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2011

Addressing Gender Concerns in the Microfinance Institutions (Development and Regulation) Draft Bill 2011



Report of the Expert Group Consultation

Organised by the Solution Exchange for
Gender Community and United Nations
Development Programme, India

New Delhi, 17 August 2011



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Microfinance Institutions (Development
and Regulation) Draft Bill 2011**

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I. Introduction

1.1 The Microfinance Institutions (Development and Regulation) Draft Bill 2011¹ represents a step forward in the Government of India's (GoI) engagement with the Microfinance (MF) Sector. The Bill, prepared by the Ministry of Finance, has been put up on its website, inviting feedback and comments from various stakeholders and microfinance practitioners.

1.2 The Indian Microfinance Sector has seen a diverse array of microfinance providers (e.g. Non-Banking Financial Companies (NBFC), Microfinance Institutions (MFIs), Cooperatives, Non-profits, Trusts) proliferating over the past two decades. However, a few practices of microfinance institutions such as high interest rates, short repayment schedules, coercion to ensure timely repayment have come under the scanner due to an increasing over-indebtedness of women. This led the Government of Andhra Pradesh to pass an ordinance to control such practices. The need for regulation of MFIs thus gained ground. At the same time, MFIs felt that they had not been able to grow due to stringent regulations imposed on banking and non-banking companies. For this reason, they have also been lobbying for a special regulation for MFIs.

1.3 In view of the criticism of the provisions of the Bill, the first Draft Microfinance (MF) Bill which was released in March 2007 was referred to a Parliamentary Standing Committee. However, due to the end of the term of the Parliament, the provisions of the Bill could not be deliberated. The Bill was therefore drafted once again in 2011. It defines microfinance services broadly - financial services in small amounts including microcredit, collection of thrift, remittances, pensions, insurance and so on - and brings all organisations - except cooperatives only accepting deposits from their members, under the purview of one regulator - the Reserve Bank of India (RBI).

1.4 It was felt that regulations of the Bill should take into account the concerns of the poor while promoting the microfinance sector. There are also ongoing discussions on how to bridge the two kinds of gaps in the sector- **development gap** (financial exclusion of large sections of the population) and **regulation gap** (lack of regulation of many MFI/NGOs operating in the informal sector to provide financial services).

II. Consultation on the Draft Microfinance Bill 2011

2.1 In view of the current debate surrounding the Draft Microfinance Bill 2011, the Gender Community, Solution Exchange organized with support from its members² and UNDP India, an **expert**

¹ To view the Draft Bill 2011, please access:

http://finmin.nic.in/the_ministry/dept_fin_services/micro_finance_institution_bill_2011.pdf

²UNDP and the Solution Exchange for Gender Community would like to thank advisory group members Dr. Nirmala Buch, President, Mahila Chetna Sangh, Madhya Pradesh and Dr. Smita Premchander, Director, Sampark, Karnataka; and community members Soma K Parthasarthy, Consultant, Gender and Livelihoods who moderated the consultation, and N. Srinivasan who also reviewed the report.

group consultation³ to review the **Microfinance Bill from a gender perspective** on 17 August 2011 in New Delhi.

2.2. It is well recognized that the Draft Bill 2011 is about regulating microfinance as an activity and institutions that implement microfinance as a business; this is not a women empowerment Bill. However, it cannot be negated that women are the major participants in the microfinance sector. In this regard, it becomes imperative that the current Bill addresses the goals of MF in a gender-just framework and encourages institutions to look beyond profits to address the goals of financial inclusion and poverty alleviation. The enactment needs to foster equitable and gender sensitive practices to prevent malpractices that led to the crisis in Andhra Pradesh from recurring.

2.3 The Consultation brought together experts on microfinance, gender and livelihood from across the country, who deliberated on **critical questions** such as what are the key provisions of the Bill that have gender implications (e.g. implications on SHGs, women's responsibility to repay, etc.); what will be the impact on women's economic empowerment, their access and control over their own money (e.g. access to savings, taking equity contribution from women, etc.); what will be the implications for women owned and managed financial institutions such as SHGs and cooperatives; and what will be the implications on women's indebtedness. Further, the group discussed the impact of the Bill on financial inclusion agenda, particularly for women, given the Reserve Bank of India's call for financial inclusion.

