

# **Effectiveness of Different Livelihood Interventions (A Collective Reflection)**



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## **Acknowledgement**

It is a matter of pleasure that The Livelihood School brings out the learning in the form of present document from the Livelihood Learning Group (LLG) it organised with support from the Ford Foundation during July 24-25, 2007.

The process of Livelihood Learning Group, as its name suggests, is not complete without the active participation of the Group, who are involved in livelihood interventions and are learning from their experience. In this round of deliberation as well, a large group of livelihood practitioners participated actively, without whose contributions this learning process would not have been meaningful. The Livelihood School would like to express its sincere thanks to all these practitioners.

This years' Livelihood Learning Group got its spirit from intellectual engagement with the Ford Foundation, in addition to getting their partners to participate and the financial support it extended to the School. The concept and the content the discussions this time evolved with significant contributions from Dr. Ajit Kanitkar. Relentless efforts of many other members of the Foundations team, especially of Ms Renuka Agarwala, Ms Mona Challu and Dr Ganesan Balachander, made this program feasible. The School would also like to thank the international participants of the Foundation, Dr. Pablo J. Farias, and Dr. Frank DeGiovanni, who gave their valuable time to participate in this LLG.

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## **Preface**

Efforts to promote the livelihoods of the poor are a recent human endeavour. Though concerns about the livelihoods, especially of the weaker sections of the society were raised during the early years of the twentieth century, concerted effort in this direction started gathering momentum only in the last two decades. As a result, large part of the knowledge of promoting livelihoods, where several cutting edge initiatives have been taken up in the recent years, still sits with the practitioners. In an attempt to capture and explicitize this knowledge, the Livelihood School has initiated a process of organizing deliberations in Livelihood Learning Groups (LLG), comprising of experienced practitioners and academics looking into livelihood issues, around various themes critical for livelihoods and livelihood promotion.

These workshops provide a forum for exchange of knowledge on specific issues of concern for livelihood practitioners and in the knowledge distillation for wider use with livelihood practitioners working on these issues in various parts of the country. This forum initiates the process of interaction and dialogue between the practitioners after due preparatory research. The School has conducted several of these LLG sessions. The learning groups have covered issues such as Market Led Livelihood Promotion for Poor Producers, Micro-finance and Role of Credit Plus Services for Promotion of Livelihoods and Livelihood Challenges of the Northeast States of India, Livelihood Challenges of Andhra Pradesh, among others. The School along with Indian Grameen Services has been instrumental in conducting nine such LLGs so far. This forum has helped in generating not just knowledge but also in refining and sharpening of concepts around livelihoods.

The present LLG was an effort to look into the effectiveness of different livelihood interventions captured through their experience and reflection of organizations engaged in livelihood interventions across the country. In the recent years significant investments have been made for livelihood interventions, in terms of money, time and human resources. The question in front of the group was whether these were generating the desired number of sustainable livelihoods?

The Group recognized that very diverse methodologies were employed to support livelihoods of the poor. It was also recognized that the costs involved in such interventions and the benefits accruing from it were not adequately captured by these organizations to make them comparable. However, it was also observed that almost all agencies engaged in livelihood promotion/ support, made specific efforts in collectivising people, aggregating their products and services, building their institutions. Majority of these agencies were also engaged in some form of an enterprise development or the other, whether owned by the community or not. Some of these agencies also worked on developing markets, sometimes new segments, sometimes through an alternate channel. Quite a few of them found that redesigning the supply chain itself could help the poor producers. But all of those engaged in livelihood promotion/ support were involved in firming up linkages with various other institutions/ agencies, some of which were functional linkages, while some others were enabling linkages. Most livelihood interventions agencies had some form of grant funding and had also made considerable efforts in building up a monitoring and evaluation system.

Most of the practitioners were found to be widening their horizon, looking at efforts by others, looking at their own work from different perspectives. Most of them were also attempting to scale up and replicate their efforts. Agencies which had achieved significant scale had collaborated with other agencies for various parts of the work in the value chain, such as procurement, processing and marketing, instead of themselves getting engaged in these commercial activities. They continued to play the facilitator's role. One of the areas where many people have started focusing was risk management, both for the producers they worked with and the enterprises they built. Even the concern for the effect on the environment was voiced by many of the practitioners.

