMI for the Network on Education.
24. Prof Farhana Siddiqui, Head, Department of Arabic, JMI for the Network on Education.
25. Prof. Farida A. Khan, Dean, Faculty of Education, JMI, fo the Network on Education.
26. Dr Firdous Azmat Siddiqui, Lecturer, Sarojini Naidu Centre for Women's Studies, JMI, for the Network on Education.
27. Ms Geeta Dharmarajan, Executive Director, Katha, for the Network on Education.
28. Ms Ghazala A Khan, Academy of Third World Studies, JMI
29. Prof. Imrana Qadeer, Jawaharlal Nehru University, for the Network on Health.
30. Prof Inayat Zaidi, Dean, Faculty of Humanities and Languages, JMI, for the Network on Education.
31. Ms Induja Rai, OXFAM, for the Network on Education,
32. Ms Indira Dasgupta, Chairman Peoples Institute for Development and Training(PIDS) , for the Network on Microcredit, pidt@del6.vsnl.net.in, c.indira.dasgupta@gmail.com
33. Ms Iqbal Kaur, SHG Federation Member Durg (Chhatisgarh) for the Network on Microcredit.

34. Ms. Kamla Bhasin, Sangat South Asia, for the Network on Women in Peacemaking.
35. Prof Janaki Rajan, Hony Director, Sarojini Naidu Centre for Women Studies, JMI. Coordinator, South Asian Women's Network on Education.
36. Ms Jaya Jaitly, Founder and President, Dastkari Haat Samiti. Coordinator, South Asian Women's Network on Crafts and Textiles.
37. Ms Jaya Srivastava, Education Consultant, for the Network on Education.
38. Ms Jyoti Atwal, Jawaharlal Nehru University for the Network on Women and Peacemaking.
39. Ms Kumkum Roy, Jawaharlal Nehru University.
40. Ms Medha Bisht, IDSA (Institute of Defence Studies and Analysis) New Delhi .
41. Prof. Meena Radhakrishna, Department of Economics, Delhi University.
42. Ms Meenakshi Gopinath, Principal, Lady Sri Ram College, New Delhi for the Network of Women and Peacemaking.
43. Ms Meeta Vashisht, Film and Theatre Actress, Director and Social Activist, Mumbai for the Network on Arts and Literature.
43. Dr Mira Shiva, Director, Initiative for Health, Equity and Society, and founder member, Diverse Women for Diversity. Coordinator for the South Asian Women's Network on Women's Health and Nutrition.
44. Mr MK Jabbe, Executive Director, Council for Social Development for the Network on Education
45. Prof. Mohini Anjum, JMI.
46. Ms Monisha Behal, Chairperson, Northeast Network on Rights and Gender issues.
47. Ms Mondira Dutta, Jawaharlal Nehru University.
48. Ms Mussarat Khan, creative artist for the Network on Arts and Literature.
49. Ms Naimisha Joshi, SEWA, Ahmedabad, for the Network on Women and Peacemaking.
50. Ms Najma Sheikh, SHG Federation Member, Sirocha(Maharashtra) for the Network on Microcredit.

51. Associate Professor Namita Ranganathan, Deptt. of Education Delhi University for the Network on Education.
52. Dr. Neelam Sukramani, Deptt. of Social Work, JMI for the Network on Education.
53. Dr. Nishat Zaidi, Associate Professor, Deptt of English, Jamia Millia Islamia for the Network on Arts and Literature.
54. Ms. Patricia Mary Mukhim, Editor, Shillong Times, Shillong, Meghalaya, for the Network on Health. patricia17@rediffmail.com
55. Ms. Poorva , Coordinator, Nirantar.
56. Dr. Prabhakar, CEO SRI (Society for Rural Improvement for the Network on Microcredit. sriproject@sancharnet.in, poorpoverty@hotmail.com
57. Prof Radha Kumar , Director, Nelson Mandela Centre for Peace and Conflict Resolution, Jamia Millia Islamia. Coordinator for the South Asian Women's Network on Women and Peacemaking.
58. Ms Rakhshanda Jalil, Director, Media and Culture, and Honorary Director, Outreach Programme, Jamia Millia Islamia.
59. Ms Rani Yesudas, SHG Board Member, for the Network on Microcredit.
60. Ms Razia Ismail, India Alliance for Child Rights, for the Network on Education.
61. Ms Renu Chopra, Prayathan. Member, SPARSH, JMI, for the Network on Education.
62. Mr Roy K Alex, Director Programmes, ESAF, New Delhi, for the Network on Microcredit.
63. Dr Sabeeha Alam, Academy of Third World Studies, JMI, for the Network on Environment.
64. Ms Sadhana Arya, Satyavati College, New Delhi.
65. Ms Sameena Hasan Siddiqui, Associate Professor, Centre for the Study of Comparative Religions and Civilisations, JMI.
66. Ms Sally Holkar, Woman Weave, Maheshwar, Madhya Pradesh, for the Network on Crafts and Textiles.
67. Ms Sanghamitra Mishra, Nelson Mandela Centre for Peace and Conflict Resolution, for the Network on Women and Peacemaking.

68. Mr Samit Ghosh, CEO, Ujjivan Financial Services Pvt Ltd (UF SPL), for the Network on Microcredit. ghosh.samit@gmail.com
69. Dr Sarwat Ali, Department of Education, JMI, for the Network on Microcredit.
70. Ms Saraswathy Venu Gopal, SHG Board Member, for the Network on Microcredit.
71. Ms. Savita Singh, Director, Gandhi Smriti and Darshan Samiti, New Delhi, for the Network on Arts and Literature.
72. Ms Shabnam Hashmi, Director, ANHAD, NGO for Secularism
73. Ms Sharmila Bhagat, Director, ANKUR, Society for Alternatives in Education for the Network on Education.
74. Ms Shubangi Sharma, Solutions Exchange, for the Network on Education.
75. Prof Shyamala Narayanan, Department of English, JMI, for the Network on Education., and Arts and Literature.
76. Dr Smruti S Pattanaik, Institute of Defence Studies and Analyses (IDSA).
77. Ms Sohaila Kapur, Theatre Director, for the Network on Arts and Literature.
78. Ms Sreerekha, Lecturer, Sarojini Naidu Centre for Women's Studies, for the Network on Education.
79. Ms Sughra Mehdi, Muslim Women's Forum
80. Prof Sunita Zaidi, Deptt of Humanities and Culture, JMI.
81. Ms Syeda Saiyidain Hameed, Member, Planning Commission, Government of India.
82. Ms Thingbaijam Ongbi Gomti, Meira Paibi, Imphal, Manipur, for the Network on Women in Peacemaking.
83. Ms Tanweer Fazal, NMCP CR, JMI, for the Network on Women in Peacemaking.
84. Ms Tarannum Siddiqui, Research Associate, SNCWS, JMI, for the Network on Education.
85. Ms Tasneem Meenai, NMCP CR, JMI
86. Ms Tripurari Sharma, Associate Professor, National School of Drama, New Delhi, for the Network on Arts and Literature.

87. Ms Usha Chandran, SHG Board Member, for the Network on Microcredit.
88. Ms Usha Ganguli, Actor and Theatre Director, Kolkata, for the Network on Arts and Literature.
89. Ms V Neeta, Programme Officer, PCI, India for the Network on Microcredit.
90. Dr Vandana Shiva, Director, Navdanya, and Director, Research Foundation for Science, Technology and Ecology. Coordinator for the South Asian Women's Network on the Environment.
91. Prof Veena Sikri, Ford Foundation Chair, Academy of Third World Studies, Jamia Millia Islamia. Coordinator for the South Asian Women's Network on Arts and Literature.
92. Ms Venna Sevalekar, Federation Member, Raipur (Chhatisgarh) for the Network on Microcredit
93. Ms Vidya Rao, classical singer, for the Network on Arts and Literature
94. Ms Vinatha M Reddy, Managing Trustee, T M Trust for the Network on Microcredit
95. Ms Vinita Mathew, Senior Manager, ESAF, Bangalore, for the Network on Microcredit.
96. Ms Yasmeen Khan, Member, Delhi Commission for Women
97. Ms Zareen Myles, Executive director, women's action for development (WAFD) for the Network on Microcredit.

Annexure IV

**Women of South Asia : Partners in Development
New Delhi, 30th-31st March 2009**

**Inaugural Session
Welcome Address
by
Professor Mushirul Hasan,
Vice Chancellor, Jamia Millia Islamia**

It is a rare privilege for me as Head of the Institution to welcome Nobel Laureate Professor Muhammad Yunus to our University. It is a privilege that does not come very often and I am glad to have this opportunity of welcoming him to our Institution

He has, as you all know, many distinctions, many of them unique, to his credit. My colleague, Professor Veena Sikri, will talk about these distinctions in her intervention.

It gives me great pleasure to welcome delegates to this Conference on so important a theme as "Women of South Asia : Partners in Development". I believe this is the first time that we have launched so extensive a programme on the women of South Asia. I do hope that this initiative would reach out to many parts of South Asia and the networks that this programme seeks to establish will be a tremendous success

In our own university we have launched a number of programmes which are especially for girls or women students because we believe that this is an area which is of special interest to us. We have started a few months ago a girl students' programme for those who drop out, who for one reason or another have not been able to complete their studies. And in this group we will probably have at the end of three years more than 300 students who will have benefited from this programme. I am glad to announce that the UGC (University Grants Commission) has accorded recognition to this initiative.

We have also started a number of programmes and projects on girl child development. Some of these have been initiated by the Sarojini Naidu Centre for Women's Studies which is headed by my colleague Professor Janaki Rajan. There are several other projects which have been started which aim to establish networks with the locality. There is, Professor Yunus, a very large community that lives around this University and we are trying to reach out to them through Jamia Millia Islamia's Outreach Programme and through other projects. Some of these projects are specifically designed to establish contact with the girls and the women of this locality.

I do hope that besides establishing networks with South Asian countries, the initiatives being launched by this Conference will also reach out to the women of this locality.

Today is a momentous day for us because of your presence, Professor Yunus. It is also a momentous day because this is the first project that has been started by our new Programme on Bangladesh Studies. As you know, a week ago our Academic Council has agreed to establish this new unit in the Academy of Third World Studies. This is part of our effort to establish contact with the scholarly community in our neighbourhood, with the countries around India, with Pakistan, Bangladesh, Sri Lanka, Nepal, Maldives and so on. We hope that the idea of the unity (not confederation, mind you) of these nations intellectually, economically and socially would be translated into practice through our study of the countries of this region. This is an area that has stood neglected for decades. It is a matter of great surprise that no other institution has taken this initiative of setting up centres for studying our neighbours.

We hope that in this initiative Bangladesh and the other countries of South Asia will come along with us as co-partners in the development of this region.