2.4 The **specific objective** of the consultation was *to review the MF Bill from a gender perspective, put forth any critical concerns regarding any of the provisions of the Bill and propose suggestions for policy makers to consider*. It also aimed to ensure that this important legislation/Bill bears positive implications for women's economic and financial empowerment, and ensures a positive gender impact.

2.5 Ms. Caitlin Wiesen, Country Director, UNDP India set the tone for the consultative meeting in her welcome remarks. She emphasized the fact that women's economic empowerment requires a comprehensive effort from building their skill sets to enhancing their capacities through welfare provision, from providing social inputs for health and education to enhancing their access to finance and opportunities for increased profitability. She further said that a comprehensive approach will facilitate the achievement of the goals of women's empowerment contained in the Millennium Development Goals (MDGs). While Microfinance provides support in enabling this process, the question is how to **"get the equation right"**.

2.6 Dr. Smita Premchander, Director, SAMPARK, and member of the advisory/resource group of the Gender Community, who also moderated the discussion, noted that the current Draft Bill 2011 is an important step forward in comparison to the first Draft Bill of 2007. Unlike the previous Bill, it identifies RBI as the regulator, and includes in its ambit Section 25 and Microfinance companies. **However, important concerns still remain when the Draft Bill 2011 and its proposals are examined from a gender perspective**. Further, the Bill does not address issues raised by several women's organizations and practitioners with regard to the 2007 Draft. In fact, there are several provisions in the 2011 Bill that show neglect of women's agency, and lead away from their economic empowerment. These relate to provisions of deposit safety, absence of reference on putting a ceiling on interest rates, and absence of

³ Please refer to Annexure: List of Participants

provisions to include women who are the clients (e.g. SHG/Federation members) in the proposed institutional structures.

2.7 Ms. Soma KP, member of the Gender Community who also facilitated the discussion, emphasized the need to take cognizance of the body of research that has emerged on gender nuances and impacts of the MF Sector, and of experiences of women's movement and women engaged in the MFIs. Given the role of women as clients, borrowers and cost bearers of the sector, it is also important to ensure that the Bill enables women to gain agency and voice. The expert group consultation also discussed the need for the Bill to promote goals of MDGs and the Convention on the Elimination of all forms of Discrimination against Women (CEDAW) ratified by the Government of India.

III. Key gender issues identified in the Draft Microfinance Bill 2011

3.1 While some experts viewed the Bill as a positive and desirable measure to regulate the sector, especially in the context of the recent crisis in Andhra Pradesh, others called it redundant. However, the majority thought it important to introduce this initiative as an Act after thorough analysis of its provisions from the perspective of the women who are the primary stakeholders in this sector.

3.2 The expert group identified following gaps in the Bill from a gender perspective-

- i. **Preamble and Content of the Bill:** do not reflect the current Bill as a step towards development and regulation of MFIs to address goals of poverty alleviation and women's empowerment. This limits the scope of the proposed enactment. It was noted that the Bill was focused more on the regulation aspects than on the developmental. Further, the **blueprint for financial inclusion** mentioned in the preamble of the Bill was not enunciated. The regulatory aspects too need further strengthening as they do not include cap on interest rates or regulations for making women's savings more secure in addition to other aspects.
- ii. **Absence of Focus on Women:** More than 90 percent of the borrowers and clients in the MF sector are women. However, the Bill renders them almost invisible by making a reference only in clause 4g (i.e. providing for nomination of at least two members in the MF Development Council). In this case also, only women who have experience in rural credit, banking, and microfinance or are representatives of MFIs or other banks are included. No clear reference is made to the inclusion and capacitation of women as clients into the decision making processes. Further, it refers to SHGs [clause 2 (p)] in an instrumentalist context of deriving their thrift as deposits for MFIs.
- iii. **Thrift Issues:** These have not been understood from the perspective of poor women. It is women's thrift in the form of deferred consumption that has enabled them to save, however meagerly, to rotate their resources for inter-lending, to retain access to these resources as well as to the interest earnings from them. Also, Section 12 (1) (c) which relates to a minimum net owned fund by MFIs before they can be granted the certificate of registration, is likely to affect the availability of savings to women when they need it..