Some of the significant issues that many of these agencies were struggling with were in adopting new technologies. Most of them also faced serious issues of quality control and standardization of quality. Lack of organizational capacity of the producers and lack of investment in them were also issues discussed by the group.

This document attempts to capture this learning of the Group, which also decided to build newer linkages within themselves and look for devising a method of measuring the cost benefit from a particular intervention.

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## Acronyms

ANSAB : Asia Network for Sustainable Agriculture and Bio-resources

APMAS : Mahila Abhivruddhi Society, Andhra Pradesh

AVANI : ( a voluntary organisation working in the Kumaon region of Uttaranchal, India)

CBA : Cost Benefit Analysis

CCD : Centre for Collective Development ( working in Andhra Pradesh)

CCD : Covenant Centre for Development ( working in Tamil Nadu)

DANIDA : Danish International Development Agency

EDA Rural ; EDA Rural Systems Private Limited

GRAM : Gram Abhyudaya Mandali ( meaning : village development council)

ICT : Information and Communication Technology

IFAT : International Fair Trade Association

LPO : Livelihood Promoting Organisation

NABARD : National Bank for Agriculture and Rural Development

NGO : Non Government Organisation

R & D : research & Development

RIF : Rural Innovation Fund

SASHA(Sasha) : Sarba Shanti Ayog

SDC : Swiss Agency for Development and Cooperation

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# **1. Introduction**

With recognition of the need for providing and supporting livelihoods for a large number of people in recent years, many livelihood interventions have been initiated across the world and so also in our country. Substantial funds, both commercial and public have been invested in these initiatives. These investments were expected to generate/ support some livelihoods of the people, especially poor. However, with larger number of institutions, including the Government, enhancing efforts in this direction, it may be worthwhile taking a close look at whether these investments have yielded the expected results. It is a matter of fact that whether it is livelihood promotion activities or poverty reduction programme by government and or non-government organisations, the efficiency of any programmes is measured in term of amount of money spent, number of targeted beneficiaries covered etc. It hardly speaks about quantitative and qualitative improvement in the living conditions of the targeted population, sustainability of improved livelihoods, institution building, enterprise and market development, and the like.

## **1.1 Why LLG?**

The Livelihood School (a BASIX initiative) right from its inception started an interesting initiative of conducting a forum called Livelihood Learning Group (LLG). This forum helps in the knowledge distillation process through reflection and exchange of knowledge from the experience of livelihood practitioners. This forum initiates the process of systematic interaction and dialogue between the practitioners and the academia. The inherent purpose of the forum is appreciation and development of insights through practitioners' knowledge/ practices. The deliberations in this forum are preceded by a research endeavour, which made some data available for the practitioners to look at and base their discussion on. This forum has helped in generating not just knowledge but also in refining and sharpening of concepts around livelihoods, which serve as the background material for knowledge dissemination process.

The Ford Foundation in India has been at the forefront of encouraging socially useful innovations, including those in sustainable livelihood promotion, through its support of many development initiatives. The Livelihood School has already conducted three LLGs for the Ford Foundation partners: LLG-I: focused on need for building knowledge base of livelihood intervention through a process of mutual exchange and sharing, Nov 13-15, 2003 in Hyderabad; LLG-II: focused on market led livelihood interventions, Oct 6-8, 2004 in Kolkata and LLG-III: focused on role of microfinance 'plus' for livelihood promotion: learning from experiences, Oct 15-17, 2005 in Delhi. In addition it has conducted similar LLGs for DANIDA partners in the Northeast, and members of APMAS.

In continuation of this process, the Livelihood School has conducted the present LLG for Ford Foundation partners to deliberate on the effectiveness of various livelihood interventions that have been taken up in the country.

In addition to organizing LLGs for the Foundation, in the last three years, the Livelihood School has also organized seven LLGs at different parts of the country

deliberating on issues such as nature of market led livelihood interventions, role of micro-finance plus for livelihood promotion/ support, livelihood promotion challenges in North Eastern States and so on.

The School in its endeavour to develop knowledge from practices, conducted the present LLG workshop which deliberated on the issues of tangible and non-tangible benefits arising from investments in various livelihood interventions - sharing the experience of the Organisations involved in livelihood promotion quite for some time.