On my part, for what it is worth, I would like to extend my complete and unequivocal intellectual as well as administrative support for this programme. For I believe that all talk of living together separately does not make sense unless we understand our neighbours fully and unless we reach out to them in several different ways. This is a small but nonetheless major initiative of reaching out to our neighbours.

I do not have to talk about the importance of Bangladesh as our neighbour. I do not wish to recall its history. I do not wish to talk about the strong intellectual links that India and Bangladesh have had since its birth in 1971.

But I do want to assure you, Sir, that there is a great deal of goodwill for Bangladesh in this country. I think that sincere efforts are being made at every level to strengthen the relationship with Bangladesh as a sovereign nation, as a nation whose development is linked with a number of programmes and projects, some of which, of course, are your brainchild.

We are all aware of your tremendous contribution. We do hope that this unit on Bangladesh in Jamia Millia Islamia at the Academy of Third World Studies will receive your support. Thank you, Sir, for being with us and we do hope that we will have the opportunity of having you with us more often.

Thank you.

Annexure V

**Women of South Asia : Partners in Development
New Delhi, 30th-31st March 2009**

Inaugural Session

Special Address

by

Ms Syeda Saiyidain Hameed,

Member, Planning Commission, Government of India

At the very outset I must say that it makes me very happy and a little daunted to be standing here before so many friends from all over South Asia. All of you have been in this movement, in this struggle for so many years. We have met at so many forums, and all of you know so much more than me about this subject, both sectorally and conceptually, than I can throw light on.

This Conference is itself proof of the fact that as members of this regional formation of South Asia, with friends from Afghanistan, Bangladesh, Maldives, Myanmar, Nepal, Pakistan, Sri Lanka and a few of us from India, we are here as a strong force that is visible before my eyes today. I must congratulate Jamia Millia Islamia and I must congratulate Professor Veena Sikri, both on behalf of the South Asia Foundation (SAF) of which I am a Trustee and on behalf of the Planning Commission, Government of India, for having thought of this and for having brought together such a great galaxy of talented and experienced women from all over South Asia. My heartiest congratulations!

Friends, I am here today because I feel, and I am saying something that springs from my heart, that at this juncture in our polity the women of South Asia are the key to the future not only of this region but also of the entire world. The second point I want to make is that I also believe that in the current scenario, the downturn of the economy and the global meltdown is going to

have the greatest impact on women. All of us are acutely aware of this. Most of the economists today are seeing a woman's face in this global downturn. So the very fact that we are here together at this juncture to discuss these issues in the kind of scenario that is unfolding, this will in itself have a very important impact.

Therefore, the networking and collaborative action which is being suggested as the way forward in the Background Note that Veena and her colleagues have developed is significant. I would like to quote the key sentence: "As partners in these areas from each country come together, share their experiences and learn from each other, it is expected that partners would identify best practices among those with whom they share common interests. Thereafter, once the networking has been established, partners can evolve sustained plans of action for working together in the future". This is really the essence and the core of the Conference.

The question one asks is : what is it that we the women of South Asia have in common? What is it that makes us distinctive? I want to emphasize that what brings us together is our overwhelming desire to engender (the pun is perhaps intended) the culture of peace.

We have territorial contiguity, so today we are sitting together. Furthermore, South Asia is home to 40 percent of the world's population, more than half of whom are women. The overwhelming majority of the women are living in extreme conditions of poverty, material social and psychological poverty. Professor Muhammad Yunus has done the most work globally in this area. I would like to talk some more about this. The problems facing the women of South Asia are common : their lack of resources, their vulnerability, the situation of the girl child, the missing girl child, life expectancy is low, immunization rates are low, the rising problem of HIV Aids. I can just go on and on, but I know that I am talking to people who are actually working on these issues on a day to day basis.

How do we fare in the human development indicators? This is a key question. We are acutely aware that our human development indices are low. Our problems are common, therefore our solutions are common. We learn from each other's best practices. Whether it is the problem of hunger and malnutrition, violence against women, education, health and employment : all these are the sectoral issues that you are going to be talking about over the next two days. We also know that each country has tackled these problems differently, often in an exemplary manner. For example the social indicators in Sri Lanka, the rapid improvement in child malnutrition in Bangladesh, and I can go on with such examples. We have a lot to learn from each other. Some countries have excelled in one aspect, some countries have excelled in another. Everybody has something to learn from the other's best practices.

At the same time friends, we all know that this is not the first time that this effort has been made to bring the women of this region together. All sectoral issues that will be discussed during this Conference are grounded in a lot of work done by various organizations. I have many friends sitting in the

audience today, where each one of their organisations has done seminal work on the issues before us today : malnutrition, education, peace, the environment, crafts and textiles, all these issues have been dealt with in a very intense way.

Many efforts have been made since the 1970s to knit the region together. SAARC (South Asian Association for Regional Ccooperation) is one of the very important initiatives in this regard. We have all been part of such initiatives. But why is it that none of these initiatives have actually come to fruition? Why is it that we have not found this to be such a strong combination that can actually make a difference? And we do need to make a difference given the kind of situation that is prevailing today

I want to talk about two initiatives of which I have been a part. One was the initiative that was taken as the Women's Initiative for Peace in South Asia. It started off with a women's bus of peace from Delhi to Lahore, where ordinary women with very little money went across by bus from Delhi to Lahore with the message of peace just after the Kargil war. And two busloads of women came back from Lahore to New Delhi with the same message of peace within a month.

This effort was going to be extended to all of South Asia. But you know, with every effort there is a time when something can actually make a difference and there is a time when it just becomes an effort in the wilderness. Some have just gone by as a one time flash in the pan kind of thing. Some have been more enduring. All these efforts which have been made must now come together. This is the moment for all of this to come together.

The second initiative of which I am a part is he South Asia Foundation (SAF) initiative, which has had the pleasure of supporting this Conference today. This is again an initiative to bring together all the countries of South Asia on the platform of art and cultural exchanges. SAF has been working in this area for the last ten years. The sectoral importance of this initiative is great. For example, while working with SAF, I have discovered the tremendous cultural richness of Pakistan. The music, the art, the textiles, the kind of cultural richness that exists in Pakistan is something that we are not even aware of. This dimension has been very revealing.

You can take culture as one rallying force. Or if you take any aspect where any nation-state has done well, this, too, can become a nodal effort from which all of us can learn.

I want to end by giving a very brief snapshot of what we are trying to do for women in the Planning Commission of the Government of India. I would like to share with you what we have done and what we would like to do in the 11th Plan, contextual to women. The title of our work on women in the 11th Plan document is "Women's Agency and Child Rights". This is the first time that we have attempted to project and treat women as agents of change. This has now become part of the official vocabulary. We have looked at women through the lens of their multiple deprivations of caste, class, region and

status and provided resources accordingly. Women are not homogenous. Women have multiple deprivations. This is the gendered lens through which we have looked at women's problems in the Plan document. We have used gender as a crosscutting theme in the 11th Plan. We have focused on aspects like skills development, the access to education for girls and women, the participation in decision-making, and finally their growth as human beings, all of which are needed to overcome women's problems.

The 11th Plan document is one to which the entire country is a signatory. All the Chief Ministers, all the Central Ministers and Heads of Department have signed off on this document, which runs from 2007 to 2012. The whole issue now is how to implement the Plan document. We have used the feminist logic, the logic of a feminist economist to look at every sector of the economy through a gendered lens. I am sharing this with you because perhaps this is a good practice, perhaps one of the best practices that we from India can share with all the delegates at this Conference.

For example, how do you tackle the big issue of malnutrition which besets most of our nations? Do we need additional cash transfers? Has this worked in Bangladesh, or in Sri Lanka? This pool of knowledge must now be brought together.

Many of us in the audience have worked relentlessly to address the issues of maternal mortality, infant mortality and immunization. Many of us have done it with great success. What we need in this Conference is to have a convergence of goals and ideas if the South Asian region is to prosper as a whole.

Today each country in this region, be it Pakistan, India, Bangladesh, Sri Lanka or any other, is being challenged by divisive and destructive forces. Development is becoming a casualty in this process. Women have traditionally occupied the highest political pinnacles in our countries and we all know that. The attempt in every country today is to devolve power to the lowest unit and to include women so that they are not marginalized. This effort is palpable throughout the region. In every country women's groups have transcended the boundaries of religion, ethnicity, caste, and class in their striving for peace.

In India we have the Naga mothers from Nagaland, we have the Meira Paibis from Manipur, we have the women from Kashmir who have struggled for peace against all odds. We have women's groups in Pakistan, in Nepal, in Afghanistan who have struggled for the same goals. We are acutely aware of all the movements that are there in the entire region. Each of us has made the effort either individually or collectively as part of these movements.

Now is the time that we cannot afford to let another opportunity go by without ensuring that our voices become strong voices. Let us make the most of the opportunity provided by this Conference. I will take the voices and the views of this Conference as Member of the Planning Commission to the decision

makers in our country. Each of us will do what we can to carry the voices of this Conference to our respective Governments.

We need the help of all the men and there are a fair number of them in the audience. We need to reach out through the media.

The presence of Nobel Laureate Professor Muhammad Yunus is a great encouragement to us. We need his help. He will definitely take the voices of this Conference to the decision makers in his country.

I entrust to each one of you the mission of ensuring that this Conference is a success and bears very important fruit.

Thank you very much.

Annexure VI

Women of South Asia : Partners in Development New Delhi, 30th-31st March 2009

Inaugural Session

Introducing the Conference and the Keynote Speaker

By

Professor Veena Sikri,

**Ford Foundation Chair, Academy of Third World Studies,
Jamia Millia Islamia**

I have a dream. We have a dream. The women of South Asia have a dream. We want peace, ham aman chahte hain. And the best way to achieve this peace is to reach out and know each other. We are sovereign independent nations in South Asia but we share the same geographical and cultural space. Many religions, many languages, many ethnicities, but essentially one civilization and culture.

The women of South Asia have similar problems of grinding poverty, poor levels of achievement in the human development indices, poor maternal and child health, poor literacy rates and high levels of school drop-outs, violence against women, social injustice and gender inequalities of the worst kind, economic discrimination, including through lack of ownership or inadequate control over resources, tremendous vulnerability during and in the aftermath of environmental disasters and armed conflicts.

Yet one must appreciate that in each of our countries across the region, the women of South Asia have come together and are doing yeoman work to mitigate and overcome these handicaps and hardships.

Today, through this Conference on WOMEN OF SOUTH ASIA : PARTNERS IN DEVELOPMENT we are signaling our interest in wanting to join hands in partnership across the countries of South Asia. In order to be able to join hands, we propose to establish South Asian Women's Networks in areas we consider to be the most critical for our shared dream of a better life for ourselves and future generations.