Women's movements have for long contested the collection of savings of women by MFIs on the ground that it causes greater harm to women than good. Additionally, current provisions of the Bill fail

to include measures that ensure women's access to and control of their savings. The Bill is, in fact, creating a regulation gap by reducing women's access and control over their own resources through the collection of thrift by organizations, that are, at times unfit for deposit-taking.

- iv. **Depositor Safety** at five lakh rupees is undercapitalized. It will render poor women's thrift collection unsafe, and also allow easy access of unscrupulous elements to such activity.
- v. This Bill leaves **lending gaps unregulated** such as the interest rate cap issue as well as the sharing of profits earned from lending, while addressing access issues which can as well be addressed by existing institutions if impediments to women's access to mainstream institutions are taken care of.
- vi. **Institutional Scale and Type** impinge upon women's access and control over resources. It is important that regulatory frameworks themselves address the interests of clients, majority of who are rural, illiterate, poor women with little or no asset security and who are incapable of impacting decisions in their favour. Large centralized, complex structures and regulatory frameworks also increase the vulnerability of women and expose them to exploitation by unscrupulous elements.
- vii. **On Registration** [Section 10]: Concerns were also expressed at the ambiguities surrounding the status of several types of institutions:
 - Status of such organizations that undertake multiple activities for socio-economic development along with microfinance.
 - Status of Community-Based (CB) MFIs that are predominantly owned and controlled by grassroots women is not clear in the context of the proposed enactment. Such institutions need to be kept out of the purview of this Act.
 - There are a large number of cooperative institutions functioning as Mutually Aided Companies (MACs) that already have a streamlined process of regulation and operational principles. This should not be disrupted by the new legislation. In addition, many organizations such as the cooperatives do not find the compulsion to register under the Companies Act or as a Section 25 company motivating. Other means of their regulation may be explored.

It was also noted that institutions with wider outreach and greater finance that dominate the MF sector and pursue a profiteering agenda are highly inaccessible for women because they cannot exercise their influence or assert their interests in such institutions. These are more likely to instrumentalize women (and were seen to be more errant in the recent crisis that hit the sector). On the contrary, institutions that are decentralized offer more accessibility and control to women.

- viii. The Bill marks a welcome step in explaining financial services as inclusive of savings, micro credit, money transfer, pension, insurance etc. However, it only makes **provision to regulate credit, for other services, the reference is inadequate**. Women's experiences also reveal that it is the burden of interest and premiums on the package of services such as insurance that render them more vulnerable. These clients, most of whom are marginalized women, require greater flexibility, for instance, in the repayment scheduling, etc. Profit and profitability cannot remain the main criteria for determination of these terms and conditions. It is important that operational guidelines for savings products are provided with sufficient safeguards. Systematic studies should also be carried out in understanding the costs involved in mobilising low ticket savings and designing appropriate products. (There is also the need for evolving norms for deposit taking MFIs. Policy advocacy measures are needed to promote deposit insurance coverage for the deposits mobilised by MFIs).