LLG -IV was held at the TERI Retreat, Gurgaon on July 24-25, 2007. It was attended by over 60 people and as many as 23 case study presentations enriched the discussion at the workshop. A couple of Ford Foundation partners from trans-national countries like Nepal and Vietnam too participated to understand the perspectives of livelihood interventions in India and their effectiveness.

## **1.2 Theme of LLG-IV : A Collective Reflection on Effectiveness**

LLG 4 sought to reflect critically and collectively on the efforts made so far and develop an understanding of the successes and many constraints still being faced by organizations in this task by examining the various elements of cost in a livelihood intervention and the nature of benefits that arise from such an intervention.

Livelihood promotion is a conscious effort by an agency or an organization to promote and support livelihood opportunities for a large number of people (other than those directly or indirectly employed by them). Livelihoods promotion organizations need to learn the reasons for why only few interventions have a large impact while others don't. They should also reflect upon their investment and efforts in term of tangible and intangible impact of the intervention through a sort of cost benefit analysis.

Cost-Benefit Analysis estimates and totals up the equivalent money value of the benefits and costs to the community of projects to establish whether they are worthwhile. These projects may be dams and highways or can be training programmes and health care systems, or livelihood interventions.

The entire process was begun much before the LLG itself. Each of the organisations were sent the lead question, and asked to dwell on the same. They were required to undertake cost-benefit analysis, though not strictly numerical, in their area of work and prepare presentations. All the presentations were discussed with Livelihood School a number of times before it was finally presented in LLG forum.

Four of these were shortlisted as lead presentations—BASIX, SEWA, EDA Rural and Sasha (SSA). The other presentations were presented in the groups for further discussion. The presentations cut across the length and breadth of the country and were engaged in varying activities. This is captured in a matrix as provided in Table 1.

**Table1: Wide Canvas–List of Presentations**

LPO	Place/ State	Area of Work	No. of Beneficiaries
AIACA	All-India	handloom/handicraft	Network
ANSAB	Nepal	Forest produce/products	65,000+
AT India	Ukimath Uttarakhand	Dairy / Sericulture	5,000
ATREE	Darjeeling West Bengal	Forest produce/products	3 SHGs
Avani	Pithoragarh Uttarakhand	Craft	700+
BASIX	Adilabad Andhra Pradesh	Cotton farmers	7,000+in Cotton 250,000 in all
CCD	Anantapur / Adilabad districts Andhra Pradesh	Improved agri practices	34,500 (by year 5)
CCD-Aharam	Madurai Tamil Nadu	Improved agri practices+organic food	600
CFM	All-India	Craft (home decor/ utility)	870
EDA Rural	Muzzafarpur Bihar	Beekeeping	8,000
GRAM	Nizamabad/ Adiliabad Andhra Pradesh	Dairy	42,000
HLWDS	Kerala	Textiles	14,500
Keystone	Kotagiri Tamil Nadu	Forest produce/products	1,200
Pradan	Bihar	Sericulture	10,000
RCDC	Orissa	Forest produce/products	3,270
Sadhna	Udaipur Rajasthan	Craft (textiles)	618
Sasha (SSA)	West Bengal	Craft (textile/ leather/handicrafts)	5,000+
SEWA	Gujarat	Craft (embroidery)	15,000
the ant	Chirang Assam	Textiles	400+
Udyogini	Bikaner Rajasthan	Textiles	900

As the learners in an LLG are the representatives of various organizations working for livelihood promotion in diverse fields, there are several pertinent questions that need critical reflection. For instance:

- Why are we not able to reach larger number men/women/artisans/farmers in our livelihood promotion efforts?
- Why is that proper market linkages are not happening? What are the difficulties being faced by producers and their organizations?
- Does Business Development Services really work? What are our experiences of recovering ‘fees for service’?

- We talk of promoting “producer owned organizations”. Are they really on ground? Or is the effort still NGO centric? So where is the sustainability in our efforts?
- We also talk of ‘brand building’, is it really happening ?
- Have our efforts resulted in change in the lives of the poor for whom we work? If yes, do we have quantifiable and qualitative data/documentation to show that there is a change?
- Has the wage rate increased due to better bargaining power of the people? Has the number of days of employment increased? Do people get better working condition?
- What is our “organizational balance sheet”? What are the inputs of fund from FF and other donor agencies for the livelihood promotion work and what are the outputs from these funds?
- Are we spending more on ourselves or for the communities?