The purpose of the South Asian Women's Networks is for women working in similar areas to network with each other across borders. The selected areas for such networks are microcredit, education, environment, health and

nutrition, peacemaking and creativity through crafts and textiles, arts and literature. We would like to share experiences, learn from each other's best practices and work towards issue-based collaboration across South Asia. The reason why we have come together in one Conference, instead of having six or seven different conferences is to highlight the essential interactivity among these sectors. We work with our peers in our own sectors, but we reach out to other networks and groups to achieve maximum results with minimum resources. There is keen interest to add these sectors and to have a South Asian Women's Network on the Media.

We believe that it is the women of South Asia, deeply committed to aman, to peace, who can show the way, who can bond with each other across borders to calm the troubled and turbulent waters that threaten to inundate all of us.

I must express my gratitude and appreciation to Vice Chancellor Professor Mushirul Hasan for his vision in giving us his whole hearted and unstinting support at all times in our efforts as we prepared for this Conference. Within Jamia Millia Islamia the Academy of Third World Studies where I belong, the Nelson Mandela Centre for Peace and Conflict Resolution, the Sarojini Naidu Centre for Women's Studies and the Outreach Programme have come together in organising this event.

I would also like to thank the South Asia Foundation (SAF), in particular Founder Trustee Ambassador Madanjeet Singh and Trustee Ms Syeda Saiyidain Hameed for their collaboration and support in organising this Conference. SAF's cooperation has been most timely and invaluable for the success of our efforts.

To you, Sir, Nobel Laureate Professor Muhammad Yunus, I would like to say that you have been the inspiration behind the concept for this Conference. You have been the inspiration because you believe in women's power. And you have kept your faith in women's power throughout the thirty years and more that you have been working in the poorest regions of Bangladesh. You have shown what women can achieve if one reposes faith in them. You have chosen women, the poorest of poor women to be the largest beneficiaries of the loans given out by Grameen Bank. You trusted women and, if I may say so, they have more than repaid this trust. I have had the privilege of seeing your work at first hand by visiting so many Grameen microcredit projects. Through this I have realized and appreciated the direct positive impact these projects have had on the lives of the women of Bangladesh and on the development of the nation.

In 30 years, Grameen Bank has given loans totaling US\$ 7.59 billion, 97% to women, with a repayment rate of more than 98%! These simple figures, Sir, illustrate more than anything else your belief and your trust in women. Your belief that women are the most important medium in the transformation of societies : this is the message for all of us today as we come together in this Conference.

Sir, one reason for your trust in women is their honesty and sincerity in

fulfilling their commitment. The second reason is what you have described by saying that “we focused on women because women always brought more benefits to the family”. This reflects the unselfish forward looking vision that women bring to whatever they do. We hope that the values which inspired you, Professor Muhammad Yunus, to trust women and make them the largest beneficiaries of your Bank will inspire all of us in making a success of the South Asian Women’s Networks that we are seeking to establish at this Conference.

The third reason is that you believe in women as harbingers of peace. Professor Muhammad Yunus, who was awarded the Nobel Peace Prize in 2006, has often been described as “the man who redefined peace.” You have given poor women the power to help themselves. This gives them much more than just a plate of food. It gives them economic and social security in its most fundamental form. And because women focus on benefits for their families rather than just themselves, with the economic security and empowerment that microcredit gives them, they are able to turn their family members away from criminal and terrorist acts, and thereby bring peace to society, across the nation and across borders.

It is you who said, Sir, that “Lasting peace cannot be achieved until large population groups find ways in which to break out of poverty. Microcredit is one such means”. You have used the instrument of microcredit to bring the poorest of poor women out of poverty in large numbers, to transform them into harbingers of peace. You have inspired us because you believe in women as the real force for peace.

The messages you have given us are many and deep. You have said and I quote “Poor people are not asking for charity. Charity is not the solution to poverty”. And indeed, through the South Asian Women’s Networks that we are planning to set up, we want to reach out to the poorest of poor women, not in charity, but as a way to help them to help themselves, and to help us to bring them into the mainstream of development and prosperity.

I also believe, Sir, that your tremendous vision about the abolition of poverty is something that will inspire us and many generations to come. You have said and I quote “Poverty in the world is an artificial creation. It does not belong to the human civilization”. By saying this you have defined a theory of economic growth that has changed forever the way most of us think about the abolition of poverty. Capitalism has traditionally believed in the trickle down theory of economic growth, that as the rich get richer, the benefits will trickle down to the poor to alleviate their poverty.

You do not believe in the trickle down theory of economic growth. You are a grassroots man who has shown through your own microcredit programmes through Grameen Bank that if one is sincere in wanting to wipe the tear from every eye, then you have to help the poor to help themselves.

Your theory of economic growth, with the concept of social business at its core, advocates harnessing the power of the free market to solve the

problems of poverty, hunger and inequality. I recall the dedication of your book “Creating a World without poverty”, which was to “everyone who wants to create a world where not a single person is poor”. All of us at Jamia Millia Islamia and at this Conference today want to be part of the effort in creating such a world.

I am personally grateful to you, Sir, for accepting our invitation to inaugurate this Conference and deliver the Keynote Address. We are happy and proud to see you in this, our outstanding and wonderful institution, Jamia Millia Islamia. We welcome you as a visionary, an economist and philanthropist, and above all just a wonderful human being, so gentle and humble. We seek your guidance and support in our endeavours to bring together the women of South Asia as partners for development and peace.

If I can encapsulate your vision and ours, it would be through the three Es, namely ‘Women’s Empowerment through Education and Enterprise’. Enterprise is at the very soul of what you have always advocated and stood for.

With these words, Sir, may I request you to inaugurate this Conference by delivering the Keynote Address.

Thank you.

**Women of South Asia : Partners in Development
New Delhi, 30th-31st March 2009**

Inaugural Session

Keynote Address :

WOMEN, MICROCREDIT AND POVERTY ALLEVIATION

by

**Nobel Laureate Professor Muhammad Yunus,
Managing Director, Grameen Bank**

I am very honoured to be here this morning, particularly in this legendary institution, Jamia Millia Islamia. It is a very special privilege for me to be present at this conference on Women of South Asia : Partners in Development, with so many distinguished women leaders from across the region.

When I was invited by Ambassador Veena Sikri I was feeling kind of hesitant whether I should show up at a women's conference. Then I felt that probably I can flash my old card that was given to me when I attended the International Women's Conference in Beijing in 1995. At that conference they give me the title of 'Honorary Woman' ! So I have the right to be here.

I was particularly happy last night at the dinner at Dilli Haat where I met the very distinguished delegates who are here for this Conference. I was truly excited to be with them, to see them exchange views with other women leaders from across South Asia about their common problems. I see in this Conference the future of South Asia. This is what South Asia needs to do : to bring together women leaders from across the region to meet each other, share their ideas and discuss solutions to their problems.

I am one of the campaigners for introducing SAARC passports. I am the first applicant for this : I need a SAARC passport. I think this can be done. Even if each year all the countries of South Asia together issue 5000 or 10,000 SAARC passports, this will be a good beginning. In this way we will be honouring some people from each South Asian country by bestowing on them the title of SAARC citizen. This is an honour that we would be bestowing on our own citizens. They can then travel without visa from one SAARC country to the other.

As the system of issuing SAARC passports becomes more widespread, all the hassle that each of us goes through in traveling from one South Asian country to the other could be avoided. Even for organizing this Conference I have seen all the difficulties that go into the process of obtaining visas to facilitate such travel. I sincerely hope that we can work towards SAARC passports since this will greatly encourage us to meet each other more frequently. We admire each other so much but we hardly get to meet each other. I was telling Vice Chancellor Professor Mushirul Hasan that even in the realm of academics we are so far apart in South Asia. We must get together

more often to discuss our problems which are so similar and so common among the nations of South Asia.

Having spoken about South Asia, let me see a few words about my work. I am wondering what I should say about my work. Vice Chancellor Professor Mushirul Hasan and Ambassador Veena Sikri have together said everything about Grameen Bank. You have not left anything for me to say. Nonetheless, I will try.

Let me begin by saying one thing. I was not focusing on women. That is not what I wanted to do. What made me angry was the operation of the loan sharks in the village next door to the (Chittagong) University campus. That is how it started. My students were with me and one of them who has been with me from day one is Begum Nurjahan, who is here with us in the audience as a delegate to this Conference. She was the one who let me get to know the women in the village. The women would not talk to me because I am a man. So I would take her along with me to the village and she would tell me what the women are saying.

I got into a big debate and a big controversy with the banking system in Bangladesh. I was insisting that the banks should lend money to the poor people. The banks were refusing by saying that they cannot do that, they are not supposed to do that because the poor people are not creditworthy. And I was insisting that you have to try it out. You cannot just pronounce a verdict without even giving them a fair trial. They would not listen to me. So I was attacking them. This was in the mid-1970s.

The first point of attack is of course that the banking system is absolutely wrong because they refuse to give services to the poor people. I said it is a very funny thing that you have here. You give money to people who already have money and you refuse to give money to people who do not have money. This is very strange. I thought it should be the other way around.

Then I added one more thing. The banking system is wrong because they refuse to lend money to any women, even the rich ones. They said this is incorrect. I said look at your performance record. Not even one per cent of your borrowers are women. Why is it so? They had no good explanation except to say that the women do not come to us. I said that they do but you do not treat them well. If a woman brings a loan proposal to a bank manager, I said, the bank manager will flip through that proposal and soon he will ask casually : have you discussed this with your husband? If she says yes, I have, then the manager will ask : is he supportive of your proposal? If she says yes, of course, he is very supportive of the proposal, then the bank manager will finally say : why don't you bring your husband to the bank on Monday so that we can discuss this proposal.

I said to the banks : has it ever happened in the history of banking in Bangladesh that when a man brings his proposal to the bank manager, the manager flips through the proposal and asks whether the man has discussed it with his wife, whether she is supportive of this, and why doesn't he bring

her along so that the proposal may be discussed with her. This never happens. This is where the banking system goes wrong. They make the rules different for women. And as a result women do not get the treatment they deserve.

So then I began offering myself as a guarantor. I agreed to take the entire risk. I signed all the papers. I took the money to the village and gave the money to the poor. The risk was on me. That is how it began in 1976.

I wanted to make sure that half the borrowers in my programme were women. This was to show the banking system and answer them, that it can be done differently. I went to the village to talk to the women. I could not talk to the women myself. So Nurjahan and her friends did that for me. And the women would not join the programme. They said no, no, do not give the money to me. I do not know what to do with the money. I have never touched money in my life.

So how do you deal with that? Sometimes you are frustrated that poor women are not taking money. Some people said : why do we not just go ahead and move on? I said no, we have to have women in our programme : at least 50%.