- ix. **Dichotomous Pathways pursued in Government Policies:** Participants also observed a kind of dichotomy in the government's policies with the Bill for Development and Regulation of Microfinance Institutions clearing the way for MFIs to pursue profits and function legitimately in the country on the one hand and the promotion of the National Rural Livelihoods Mission scheme on the other hand, wherein the SHG and federation formation processes are encouraged to achieve the goals of poverty alleviation and women's control over their resources and institutions. Is there a convergence between these policies? What are the options open to federations if they undertake MF activities and upscale such activities gradually? Would they too fall within the ambit of such laws and compelled to form a company, or are there alternative forms of organization possible?
- x. The concept of **Ombudsman** incorporated in the Bill is gender blind. It is not ambiguous and needs elaboration, and lessons for other such realms need to be taken to enable it to function efficiently and effectively.
- xi. **Interest Caps**, an issue that is of utmost importance to women borrowers finds no mention in the Bill. To ensure protection of women's interests against any unscrupulous parties, the Bill should also make provisions for the regulation of interest rates.
- xii. While the group was appreciative of the provision of the **Grievance Redress Mechanisms**, it did express concern over the ways these would be accessed by women. The primary issue that these mechanisms need to address is that of over-indebtedness.
- xiii. The provision of a **MF Development Equity Fund** should be viewed as a means to enhance the developmental initiatives of the sector. The issue of high cost of registering with the Credit Bureau was also raised by the participants. The structure of the Bureau as a private entity was also questioned and it was suggested that it be kept as a public goods/services entity instead.
- xiv. **Role and Powers of the RBI** contained in the Bill include-
 - Regulating size of loan number of clients [Section 24(2)(b)]
 - Purpose of loan [Section 24(2)(c)]
 - Periodicity of repayment of loan [Section 24(2)(c)]
 - Facilitating institutional development of all entities, including groups engaged in MF services, theory training and CB [Section 23(g)]
 - Promoting their customer education [Section 23(h)]
 - Documenting and disseminating fair practices for thrift [Section 23(k)]
 - Membership of credit information bureau [Section 24(2)(g)]
 - Applying MF Development fund for loan, grant, seed capital but to categorically mention SHG Federation [Section 30(3)]

The above primarily refer to RBI's role in defining the norms and practices for the MFIs and their operations. It is necessary that these are oriented and designed to address the needs of the women given their importance to the sector and to the goals of poverty alleviation and women empowerment.

IV. Addressing Gender Concerns in the Draft Microfinance Bill 2011: Recommendations

4.1 Research and experience have shown that "Empowering Microfinance is that which respects and promotes women's agency, safeguards poor women's savings and ensures their access, empowers

them for decision making at all levels, and grants them the rights that all customers of mainstream banks have, including the right to be fully informed.” Keeping this perspective in view, the expert group made the following recommendations to weave gender concerns into the fabric of the Draft MF Bill 2011:

A. Engendering the Preamble

The preamble of the Bill needs to explicitly incorporate commitments to gender equality and address the concerns of the poor and marginalized people, especially women, who are the primary stakeholders of the sector and in whose interest and by whose efforts of managing frugal resources (for family survival and wellbeing), the sector evolved in the first instance. In fact, the entire structure of the sector depends on the women, and it is therefore, only appropriate to reflect the right to financial inclusion for women and the role they play in the sector in the preamble and subsequent sections of the proposed Act.

The preamble of the Bill makes mention of financial inclusion and of “providing the rural and urban poor and certain disadvantaged sections of the people access to financial services by promoting the growth and development of microfinance institutions as extended arms of the banks and financial institutions and for the regulation of microfinance institutions an for matters connected therewith and incidental thereto”

Specific references to women must also be made in various sections of the Bill to indicate their importance, to ensure they have access to and control over their own resources and to enable them to have decision-making powers within the framework of MFIs. Thus the preamble must be modified ‘keeping in view the fact that women are the majority customers of microfinance’.

B. Security of Savings and Deposits

Instead of establishing an alternate structure with substandard norms for security of people’s resources, efforts are needed to strengthen existing institutions such as the mainstream banks and their services to the poor, and post office services for savings, among others.

The Bill should not be silent on measures that ensure security of women’s deposits. In an indirect way, the Bill is promoting thrift collection by private microfinance institutions (apparent in the definition of 'microfinance services'), but this Bill is not addressing accountability issues, nor is it defining mechanisms to keep women's savings safe, secure and under their own control.