We have been very patient. We explained to ourselves that when a woman says I am afraid of money, I do not want to touch money, I do not know what to do with the money you give me : this is not the voice of the woman, it is the voice of history. History which has created fear all around her. So if you come up with the idea of giving her money she feels scared. She says no, give it to my husband he is the one who handles money. You have to be very careful, very patient. You have to peel away the fear, layer by layer, so that one day one woman comes along and says : maybe I should try borrowing some money. I have nothing to lose. I have lost everything. So she tries. She is successful. Then one day her neighbour comes along and says : how did she do it? Maybe I should try to. More or less this is how it happened. It took us six years to get to that point of 50% women borrowers. We celebrated that we had finally made it. Everyone said it cannot be done, but we have done it.

Then we started noticing something very remarkable. The money that went to the family of a woman brought so much more benefit in its usage as compared with the same amount of money that went to the family of a man. That is when we started observing this phenomenon more carefully. Is it true in every case? Yes, it was true in every case. So gradually we asked ourselves : what is so good about this 50-50 limit? Why don't we just abandon the 50-50 concept? Entering the household through women brings so much better and positive results. Why don't we just do that? We started doing this. Soon, we moved on to 80 percent, 90 percent women borrowers.

Today, Grameen Bank has nearly 8,000,000 borrowers, 97% of whom are women. When the idea of microcredit spread around the world, they did not go through the same procedure that we have gone through in our learning curve. They just took it as a credit programme for women. So microcredit has

become synonymous with credit for women. All over the world men have just been knocked out completely.

This is because it works so much better with women. The family situation changes so dramatically when you address it through women. Today Grameen Bank is not just serving these 8 million women borrowers. These borrowers are the owners of the bank. So another issue came up. The ownership issue. When we designed the bank we insisted right from day one that the bank should be owned by the borrowers. Everyone was shocked. How can you have a bank for poor people that is also owned by the poor people? I said what is wrong with this suggestion. It was a big struggle for us to get the government to accept the idea that this bank should be owned by poor people and not just by poor people, but by poor women.

Then we started paying attention to the children. Almost all the borrowers that we have are illiterate. Hardly anyone among them can read and write. They cannot even sign their own names. So we made it a point to concentrate on the second generation. We encouraged our borrowers to send their children to school. Although the borrowers come from totally illiterate families, we said that all the children of these Grameen families must go to school. It became a big campaign for us. Luckily it succeeded. We now have all the children of our borrowers' families in school.

This made a tremendous difference for the families. Today these children are in high schools, colleges and universities. Grameen Bank gives scholarships to the top students who attain the highest position in their respective classes. Each year we give out more than 30,000 scholarships and this figure keeps increasing.

Then we started giving out students loans. Many of the kids who are the first generation in their families to attend school then want to go on and attend high school, college and university. These are expensive institutions and their parents do not have the money for this. We said to them do not worry. Grameen Bank will provide you with the money. Right now there are more than 35,000 students studying in medical school, in engineering schools and in universities financed entirely by Grameen Bank. Not a single student from a Grameen Bank borrower's family is rejected for these student loans. Any one who gets admission to a higher education institution is assured of financing through a student loan from Grameen Bank.

A complete new generation of youngsters has come up. Some of them had done their PhD, some are professionals in many, many different sectors. It is not just the loan that they have received from Grameen Bank that is important. The impact that this has had on their respective families is tremendous.

I want to share with you another idea that came up because of a debate I had. People keep saying that microcredit is good only for entrepreneurial individuals. They say that not too many among the poor are entrepreneurial and so microcredit is of limited use and interest for the poor. Every time I hear

this it hits me very hard because it goes against the very grain of my belief. I believe very strongly that every human being is entrepreneurial irrespective of where he or she is born. This is not something that you can take away from a human being. Their entrepreneurial skills are part of their DNA. For the time being he or she may not know that this quality exists in them because society never gave them the chance to discover these skills. This does not mean that the quality is not there. It is a question of unleashing this, making the individual aware that these qualities exist.

In order to demonstrate this we decided to focus on a specific group of people : beggars. Four years ago we launched a programme for giving loans exclusively to women beggars. We talked to them and tried to understand their problems. We suggested to them : why don't you carry some merchandise with you as you go from house to house begging, some cookies, some candy, some toys for the kids. Then you will have the option whether the people will give you something free, food or money, or whether they will buy something from you. We made it easy for them to understand by saying that you go begging house to house anyway. This is not extra work for you. All you are doing is carrying an extra basket or bag.

They liked the idea. We said we will give you the money to buy the goods. And then if you can sell, you may make some money. This will be an income for you. And the people you go to may give you something free in addition or may just buy the goods from you. We thought there would be 2000 or 3000 beggars in this programme. This programme became so popular that today there are more than 100,000 beggars in this programme. And in these four years more than 15,000 beggars have stopped begging completely. They have become successful door-to-door salespersons.

The loan size for each beggar is just 500-800 taka. With a loan of 500-800 taka if you can help a person get out of this inhuman, undignified profession of begging by her own choice, with nobody forcing her, then why shouldn't we just lend this money to her?

We made it very simple and easy for the women beggars. We said to them that this is a loan, you have to pay us back, but there is no interest on this loan. It will never grow. You do not have to worry about how much time you have. There is no maturity date on this loan. You can never become a defaulter. You do not need to fear this. But if you pay us back then you will be ready for your second loan. This is the only attraction we gave them. Out of those hundred thousand beggars most of them are now on their second or third or fourth loans. And they are in the process of getting out of begging.

For the 90,000 or more who are still begging, people ask me when are they going to come out of begging. I say to them, well, for the time being they are part-time beggars and part-time salespersons. They are on the way. Do not push them. After all, begging is their core business. It is not easy to get out of one's core business. It takes time to get out. But in the meantime they are building up their sales divisions. So as soon as they get strong, they will move

on. Indeed, it is important to realize that people have the ability. It is a question of giving them the right opportunity.

All this money that we lend out, more than hundred million dollars a month, comes from our own system. We do not borrow from international organizations or from the banking system or from the government. Each branch mobilizes its own deposits and then lends money to the local poor people. It is as simple as that. The money all comes back. People have changed their own lives completely thanks to microcredit. Today the philosophy of microcredit has spread throughout Bangladesh and across the world.

Bangladesh has experienced and seen lots of differences in the last 25 years. Many of these are related to the dramatic change in the status of women in Bangladesh. Today's woman in Bangladesh is completely different from what she used to be 25 years ago. And you can see this everywhere. As you move around the country, you can appreciate the changes that have come about in the status of women.

Now ownership has become very easy for women. Education has also become very easy for them. We have created company after company to help the women of Bangladesh adjust to the other problems.

We created a company called Grameen Phone. We wanted to bring mobile phones to the hands of the poor village women of Bangladesh. People thought it was a ridiculous idea. What will she do? Who will she call? We said that we want to give the mobile phone in the hands of the poor woman in order to provide her with a business opportunity. She will sell the services of a mobile phone in the village. So in 1997 we created Grameen Phone. Today it is a very successful company. It is the largest mobile phone company in Bangladesh. In a way it is the largest company, the largest taxpayer in the country. You can imagine how big the company is.

So we brought the phone into the hands of poor women in the village. It provided her with a growing and successful business opportunity. Villagers who had never seen the mobile phone before now saw it in the hands of the poorest woman. Everybody came to her to make a phone call, so she made a lot of money on her own. There were at one time more than 400,000 telephone ladies as we called them, across Bangladesh. Today the mobile phone is everywhere. Her business went down. So now we are moving them on, from being telephone ladies to being internet ladies. The same women will provide internet services through their telephones which are internet enabled. They will remain ahead of the curve. This is the phase we are currently going through.

As we go along we see that there are lots of things that can be changed. We do not have to wait for the government all the time. Government has a big responsibility to make things happen. But this should not let the citizens off the hook. We citizens must act on our own because we have our own creativity. Just because we are citizens does not mean that we do not have

the capacity, that government alone has the capacity to take care of education, health, income, employment and so on. I can do all of this as well. All I have to do is to have a creative idea and to go ahead with it.

This is the kind of initiative that we have taken at all times. Whenever we saw a problem, we went ahead and did it ourselves, instead of complaining that the government is not doing it. Microcredit is one example of this. Grameen Phone is another. We also created Grameen Shakti, a solar energy company, which was earlier a renewable energy company. We have now installed more than 250,000 solar home systems in Bangladesh. Each month we are adding 8000 or more solar home systems. We are hoping to reach out to millions of people through this in two to three years.

So this is another way. It is a business, but not a business to make money. It is a business to solve problems in a sustainable way. We call it social business.

We went into the area of nutrition, which is one of the subjects of this Conference. Millions of children in Bangladesh are mal-nourished. We created a yogurt company in collaboration with the famous yogurt company called Danone. The Grameen Danone company produces this yogurt. We make this very cheap because social business enables you to skip a lot of the extra costs and produce things at a very low price. In this yogurt we put in all the micronutrients which are missing in the children's diet :vitamins, zinc, iron, iodine. We sell it to the poor children. If the child eats two cups of this yogurt every week, within 8-9 months he gains all the missing micronutrients and becomes a healthy child within one year.

So this is the objective of the company. A social business is one which is geared to a social objective. It is a non-loss non-dividend company. Grameen Danone works on a no-loss no-dividend basis to bring nutrition to the children of Bangladesh.

We created another company for water. Bangladesh has a serious water problem. The water is arsenic contaminated. There are very high levels of arsenic in the water. Half the population of Bangladesh drinks poison every day. Their children drink poison every day. They have no recourse and no solution for that. So we created a company, the Grameen Veolia water company. We treat surface water and bring high quality drinking water to the villages. The quality of this water is better than the bottled water available in the cities. This is possible due to our collaboration with Veolia which is the largest water company in the world. So this is another social business. We brought down the cost of water so low so that everyone can afford it. The company covers its costs so that it can continue to operate and never goes out of business. And the people have purified water at a low cost.

We have now started another company with BASF of Germany to manufacture treated mosquito nets in Bangladesh. I am giving this as an example. There is an enormous variety of things you can do. You do not have to team up with the largest company in the world. It could be any little

thing. All you need to do to create a social business is to develop your idea and design and operate it in such a way that it covers your costs. Your idea transforms into a seed. All you have to do now is to replicate the seed. So there are lots of seeds among you, among the things that you do, that can be converted into the social business format. Once you put your idea in the social business format, then anybody can pick it up and do it on their own. It does not depend on anybody's mercy or anybody's policy decision. It is up to you.

We can address so many issues through social business, be they environmental issues, poverty issues or health issues. Now we want to address health issues through social business so that we can address the issues of child mortality and maternal mortality in Bangladesh which is still high. This has come down a lot but it is still high so we want to make sure that we can further reduce it over the next few years through the social business format. We do not need just doctors to protect pregnant women and their new-born children. We need the social business framework to ensure that it will continue to be done.

One of the dramatic results in Bangladesh is the reduction in its population growth rate. At one time Bangladesh had among the highest population growth rates in the region at 3.3%. Today it is one of the lowest in our region at 1.4%. As you know in Muslim countries the population growth rate is high. But we got off that track. We moved on. This is because the women in Bangladesh became very conscious. The same thing happened with the major health indicators in Bangladesh : these improved as a result of the awareness generated among women. This shows up very clearly in the improvement in the health care indicators in Bangladesh over the last 25-30 years. During this period these indicators have improved dramatically from being among the worst in the region to now being among the best. This is not only because of the work done by NGOs and by the government. The basic condition that has changed is the condition of women in Bangladesh. This is a vital issue. It is not just a concern for gender equity. It is a fundamental matter. If you concentrate on improving the status of women this changes the entire paradigm. She is the basis on which the nation stands.

In this sense the financial crisis is very important. It is not just a financial crisis. It is a combination of many issues. I see it as a great opportunity to shake off all the old ideas and all the old ways of doing things. The new technology is already with us. It is a question of using this technology to create the new social businesses and financial instruments that we need. This is what we need to do and if you do this, the region of South Asia will not be the same as it was before. It can be transformed over the next 10 to 15 years into a new region, one of the best in the entire world.

Thank you.

Annexure VIII

**Women of South Asia : Partners in Development
New Delhi, 30th-31st March 2009**

Inaugural Session

Vote of Thanks and Conference Brief

By

**Professor Radha Kumar, Director,
Nelson Mandela Centre for Peace and Conflict Resolution,
Jamia Millia Islamia**

On behalf of the Nelson Mandela Centre for Peace and Conflict Resolution I would like to say a few brief words about why we have chosen to do this Conference, and why we have chosen to do it at this point in time.

Many of us have felt for a long time that it is a shame and a pity that the one connecting regional organization that we have, the South Asian Association for Regional Cooperation (SAARC) has been pretty much a paper organization since its founding.

We are especially happy that Professor Yunus is here with us today because it was Bangladesh that had suggested the founding of SAARC.

In the 30 years of its existence SAARC has remained pretty much a paper organization. In 2004 there was an effort made to revive SAARC. The SAARC Summit in Islamabad in 2004 came out with a historic Declaration announcing the adoption of the SAARC Social Charter, where all of the Heads of State and Government pledged to work for the kind of development-based improvement in their citizens' lives that Professor Yunus has spoken about in his Keynote Address.

Since 2004 very little has been done to make the SAARC Social Charter a reality. We hope through this Conference to reach out through our Networks in the six key and critical target areas of women's concerns to try and change that situation. We hope through this people's initiative to bring some dynamism and life in to SAARC.

We are very happy that we are doing this Conference at Jamia Millia Islamia because we believe that the interaction of academics, policy analysts and activists is the most potentially dynamic interaction that there is when it comes to making actual serious changes on the ground.

We hope very much that each one of our Networks will focus on how to make SAARC work, what to do with the Social Charter, how to bring in the issue of peacemaking, which is missing from the Social Charter.

Finally, why this moment? I am really happy that we have chosen to do this Conference at this moment. Once again, after many years, all of the countries of SAARC, including the newest entrant, Afghanistan, are democracies. We have a unique opportunity at this moment because not only are they all democracies but these democracies have been won at considerable cost and with considerably fighting by women.

We need to make our democracies stable, we have to sustain them and we have to enrich them. We can do all of this together.

We know that today we have a great deal of solidarity to express, in particular with Pakistan and Afghanistan. In both countries democracy is still being besieged by the opponents of democracy. We are here today to express our pleasure at being given this opportunity to support all of you in what you are doing.

Thank you.

Annexure IX

**Women of South Asia : Partners in Development
New Delhi 30th-31st March 2009**

Inaugural Session

Vote of Thanks and Conference Brief

By

**Professor Janaki Rajan, Hony Director,
Sarojini Naidu Centre for Women's Studies,
Jamia Millia Islamia**

I have three very brief points to make regarding the purpose of this Conference. From the very beginning, the Conference was visualized not as a one off event but as a means to evolve sustained and systematic Plans of Action on a range of areas and issues with partners in South Asia.

Jamia Millia Islamia is a singularly apt institution for initiating this effort, not only because of its rich historical legacy but also because of the ways in which it has evolved in recent years as a vibrant centre for discussion and research on an astonishing variety of issues.

This is not the first time that the creation of Networks among women of South Asia has been envisaged. Several networks exist and many of you are active leaders in them.

The purpose here is not to duplicate these efforts, rather it is to learn from them. As Prof. Muhammad Yunus has demonstrated with spectacular success, South Asia is full of extraordinary initiatives that have been indigenously developed. Our purpose is to strengthen and deepen our understanding of successful efforts in the region. We have tentatively identified seven related strands of networking and I would like to point out two issues related to the Networks. These are not the only conceivable networks. We acknowledge that and we know that more and more networks can emerge. We hope that at the end of this Conference we will have a better idea of the other themes around which networking can be looked at.

The last point I want to make is to draw your kind attention to the fact that a networking initiative in a university has a very unique kind of place. As a site for this kind of work the university offers systematic structures where, whatever it is we have learnt can all come together not just for that moment but also as systematic part of curriculum and knowledge building.

A very key point is interconnectivity-Veena had mentioned this. It is very very important that each one of these strands remains interconnected, not only just to learn from each other in terms of models, but also to conceptually come together. Eventually, every individual in South Asia does not just need microcredit or education or health, every individual needs all of these things put together.

The conceptual way in which we can weave all of this together, the richness with which we manage to do this will determine whether we will be successful in our objective of drawing women of South Asia together through partnerships.

Thank you.

Annexure X

WOMEN OF SOUTH ASIA : PARTNERS IN DEVELOPMENT **New Delhi, 30th-31st March 2009**

Coordinator's report for the South Asian Women's Network on Microcredit

Action Plan

1. South Asian Women's Network on Microcredit should include microcredit institutions that are targeting women beneficiaries, either 100% or very substantially.
2. All microcredit institutions included in this Network should share common objectives and philosophy, viz to help the destitute, the poorest of poor women in each South Asian country by offering them finances at the most reasonable rates of interest.
3. Training facilities can be developed to guide microcredit institutions in South Asian countries to better achieve the common objectives.
4. The Network can be developed at three levels :
 - (i) At national level,
 - (ii) As Network among South Asian countries,
 - (iii) The South Asian Women's Network on Microcredit can interact with the other six South Asian Women's Networks, respectively on Education, the Environment, Health and Nutrition, Women in Peacemaking, Crafts and Textiles, and Arts and Literature.
5. Develop networking and coordination through the following steps :
 - (i) E-newsletter,
 - (ii) Globally through a web page,

- (iii) Particular focus on dissemination of information among South Asian countries,
 - (iv) Costs for this will be shared both by the Global and the MC Network participants.
- 6. Link the South Asian Women's Network on Microcredit with other South Asian Women's Networks so that the activities of women in other Networks can, as appropriate, benefit from availability of microcredit.
- 7. Encourage capacity building by sharing experiences and best practices among the microcredit institutions that are members of this Network. Some of these can be shared at the global level also, with the other South Asian Women's Networks.
- 8. Consider appropriate legislation that should be brought in and should be made mandatory in South Asian countries (and globally) to promote microcredit with the objective of reaching all poor women (with special focus on the poorest women) and also to prevent misuse or exploitation of microcredit institutions.
- 9. Political instability at national and South Asian levels works against bringing about the enabling environment for microcredit institutions to achieve their objective of helping destitute and the poorest of poor women.
- 10. Develop strategies for three segments or areas :
 - (i) Civil society,
 - (ii) Political parties,
 - (iii) Government.
- 11. Since the Conference does not yet have a separate Women's Network on Energy, the Women's Network on Microcredit can consider taking up issues relating to energy, because access to energy and helping the poorest women through microcredit are interconnected sectors.
- 12. Follow-up after the Conference :
 - (i) Some South Asian countries do not have a real microcredit programme. Projects can be devised to help them. The MC network and the Global Network can assist them both financially and technically.
 - (ii) Share information on activities of the South Asian Women's Network on Microcredit through the Coordinator at all levels.
 - (iii) The South Asian Women's Networks Coordinators will take the leading responsibility in mobilizing funds to be used for capacity building of institutions in a practical and effective manner, and will be actively assisted by every participant in the Network including the Coordinator of the MC Network.

Participants in the South Asian Women's Network on Microcredit

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Annexure XI

Women of South Asia : Partners in Development
New Delhi, 30th-31st March 2009

Coordinator's Report for the South Asian Women's Network on Education

The group agreed to centre collaborations around two inter-connected strands of gender and diversity in education, gender itself being one of the core diversities. Around these strands, the following activities are envisaged:

1. Student and Faculty of Education Exchanges, paln to be co-ordinated by Jamia Millia Islamia, New Delhi ("Janaki Rajan" janakirajan1@rediffmail.com), Aga Khan University - Institute for Educational Development, Karachi. ("qamar.safdar" qamar.safdar@aku.edu), and University of Kelaniya Dalugama, Sri Lanka ("Dr. Maithree Wickramasinghe" mkwickramasinghe@gmail.com) and Dr. Selvi Thiruchandran ("selvy" selvy@sltnet.lk).
2. Training on Gender Mainstreaming of Education in collaboration with Association of Commonwealth Universities to be co-ordinated by "Maithree Wickramasinghe" mkwickramasinghe@gmail.com
3. Establishing a South Asia Library Resource Network for Women and Children's Literature to be co-ordinated by Katha:("Geeta Dharmarajan" geeta@katha.org)
4. Establishing a South Asian Learning To Live Together Network to be co-ordinated by Ms. Razia Ismail, Women's Coalition Trust,("Razia Ismail" iacrindia@yahoo.com).
5. Cross-country Research:
 - Literature Review from the perspective of Feminist Research Methodology
 - Teacher Education Curricula
 - National Curricular Frameworks and Text materials
 - Women and Girl child rights

6. On-line Joint Degree/Certificate Programme on South Asian Women Studies
7. Information and Ideas exchange through e-secretariat

The group will mark December 8 as the Girl Child Day

The members of the South Asian Women's Network on Education are :

Coordinator : Professor Janaki Rajan, Hony Director, Sarojini Naidu Centre for Women's Studies, Jamia Millia Islamia

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ANNEXURE XII

WOMEN OF SOUTH ASIA : PARTNERS IN DEVELOPMENT NEW DELHI, March 30-31, 2009

Coordinator's Report for the South Asian Women's Network on Women in Peacemaking

The SWAN Women in Peacemaking sessions were attended by around 30 women from 5 SAARC countries and 1 SAARC observer country (Afghanistan, Bangladesh, India, Myanmar, Pakistan and Sri Lanka), representing around 25 organizations (think tanks, universities and civil society NGOs). Amongst the participants were 3 parliamentarians, from Afghanistan and Pakistan.