C. Institutional Framework

Engendering the institutional framework is necessary to ensure that these institutions work in women-friendly ways and address women's concerns as their priority. For this, the following measures are considered necessary:

- Increase the number of women in the Microfinance Development Council (MFDC) at the central and State Council levels to at least 60 percent; making it inclusive of women engaged and experienced in the sector and with expertise of working with MF; and/or women's organizations, as well as women from the client groups to ensure that their views and needs are represented and heeded in the MFI.
- Women should be represented on the boards of MFIs at least to the extent of 50 percent.

- Ensure that a majority of women are borrowers; that women with experience in the sector are appointed as ombudspersons and as members of the grievance committees and those women's voices and demands are strengthened and their issues heard.
- Norms for such appointments need to be formulated in such a way that it allows grassroots organizations' women, who have been members and leaders, to come forward and take up challenging roles.

D. Registration

- The organizations should be allowed to register under any of the legislative frameworks available- as a cooperative or under the Companies Act or as a Section 25 company **Not-for-profit organizations must also have the space and support to function as MFIs.**
- Status of Community-Based MFIs needs to be clarified; while many felt that these be kept outside the ambit of the Bill; it was agreed that other methods may be considered to ensure their transparency and accountability to all members.

E. Profit Sharing

The norms for profit sharing should also be elucidated, and the goals set in the proposed Bill should also be tailored to ensure that women borrowers are increasingly encouraged to become owners and stakeholders in the institutions.

F. Financial Inclusion

The conceptual framework and strategies for financial inclusion need elaboration with a focus on promotion of gender equality, financial literacy for women and enhancement of their decision-making and leadership skills as well as of their capacities as borrowers and clients.

While the Bill provides for client protection, women are less literate than men. They have limited knowledge of products and its features and even their rights as clients. The Bill should include the provision of minimum financial literacy training by MFIs to their clients.

G. Interest Rate Cap

The law needs to be clear in its provisions on usurious rates of interest which most affect the women borrowers. The group made the following recommendations in this regard:

- A limit be set for interest rates (subject to change by a regulation if need be)
- Provision be made for MFIs to adopt a differential rate of interest depending upon their own cost of credit and outreach, notwithstanding the prescribed upper limit
- The cost of loans and other relevant information be communicated by MFIs to their clients to enhance transparency and to enable women to exercise their right of choice
- Base rates need to be prescribed for MFIs
- Provisions in Section 25 (2) relating to annual percentage rates and margin: such disclosure should be made in a way that is easy to understand for women with clear demarcations between cost and charge components

The inclusion of measures to regulate the spread/margins was also suggested so that usurious interest rates are not charged. Considerations of geographical spread need to be taken into account, as costs vary across regions. Measures for incentives for going to underserved areas should also be considered.

H. Grievance Mechanisms

The expert group was appreciative of the provision for Grievance Redress Mechanisms and deliberated on how this could be appropriately designed for rendered accessible to women. Following measures were suggested:

- Care needs to be taken while designing the grievance redress system to include the needs of women, most of whom are illiterate
- Design the system in accordance with the needs of women and based on the experiences of women-centered institutions
- Ensure that mechanisms are in place to identify the problem of indebtedness which compels most women to take extreme steps
- Encourage women to join the grievance redress structures
- The issue of over-indebtedness should also be addressed

I. Ombudspersons

The concept of Ombudsman should also be made gender sensitive, starting with a change in the term itself to “**ombudsperson**” or “**ombudswoman**”; to the inclusion of women from the client groups; as well as ensuring that strategies adopted for their functioning are engendered. Systems of Ombudspersons functioning in the consumer protection cells may be examined for their adaptation to this context. Grievance redressal mechanism will also need to bring women clients in its committee when the scheme is made.

J. On the issue of **State Acts and Supervision** versus central supervision, many preferred the latter to avoid any interference from local vested parties.