The following decisions were taken:

A. The network will prepare a SAARC Peace Charter to be launched at a follow-up conference in October, hopefully to be held in Bangladesh. The Charter will be modeled on the SAARC Social Charter, and the aim would be to get the Peace Charter adopted by South Asian governments as a SAARC document.

The first draft of the Charter will be prepared by the Nelson Mandela Centre for Peace and Conflict Resolution, based on the points made at the Women in Peacemaking sessions, in consultation with a drafting committee comprising Professor Bharati Ray (Kolkata), Veena Nayyar (Women's Political Watch), Heela Najibullah (Afghanistan/Geneva), Darini Rajasingham (NUS Singapore), Professor Radha Kumar and Dr. Tasneem Meenai (NMCP, Jamia). The final draft should be ready by 15 June, 2009, and from June-October members of the network will visit conflict areas to get their inputs/feedback on the draft Charter.

B. The network will propose that a SAARC Women's Peace Commission be set up (proposal to be drafted by Professor Radha Kumar, NMCP, Jamia, with the help of Veena Nayyar (Women's Political Watch)).

C. A SAARC Women Parliamentarians Caucus will be set up (initiative to be taken by Jamila Gillani, Member National Assembly of Pakistan, Bushra Gohar, Member National Assembly of Pakistan and Chair of its Women's

Committee, and Shinkai Karokhail, Member Afghanistan National Assembly and member of its Finance Committee).

D. The next meeting of the SAN Women in Peacemaking will be held in Dhaka (meeting coordinator: Nasrine Karim). We will all help raise funding for it.

E. The network will be coordinated by the Nelson Mandela Centre for Peace and Conflict Resolution. A fund raising proposal for the Network's activities will be drafted by Medha Bisht (IDSA). Country focals for the network will be: Shinkai Karokhail (Afghanistan), Nasrine Karim (Bangladesh), NMCPCR (India), Maya Ben Gurung (Nepal), Bushra Gohar (Pakistan), and Darini Rajasingham (Sri Lanka). Ja Nan Lahtaw of Myanmar will continue to be associated with the network.

Coordinator :Professor Radha Kumar, Director, NMCPCR, Jamia Millia Islamia

Members : As in para E above

WOMEN OF SOUTH ASIA : PARTNERS IN DEVELOPMENT

New Delhi, 30th-31st March 2009

Coordinator's Report for the South Asian Women's Network on the Environment

1. Climate Change and Gender Justice : Women centered Mitigation and Adaptation Strategies.

South Asia is not a major contributor to climate change, but South Asian people are the most impacted by climate change. Melting of snows of the Himalayan glaciers will lead to decline in river flows, aggravating the already serious water crisis, of which the burden falls on women. The melting of Arctic and Antarctic ice, which is already contributing to an annual rise of sea level of 3.14 m/year and could reach between 1m to 6m by the end of the century, threatens the coastal regions of South Asia especially Bangladesh as well as Maldives. On Maldives' initiative the UN Human Rights Council has adopted a resolution by consensus which asserts that climate change undermines the human rights of millions of people, especially in vulnerable countries like Maldives.

Women are most vulnerable when natural and man-made disasters occur. Women have also made the least contribution to climate change. A gender sensitive climate adaptation and mitigation policy is needed for South Asia.

Action : Organise a work-shop to evolve a South Asian Women's Charter on Climate Change before the Copenhagen Conference.

2. Renewable Energy :

Small scale, renewable energy options are necessary for reducing women's burden as well as reducing greenhouse gases. The best practices in renewable energy need to be disseminated across the region.

Action : Evolve a project to spread renewable energy in women's hands.

3. Biodiversity Conservation & Biodiversity Based Sustainable Livelihoods.

Biodiversity is women's capital. Women are also the biodiversity experts, both in health care and agriculture. Conservation of biodiversity can enhance women's livelihood opportunities.

- Action :** (i) Create a South Asian Women's Seed Savers' Network.
(ii) Promote organic farming.
(iii) Create a South Asian Federation of Women's Self Help Groups creating biodiversity based natural products.
(iv) Improve women's access to technology, finance and markets.

Participants

1. **Coordinator** : Dr Vandana Shiva, Navdanya/Research Foundation for Science, Technology and Ecology, INDIA
2. Ms Ayesha Grewal, Co-founder and Managing Director, Kurmanchal Organic Ventures Pvt Ltd; Co-founder and Managing Director, Environment, Energy and Enterprise Ventures Pvt Ltd, INDIA
3. Ms Reejuta Sharma, ANSAB (Asia Network for Sustainable Agriculture and Bioresources), NEPAL
4. Ms Saraswoti Rai Gurung, Himalaya Bio Trade Private Ltd (HBTL), NEPAL
5. Ms Reema Nanavatya, Chairperson, SEWA Trade Facilitation Centre, SEWA, Ahmedabad.

WOMEN OF SOUTH ASIA : PARTNERS IN DEVELOPMENT

New Delhi, 30th-31st March, 2009

**Coordinator's Report for the South Asian Women's Network on Crafts
and Textiles**

LINKING MINDS: THROUGH CRAFTS AND TEXTILES

PEACE BETWEEN AND WITHIN SOUTH ASIA

This is a Group consisting of representatives who are concerned with creativity in Crafts and Textiles, from India, Pakistan, Bangladesh, Afghanistan, Nepal, Myanmar and Sri Lanka. The main objectives of their proposed action plan are:

- A. SUSTAINING CULTURAL IDENTITIES AND LIVELIHOODS
- B. PROMOTING SKILLS, PRODUCTS AND CULTURAL EXPRESSIONS

**SPECIFIC SUGGESTIONS TO BE TAKEN UP AS THE ACTION PLAN OF
THIS GROUP**

- I. CREATING A SOUTH ASIAN MAP OF CRAFTS AND TEXTILES WITH
THE OBJECTIVES OF :
 - 1. DOCUMENTATION
 - 2. AWARENESS RAISING
 - 3. HIGHLIGHTING COMMONALITIES IN CULTURAL EXPRESSIONS
WITHIN SOUTH ASIA.

FUNDING POSSIBILITIES TO BE EXPLORED THROUGH GOOGLE

EARTH FOUNDATION,

NATIONAL GEOGRAPHIC

SMITHSONIAN

UNESCO

MINISTRY OF EXTERNAL AFFAIRS WITHIN INDIVIDUAL GOVERNMENTS

IMPLEMENTATION THROUGH

1.COLLECTING AND SHARING OF INFORMATION TO EXTRACT THE
COMMONALITIES

2. EXPLORING ARTISTIC TRADITIONS AMONG THE COUNTRIES TO
USE ON THE MAP

3.GRAPHIC DESIGNER FOR THE LAYOUT DESIGN, TEXT WRITERS AND
A COMMON EDITOR

II. 'HAAT' CRAFT EXPERIENCES IN EACH COUNTRY

SUGGESTED SEQUENCE

1. DELHI HAAT - DECEMBER 2009

2. PAKISTAN – MARCH 2010

3. NEPAL – MID-2010

3. BANGLADESH ... END - 2010

BALANCE ... TO BE DECIDED

ARTISANS/PARTICIPANTS TO BE SUGGESTED BY EACH PARTNER.

FINAL SELECTION TO BE MADE BY THE SOUTH ASIAN WOMEN'S
NETWORK FOR CRAFTS AND TEXTILES.

ADMINISTRATIVE TASKS :

- (i) EACH COUNTRY'S REPRESENTATIVE TO SUBMIT SPONSOR TO SUPPORT AND FACILITATE THE EVENT,
- (ii) EACH COUNTRY'S REPRESENTATIVE TO CONTACT THEIR RESPECTIVE EXPORT PROMOTION COUNCILS TO UNDERSTAND RULES AND REGULATIONS AND SHARE THESE WITH OTHERS.

III. PROMOTING THE IDEA OF ESTABLISHING SMALL OR MEDIUM HAATS DEDICATED TO SOUTH ASIAN COUNTRY PARTICIPANTS:

MODEL: DILLI HAAT

IV. ORGANIZING SKILL AND CULTURAL WORKSHOPS:

THIS WILL BE A TWO WEEK WORKSHOP UNDER THE GUIDANCE OF QUALIFIED DESIGNERS TO GUIDE CRAFTS PEOPLE OF TWO COUNTRIES TO LEARN THE SKILLS AND PRACTICES OF EACH OTHER AND CREATE SOME PROTOTYPES WHICH WOULD BE LATER TAKEN UP FOR PRODUCTION IN THEIR HOME COUNTRY FOR LOCAL MARKET AND EXPORT. DURING THIS INTERACTIVE PERIOD TRAINING WOULD ALSO BE PROVIDED IN MARKETING PRACTICES, CREATION OF BRAND IDENTITY AND BUSINESS ENTERPRISES, FORMATION OF SELF HELP GROUPS AND ACCESS TO MICRO CREDIT.

FUNDING:

INDIVIDUAL COUNTRY GOVERNMENTS

EXPORT PROMOTION ORGANIZATIONS

BANKS

MICROFINANCE ORGANIZATIONS

CORPORATE HOUSES

SHARED FUNDING AMONGST ANY TWO COUNTRIES

Participants in the South Asian Network on Crafts and Textiles:

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Annexure XV

Coordinator's Report for the South Asian Women's Network on Women's Health and Nutrition:

Gender Issues	Concerns and	: Interventions
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Team members:

Coordinator of the Network : Dr Mira Shiva

Dr Sabiha Hussain

Patricia Mukhim

Understanding women's health

- Diverse situations
- Diverse Needs
- Diverse solutions
- With priority to women in vulnerable situations (tribal, Dalits and minorities and women in conflict and disaster situations)

Policies and conventions

- Affecting women's health

Negatively – SAP (cuts in social sector budget)

Unjust trade agreements

WTO, TRIPS, AoA, FTA

Positive – ALMA ATA Charter (comprehensive primary health care), ICPD, Vienna, Beijing

- Withdrawal of state from responsibility to its citizens worsened by food crisis, water crisis, financial crisis and public health crisis and global climate change

- Increasing vulnerabilities

- Despite increase in GDP and economic growth, decrease in HDI

Corporate control and women's health

- Increasing corporate control of

Food – seeds, pesticides, GM foods (GAIN)

Medicine - vaccinations

Land – displacement, from food to non-food

Change in regulations

- Food safety and standards

- Environmental impact assessment

- Processing of food – denutrition of food

Women's health problems

- Malnutrition and anaemia

- Maternal health - MMR

- Reproductive health- infertility

- Cancers (cervix, breast)

- HIV-AIDS

- Burns

- Chronic obstructive lung disease

- Violence against women a PH concern

- Mental health- PTSS (Depression)

Occupational health hazard of women

- Household

- Hazardous industries

- Agriculture
 - Health care
- Women and medicines
- Access and affordability of essential and life saving medicines for women's health (WHO) NLEM eg oxygen, blood, ART ensure generic equivalents –eg for ART,MDR TB, Cancers, mental health, compulsory licensing – TRIPS flexibilities
 - Withdrawal of irrational and hazardous drugs
 - Clinical trials – ethical and regulated

Prevention of misuse of medical technologies

- Ultra sound for sex determination
- IVF
- Surrogacy

Prevention of exploitation of women in the name of medicine

- Unnecessary caesarians, hysterectomy, medicalisation, pharmaceuticalisation, commercialisation- from diagnostics therapeutics
 - Unregulated medical tourism
- Conserving traditional knowledge health practices and resources
- Traditional foods of nutritive value iron rich foods, calcium rich foods
 - Traditional medicines (taxus baccata)
 - Preventing bio-piracy (eg turmeric, Phyllanthus niruri, karela, jamun)

Action Points

- Make the relevant information available to those interested in women's health to SAARC women's group
- Advocacy for gender sensitive and health promoting and protecting policies
- Resisting health destroying policies and agreements
- Linking up with existing networks working on health related issues – health, food, traditional knowledge, medicines, vulnerable groups
- Ensure meetings of the South Asian Women's Network for Health and Nutrition.

Annexure XVI

WOMEN OF SOUTH ASIA : PARTNERS IN DEVELOPMENT

New Delhi, 30th-31st March, 2009

Coordinator's Report for the South Asian Women's Network on Arts and Literature

The countries of South Asia share a unique geographical and cultural space. There are many religions, many languages, many ethnicities, but essentially one civilization and culture. The commonalities in the cultural identity of the people of South Asia bind them together. This includes shared traditions in the arts, including music, dance and theatre, in literature, in crafts and textiles,

in environmental practices, in traditional medicine and much, much, more. The finest aspect of South Asia's shared identity is the plurality, the syncretism that forms the core of this identity. The people of South Asia celebrate their diversity but rejoice in this, the essence of their unity

The South Asian Women's Network on Arts and Literature determined that the strengthening of these common cultural bonds is of critical importance not only in preserving South Asia's cultural traditions and passing them on to future generations, but equally in ensuring a stable, peaceful and prosperous South Asia. These cultural traditions taken together represent a set of values, a way of life, a system of morality.

Without these cultural roots, younger generations are losing their moorings, their value systems, their livelihood, and their unique South Asian identity. The onslaught of globalization is further destroying indigenous cultures and traditions. Modernisation and the benefits of science and technology can and should be brought in without weakening these deep roots of society in South Asia that have been nurtured through millennia.

The forces of extremism and fundamentalism are targeting these cultural and value systems in their efforts to make inroads into the societies of South Asia and destroy the internal and regional cohesion and inner strength of these societies. This is particularly evident in the rural areas, where over 65% of the women of South Asia live.

Women in South Asia have played a singularly important role as repositories and conveyors of the most important artistic and literary traditions of South Asia. Most artistic, literary and crafts traditions in South Asia are the gift of rural South Asia. They were created and perfected in rural South Asia. The women who nurtured these traditions may have been and still are illiterate and poor, yet they have, for millennia, kept families and societies moored together by sustaining and passing on to younger generations the oral traditions of rural South Asia. This has always been an important source of empowerment for the women of South Asia, even though they themselves may be unaware of this. The women embroiderers who sing folk songs as they work, reciting wondrous tales of courage, kingship and heroism are not necessarily conscious of the moral and social values their songs instill among listeners.

Plurality and pluralistic traditions lie at the core of these rural traditions. Indigenous performing arts, theatre, literature and crafts promote plurality and strengthen the syncretic culture that has been the hallmark of South Asia. Here, too, women have played a crucial role as evidenced by the traditions of Lal Ded, Meera Bai and many others.

The continued onslaught of poverty in rural South Asia, the resultant forced migration of millions from rural to urban slums, has severely imperiled the survival of many of the artistic, literary and crafts traditions of South Asia. When histories and traditions are not assimilated into contemporary life-styles, the very foundations of society become shaky. Instead of celebrating each others' joys and festivals, sharing each other's sorrows, groups within society

become increasingly isolated. These are the spaces where fundamentalist ideologies can and do get lodged. These are the spaces where social violence, exploitation of women and children, and destructive exploitation of the environment set down firm roots.

To combat these ills, the countries of South Asia should reinvest to revive the rural traditions of the arts. Each tradition that is lost disempowers the women that formed the backbone for its survival. Reviving the traditional arts is, therefore, a critically important part of the process of empowering the women of South Asia. To be effective and self-sustaining, this process of revival and empowerment should be holistic, comprising cultural, social and economic empowerment.

The South Asian Women's Network on Arts and Literature adopted the following programme and projects for their activities in the coming months. They agreed to conduct these activities under the rubric of 'Bawan Buti'. Bawan Buti or 'Fifty-two Motifs' refers to the efforts currently underway to revive and recreate the lost tradition of weaving the khadi sari that was known as Bawan Buti. Women have traditionally played a significant role in creating this khadi sari, particularly in spinning khadi yarn. The Bawan Buti sari has fifty-two different motifs along its traditional length of six yards. In many ways this symbolizes the syncretic mosaic of South Asia, where all nations share the same geographical canvas and therefore must be at peace with one another. Each 'buti' or motif is unique yet remains an inherent part of the larger canvas.

The Bawan Buti Programmes and Projects are:

I The South Asian Women's Network on Arts and Literature has been established. Regular meetings should be held, on an average of once a year. In the interim this Network will function through exchanges over email. The Coordinator will explore the feasibility of using Solution Exchange or any similar facility to ensure the smooth functioning of the Network.

II Women's Voices in the Sufi, Bhakti and other Pluralistic Traditions of South Asia. This project will include :

- (a) Seminar on this theme with South Asian and other international participants;
- (b) Performances, poetry readings and workshops of theatre, music and dance reflecting the sufi, bhakti and other pluralistic traditions of South Asia. These are envisaged as traveling events that will visit universities and colleges, particularly in the non-metro areas of South Asia. Lal Ded, the play conceptualized and enacted by Meeta Vasisht(India), was agreed upon as one such performance.
- (c) Leading artistic and creative theatre personalities of South Asia, particularly women, including directors, musicians, playwrights, actors and technical experts will come together to create an artistic production on this theme. This can be done through meetings of this

group hosted in different South Asian countries over the next year to 18 months.

III Women's Testimonies in South Asia. This project will focus on compilation and translations of South Asian women's writings/statements/poetry/plays. The translations will be into English and into the languages of each South Asian country. Three volumes are envisaged, covering the areas of :

- (a) South Asian Women in History and Politics,
- (b) South Asian Women in Literature,
- (c) South Asian Women in Philosophy.

In addition, members are requested to encourage publication in their respective South Asian country of the literary works authored by women from other South Asian countries. This can be done through publication in academic journals, popular magazines and newspapers. This would greatly help in sharing the angst and highlighting the common concerns of women throughout South Asia.

Jamia Millia Islamia (India) has, through its journal Third Frame (published by the Academy of Third World Studies in collaboration with Cambridge University Press) offered a special focus on women's literature of South Asia.

IV Empowering Women Through Sustaining and Reviving Rural Traditions in Performing Arts, Recitation and Crafts. This project will involve several stages. First, identifying in each South Asian country the traditions that are most imperiled. Second, locating surviving practitioners who could then become teachers for the women and others from the area native to that particular tradition. Third, spreading this process of teaching beyond the native area. Residency programmes could be started in relevant institutions in each South Asian country to strengthen the process of revival and rehabilitation of these traditions. Members are requested to send in details about imperiled traditions in each South Asian country where women have traditionally played a major role.

V Documentation Project linked to IV above. This is a technical and specialized task. Nonetheless it is an essential part of the process of sustaining, reviving and rehabilitating the artistic traditions of South Asia.

VI The Arts for Rehabilitation of Marginalized Women. The poverty of rural areas and urban slums in South Asia breeds violence, abuse, exploitation and trafficking of women and children. Many women and minor girls, victims of such crimes, if they are lucky enough to be rescued, eventually find themselves in remand homes and rehabilitation centres run either by the government or by NGOs. Far too often, these homes and centres become spaces for another kind of hopelessness and suppression. The challenge is to rehabilitate these women and minor girls by restoring their self-esteem and self-confidence, by empowering them holistically so that they can re-integrate into society. Some non-profit organisations have successfully created a programme called TAM (Theatre Arts Module) under which traditional performing arts, theatre and crafts traditions are taught at these homes and centres as a means of empowering these women and minor girls. In addition, there are programmes for imparting communication and social skills, including

teaching of English. Both these projects (TAM and the Programme for Imparting Communication and Social Skills) can be popularized through Training the Trainers projects in each South Asian country, so as to facilitate the use of the arts for rehabilitation of marginalized women.

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Annexure XVII

Women of South Asia : Partners in Development
New Delhi, 30th-31st March 2009

Valedictory Plenary Session

Valedictory Keynote Address

By

Ms Shinkai Zahine Karokhail,

Member of the National Assembly of Afghanistan,

Member of the Budget and Finance Committee, National Assembly of Afghanistan

I am so happy and excited to be here at this Conference. It has been my goal and my dream to reach out to the women of South Asia. We in Afghanistan are very much a part of the family of South Asian nations. For me, it is a dream come true, at least half of my dream come true just to be here.

This Conference is very important for me. I come from the country, Afghanistan, where we as women have yet to start. At present we are still below the zero point. I come from the country where less than 20% of the women are literate. I come from the country where 80% of the people practice customary law, and of course, women are always the victims of this customary law. I come from the country where every 28 minutes we lose one

woman due to unsafe delivery. We have the second highest maternal mortality rate in the world. I come from the country where more than 60% of girls reaching the age of 16 are already married. I come from the country where not a single woman is a member of the Supreme Council. We do not have family courts. Less than 12% of the government employees are women.

There are so many other problems for the women of Afghanistan. Therefore it is very important to join our voice with all the women of South Asia to discuss, to learn how to find the way to fight and to go about improving the situation of women in South Asia. It is not very easy to do this alone. We must come together because all the women of South Asia suffer from the same difficulties, we have gone through the same phase of brutality and oppression.

Let us join and solve our problems together.