K. Role and Powers of the RBI

- RBI as the regulator is appreciated
- Reservations were, however, expressed about **Section 38 (1)**, which reverses this provision in specific cases. It stipulates that “The Reserve Bank may, with the previous approval of the Central Government delegate any of its powers conferred under this Act to the National Bank in respect of any microfinance institution or a class of microfinance institutions generally, by issue of a notification in the Official Gazette”. This move of empowering those entities that are themselves actors in the MF sector was seen by many as the one that may cause conflict of interests. The RBI should instead expand its own capacities and institutional strength to undertake the role of regulation. Only the RBI should be allowed to regulate MFIs, and set standards that do not distinguish between different categories of depositors
- It was also agreed that RBI needs to expand the outreach and enhance the capacities of women-centered and owned institutions
- Reservations were also expressed over **Section 41** which provides for exemptions from application of this Act to specific institutions or groups of institutions
- It was also recommended that RBI take specific measures, apart from the provisions of the Bill, to regulate MFIs whose usurious practices have led to the crisis

- The Code of Conduct proposed should refer to the ethical framework for institutions serving poor marginalized women. It should, therefore, be formulated and issued by the RBI and not left to the institutions
- It was suggested that the RBI make aspects of purpose of loan, periodicity of repayment of loan flexible to allow women to repay their debts without any stress
- The group welcomed the measures to facilitate institutional development of all entities, including groups engaged in MF services, theory training and capacity building [Section 23(g)] and suggested they be designed keeping women's roles and needs in mind

L. Section 13(1)

In the event of a cease and desist order, some measures are necessary to ensure that women have access to their resources deposited with the MFI.

M. In addition to the **financial rating processes** already included in the Bill, measures to incorporate social rating and audit should also be included in order to ensure that women borrowers are not adversely affected by MFI operations. Additionally, apart from measures to monitor operational aspects, steps to monitor the MFIs themselves and their adherence to norms and regulations as a women-friendly workspace will also need to be incorporated.

N. The MF Development Equity Fund

- With regard to the Fund proposed in the Bill, some of the members of the expert group were of the view that instead of using it for the growth of MFIs, it should be utilized for the growth and capacity development of women in the sector.
- Training and capacity building of women in the sector would contribute towards strengthening the transparency, democratic functioning of these institutions and enhancing their accountability to women
- Funds from the MF Development Equity Fund could also be used to enable small scale, women-owned MFIs to register themselves with the Credit Bureau and gain access to resources for expanding and enhancing poor women's control over MFIs. Alternatively, the Credit Bureau could be converted into a public utility and such fees waived for not-for-profit institutions
- However, development of women's capacities and of Community-Based MFIs (CB-MFIs) should continue at the same time
- Funds can also be used to develop capacities of CB-MFIs, and to develop social rating processes, etc
- A National Development Policy for the sector was also suggested in place of addressing gender and equity agenda through MFIs, many of whom are known to be in the profit making sector
- The underlying principle should be to utilize the fund for women's capacity development and promotion of linkages of CB-MFIs as a developmental goal rather than to subsidize the operations and resources available to profit making microfinance operations

V. Conclusion

5.1 While acknowledging the positive efforts made by the Ministry of Finance, GoI to strengthen the MF legislation by redrafting the MF Bill that will include a regulatory framework for the MF sector and promote financial inclusion, it was reiterated that the *regulatory mechanism for the MF sector must protect and promote the interests of the poor, in particular women from the marginalized communities.*

5.2 The expert group acknowledged that issues would arise in the details of the Bill and the guidelines for its enactment in terms of the final decisions of the Central Government (with RBI consultation). The group, therefore, urged that the Bill be whetted from a gender lens by considering the above mentioned suggestions to ensure that critical issues are addressed and adverse implications for women are averted.