I do not have any specific conclusion to talk about. I am just very happy to be part of this meeting, to be here with all of you. I am very happy to have made so many friends, so many contacts here. I will definitely insist that the process of co-operation through networks must be strengthened in order that the women of South Asia can come together and collectively raise the voice of all the women of South Asia to solve their common problems. Anything that happens to any women in any part of South Asia, no matter whether it is in Afghanistan or Swat in Pakistan or Sri Lanka or India or any other country in South Asia, we have to come together to find solutions on what to do, which door to knock so that our voices are heard.

My request to all of you is to please hold regular meetings, please keep in regular contact, please remain in touch with each other so that we can make our voices heard. Let us stand up and not let any man just make use of the race card or the religion card or any other card against women. In Afghanistan, security is used as an excuse for not investing in solving women's problems. Let us determine not to accept any excuse for not dealing with women's problems. This is possible only if we maintain strong networks among ourselves.

I will definitely support and cooperate in any solution that we collectively agree upon, whether it is a Women's Commission or a Women for Peace Committee. It is my dream to make strong women's networks in South Asia so that we may overcome our common problems.

Thank you.

Annexure XVIII

**Women of South Asia : Partners in Development
New Delhi, 30th-31st March 2009**

**Valedictory Plenary Session
Valedictory Keynote Address**

By

**Ms Bushra Gauhar,
Member, National Assembly of Pakistan,
Chairperson, National Assembly's Women's Committee
Member, Awami National Party**

I would like to begin to by thanking Professor Radha Kumar for having us here. She is responsible for giving this opportunity to us from the Awami National Party to participate in this Conference and sit together with all of you.

We come from an area, the North West Frontier Province (NWFP), that is struggling with militancy and extremism. There is genocide going on there. Coming from there and sitting with you and getting visions of solidarity from South Asia, has given us a lot of strength.

Before coming to Delhi I talked to our leader, Asfandiyar Wali Khan. I told him that we are going to participate in this Conference and that my focus is going to be on peace and security. Our leader sends his very good wishes to all the participants in the Conference. He has asked me to tell you that whatever you are building up on peace and security in South Asia is in keeping with the vision of Badshah Khan. Khan Abdul Ghaffar Khan's philosophy was based

on peace, reconciliation and non-violence. Let us go back to that, he said, because that is the only way in which we can find answers to the problems that we are struggling with in this region of South Asia, no matter which country we belong to.

Recently I was elected to the National Assembly of Pakistan as a Member of Parliament. I talked to the Speaker Dr Femida Mirza. For the first time we have a woman Speaker in the National Assembly of Pakistan. She too is moving ahead on some of the issues that we have discussed at this Conference. I discussed peace and security in South Asia with her. She was very excited about this. In the Women Parliamentarian's Caucus we talked about how to reach out and coordinate with the women parliamentarians of South Asia, to discuss our common problems and challenges.

We also recognized that women should be playing a more pro-active role in South Asia. They are already playing an active role yet their role is not normally recognized. So how can we bring women to take a more decisive role on key issues? That is the challenge. We have been discussing this at the Conference and we can already see a way forward after our exchange of views.

I know that there is a lot of violence around us. But certain positive things have also happened. What I would like to emphasise is that the Awami National Party has always believed in peace and peaceful coexistence. We believe in friendly relations with our neighbours and we believe that all issues can be brought to the table for a solution.

So this approach is something that could give us the spirit and the strength to reduce the arms race that we see all around us in South Asia. Till very recently my party and people were always known as traitors because we talked about peace. And so it is basically a welcome change in our country that the members of my party were elected to the National Assembly after getting massive support from the people. So the traitors of yesterday are today sitting in government and bringing up the issues of peace in Parliament and before the leadership.

I feel that that the Parliament of Pakistan has come a long way, even though it is a weak and fragile democracy that we have after a long and devastating dictatorship. Certain steps have been taken that are encouraging. I feel that this is what we should be looking at. We did take up the issue of peace and security in the parliament. It was deliberated upon and we did come up with a policy consensus document for all of us to follow.

When the Mumbai incident happened (since we are in a Conference on South Asia we can talk about it) the Women Parliamentary Caucus of the National Assembly of Pakistan came together because they were very concerned with what had happened. The General Assembly of the Women Parliamentary Caucus unanimously adopted a Resolution which I would like to bring before this Conference. This Resolution, which also provides us with a way forward, was adopted on December 18, 2008, and reads as follows :

“The Women’s Parliamentary Caucus,

Recognizing that absence of peace in South Asia, particularly in relation to India and Pakistan, is one of the root causes of abject poverty, disease, unemployment, political, economic and social injustices of which women and children are the worst affected;

Expressing deep concern on the rise of militancy in South Asia and on the loss of hundreds of innocent lives of women and children as a result of collateral damage;

Condemning terrorist attacks globally, the fatal Marriott Blast in Pakistan, and recent terrorist attacks in India.

Expressing deepest sympathies to the grieving families and victims of all terrorist attacks in Pakistan and the region,

Recognizing that women and children are worst affected by conflict, extremism, militancy and terrorism;

Recognizing also that women leaders, representatives and parliamentarians have a special role to play in setting the agenda for peace at all levels and a world free of violence,

Therefore:

1. Expresses national and political unity in the wake of growing internal and external threats of extremism and militancy;
2. Welcomes the restraint shown by the Pakistan Government and the steps taken to forge political consensus and to gain international support in dealing with the challenges in the wake of the Mumbai carnage;
3. Calls upon the Pakistan Government to continue to address the issue within the discussion on the subject in Parliament;
4. Urges the Governments of India and Pakistan and the wider international community to work together to curb all forms of extremism and peaceful resolution of all outstanding issues;
5. Stresses that women leaders and representatives in both the countries need to play a proactive role in leading an agenda for peace in the region;
6. Affirms commitment to work towards peace and to play its role to build bridges with women parliamentarians in the region;
7. Emphasizes the dire need for collaborative efforts and joint cooperation to combat terrorism on a sustained basis;

Interalia

8. Calls for an urgent need at the level of SAARC to renew regional commitment and dedicate greater resources to combat poverty and underdevelopment, with a special focus on women;

9. Calls for the need for strengthening of SAARC to evolve regional strategies for dealing with threats of terrorism in all its forms and manifestation and raise adequate resources for effective implementation.
10. Calls upon other organizations, including OIC, SCO and ASEAN to strengthen their efforts for the promotion of peace in the region”.

This is what the women parliamentarians said in their resolution : this is their message. They feel that this process needs to be further built up, that the women parliamentarians need to come together with their counterpart parliamentarians, women leaders and activists across South Asia to set the agenda for peace. Shaping the peace agenda is what they would like to do.

This is not all. We are living in a very dire situation in Pakhtunkhwa (NWFP). So when things were getting very difficult and challenging, when our leaders, our parliamentarians and their families were being targeted and many innocent lives were being lost, at this point the women of the Awami National Party decided to come together. We said that we cannot leave matters to the men alone to deal with the situation. Women have a role to play. The Awami National Party believes in equal participation by men and women in decision making on all matters.

So the women of the Awami National Party decided to hold a women’s Peace Jirga. We were told by many that this is not possible because of the presence of extremists. Despite this we went ahead and reached out to all political parties in NWFP across the board, the religious political parties and the liberal progressive political parties, all who are concerned about the prevailing security situation. We invited them to participate in our Peace Jirga of women which was held on 8 March 2009. Now a jirga is traditionally seen as being in the male domain, where men sit and take all the decisions, including on behalf of women. So it was also with a sense of defiance that the women of the ANP decided to hold this Peace Jirga. We are going to take back this forum (jirga) from the men. Despite facing a number of threats we went ahead and held the Peace Jirga in Peshawar, in the single largest hall there, which has a capacity of about 600 people. So many women came to participate in our Peace Jirga, despite knowing full well the serious nature of the threats they faced by doing so. More than 1000 women political leaders and women activists attended this Peace Jirga of women.

This Jirga of Women Representatives of Political Parties and Civil Society, meeting on 8th March 2009, adopted a Declaration on the Role of Women in Peace and Security, where we called upon the political parties, government and international community to :

- “When negotiating and implementing peace agreements, adopt gender perspective, including, special needs of women and girls during repatriation and resettlement and for rehabilitation, reintegration and post insurgency/military operations reconstruction;
- Ensure protection of and respect for human rights of women and girls. There should be no negotiations with militants and terrorists unless they commit to putting down arms and under no condition threaten and

violate women and girls rights as ensured in the constitution and international covenants;

- Commit to and facilitate women's participation in all levels of decision-making in peace processes and ensure a gender perspective in negotiation and implementation of peace agreements, including attention to the special needs of women and girls,
- Facilitate women's peace, reconciliation and reconstruction initiatives, and ensure protection and respect for the human rights of women and girls;
- Put an end to impunity and prosecute those responsible for genocide, crimes against humanity including those relating to sexual violence against women and girls, and in this regard, stress the need to exclude these crimes from amnesty provisions;
- Constitute an independent humanitarian commission to analyze the extent of devastation as a result of insurgency and military operations and recommend adequate compensation;
- Ensure that girls are able to attend schools in their local areas and have access to quality education without fear.
- Arrange for temporary education facilities especially for girls where schools have been destroyed and commit to reconstruction of education and health facilities at the earliest;
- Provide training guidelines and materials on the rights and needs of women and incorporate gender perspectives into training programmes for peace, reconciliation and reconstruction".

These are some of our efforts where we would like to link up with regional efforts. It is important that we are strengthened in our efforts by coordination with regional groups. These efforts are not easy. On the other side you have people who have taken up guns. The militants have sophisticated weapons. They are challenging the very existence of women in the NWFP. We are no longer negotiating for life with these militants. We are negotiating death rather than life.

It is a very challenging and complex situation. Our leader Asfandiyar Wali Khan stresses that peace in Afghanistan is important for peace in FATA, and peace in FATA is important for peace in Pakistan and the rest of the region. We can no longer see things in isolation. We must also recognize that the mistakes of the past are coming back to haunt us now. Thirty years of supporting the proxy war in Afghanistan is coming back to haunt us now. It isn't easy even for governments to deal with these issues alone, on their own, even if they have the will. We all need to come together and support each other. We also need the international community to play a role here and support this process.

I'll end now. I take back with me a lot of energy from the kind of views that I have heard at this Conference. I will certainly share these views with the women of NWFP and with the Women Parliamentary Caucus..

I want to say one more thing. There is a Peace Jirga process between Pakistan and Afghanistan. A Peace Jirga was held between Pakistan and Afghanistan in 2007. Very few women participated in this Peace Jirga. While we push for greater women's representation in the Peace Jirga between Afghanistan and Pakistan, we would like to explore the possibility of a tripartite women's Peace Jirga between Afghanistan, Pakistan and India. The women of these three countries can do this even if the governments are not readily open to this idea.

Thank you.