5.3 The expert group also urged that while it was desirable to have a Bill soon to regulate the sector, it was also necessary to ensure that it addressed marginalized women's needs. *The Bill must ensure that adequate measures are taken to incorporate gender concerns into the Bill and that its implementation processes address the issue of poor women's access to and control over their resources.* It should also ensure that *institutions dealing with these issues pave the way for the advancement of women along with their own development.*

Annexure

EXPERT GROUP CONSULTATION
On
GENDER ISSUES IN THE MICROFINANCE INSTITUTIONS (DEVELOPMENT AND
REGULATION) DRAFT BILL 2011
17 August, 2011, UN Conference Hall, Lodi Estate, New Delhi

List of Participants

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4	B.S. Saran	MCID –NABARD , Mumbai, Maharashtra
5	Badrinarayanan Vasudevan	COO, Hand in Hand Microfinance, Kancheepuram, Tamil Nadu
6	Caitlin Wiesen	Country Director, UNDP India
7	Chandra Shekhar Ghosh	Chairman & Managing Director, Bandhan, West Bengal
8	Deepika Srivastava	Consultant, Planning Commission
9	Frances Sinha	Manager, EDA Rural Systems Pvt Ltd, Gurgaon, Haryana
10	Haridarshini A	General Manager, Grameen Financial Services Pvt Ltd, Karnataka
11	K Raja Reddy	Associate Vice President (Research & Advocacy) APMAS, Andhra Pradesh
12	Kalpana Pant	Joint Director -Chaitanya, Maharashtra
13	Kapil Kaul	CEO, Bharat Integrated Social Welfare Agency (BISWA), Orissa
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35	Vijayalakshmi Das	Managing Director, Ananya Finance for Inclusive Growth, Gujarat
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Solution Exchange for the Gender Community



The **Gender Community** promotes gender equality and women's empowerment in India, focusing on increasing development effectiveness to improve the gender and girl child situation, promote a rights-based approach to development, and ensure gender mainstreaming.

Solution Exchange helps members of this Community increase the effectiveness of their individual efforts to promote gender equality and address challenges to women's involvement in development – increased access, capacity, and equality in women's social, economic and political endeavors, by tapping into their collective knowledge and collaborative actions.

Issues Covered

- Gender Based Violence (GBV) including Prenatal Sex Selection, Human Trafficking, Domestic Violence
- Issues of tribal, dalit and marginalized women
- Child Rights and Protection
- Issues of Sexual Minorities
- Social Security Issues (including the elderly, women headed households)
- Engendering policies, programmes and institutions (e.g. gender budgeting, sexual harassment at work place, gender mainstreaming)
- Gender Equality and Empowerment of Women (e.g. economic, political)
- Gender gaps and disparity (e.g. education, health, governance, access to resources)

For further information on the Gender Community contact:

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Solution Exchange An Initiative of the United Nations in India

In a country as large and vibrant as India, development workers operate in knowledge-rich environments where continuous experimentation and implementation of innovative ideas goes on. While some of this knowledge has been codified and shared, much of the larger pool of knowledge gained through these experiences remain undocumented, out of the reach of practitioners and in danger of being forgotten.

Attempting to harness this knowledge, the United Nations agencies in India support this knowledge-sharing initiative to help improve development effectiveness in support of achieving the objectives of India's Five-Year Plans and the Millennium Development Goals (MDGs).

The UN's Solution Exchange initiative builds **Communities of Practice** (CoPs) by connecting people with similar concerns and interests through email groups and face-to-face interactions. The objective is to leverage India's knowledge pool to help and ensure that no one "reinvents the wheel."

So far, Solution Exchange in India has established thirteen Communities of Practice:

- AIDS
- Decentralization
- Disaster Managements
- Education
- Food and Nutrition Security
- **Gender**
- ICT for Development
- Maternal and Child Health
- Poverty-Microfinance
- Poverty-Work and Employment
- Environment-Water
- Environment-Climate Change
- Karnataka Community (bilingual)

Members use the Solution Exchange platform to share knowledge and experiences with colleagues facing professional challenges, offering them a range of options from first-hand field experience or existing research, so that they can proceed with the confidence that they are not re-inventing the wheel. In this way, Solution Exchange is channeling the power and passion of the CoPs into more effective development interventions, and helping to reach India's development goals and the MDGs.



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