Before the above mentioned questions were reflected upon, there were also other critical questions debated, such as:

- Are we clear about our strategies?
- Do we have appropriate mechanisms (instrument, methodology) to pursue these strategies?
- Do we have adequate /relevant staff capacity?
- How do we harness relevant knowledge /learning from ours and others’ experiences?
- Are we (holding ourselves) accountable for the desired results in our effort to promote livelihoods?

An attempt was made to find modest answers to the above queries as they have a bearing on the efficacy and effectiveness of different livelihood promotion programmes.

The discussion around costs and benefits evoked considerable debate on the market dynamics of livelihood intervention. Market-led livelihood typically involves the task of enabling the economically disadvantaged to market their produce - goods and services in the market in a manner that earns them a satisfactory, stable and sustainable livelihood.

Recognising the legitimacy of the market itself demands an institutionalised move towards efficiency, cost effectiveness and profit driven operations. Since markets are competitive, they do not permit sloth, indulgence or waste. Hence interveners and producing communities have to become efficient and cost effective in every sphere of their actions.

There was a sharing of information about actual experience of the organizations on some of the above questions. With participants from varied backgrounds and different sectors, the discussions during the workshop brought about diverse information and the impinging dynamics. This report seeks to synthesize the collective learning and inquiry that took place at the workshop.

## **2. Commonalities & Trends**

Conventional definitions of enterprise and livelihoods sectors tend to demarcate farm and off-farm opportunities. But people's enterprises are not defined only in spatial terms but also socio-cultural and environmental ones. Farm-based occupations still contribute the major aspect of production economics in rural India, as is reflected in livelihood promotion activities as well.

The deliberations and presentations of the Livelihood Learning Group gave a diversity of models, increasing levels of sophistication, and range of services. Some were member-based organizations, cooperatives; others were producer companies; still others were charitable trusts. The range of services spanned both farm and non-farm activities. A welcome addition to the learning group was environment-based livelihood organizations, who brought their experiences and concerns to the table.

Truly, there may well be unity in diversity if the two-day deliberations are any indication! Cutting across sectors and vectors, several commonalities and trends were observed as livelihood promoting organizations (LPO) representatives deliberated on the effectiveness of their models.

### **2.1 Towards Building Institutions**

Case studies and experiences revealed a trend towards institutionalization of systems and processes, legal forms, accounting, and management. In this context, there was clearly a felt need of separating development and enterprise activities. Some organizations had set up separate bodies or divisions to deal with marketing functions in all its aspects.

Bringing the poor into the mainstream by enhancing their income is the main task that all organizations are engaged with. A suitable business development plan is required for the same. However, organizing the target groups into an institutional format has been identified as a key challenge by the NGOs.

SEWA, for instance, has over the years converted the traditional crafts skill of its artisan members into the major income generating activity as a proactive measure for poverty alleviation and vulnerability mitigation by creating alternative livelihood strategies for the poorest of the poor artisans in the rural informal sectors of the economy.

The discussion revealed that drivers of the institutionalization process were the need for business development and greater market access. Some questions: How do we bring in modern and appropriate technology, techniques, process, standards, materials and designs into this informal sector? How do we overcome the challenges of marketing and finance in this under-served sector? How do we ensure that livelihood enterprises are relevant and viable in the modern market economies?

SEWA shifted from target beneficiaries to collective ownership and towards building a collective enterprise owned, managed and led by grassroots women leaders. The

project thus evolved from an intervention scenario to building a sustainable business model around a consolidated cluster across far-flung remote villages of Gujarat.

In the case of the Pithoragarh-based AVANI, the artisans' collective has been registered as a Self Reliant Cooperative to ensure that the enterprise is eventually managed by the producers themselves.

Looking at *Sadhna's* nature of work and structure, it was decided to register the organization under the Mutual Benefit Trust Act. Under *Sadhna's* new identity, all the artisans are also member owners of *Sadhna*.

The *Sasha* intervention was a cross-sectoral one applied mainly in the area of craft enterprises. It synthesized various complementary components of training, design, technology, quality and access to critical inputs of know-how, information, finance and markets and rolled out a comprehensive service package that worked at three layers: general capacity building, strengthening & scaling up units and facilitated individual skill set development and the delivery methodology was flexible and need based, suited to the ground realities.

CCD from Adilabad district promotes farmer producer groups that are business entities. As part of its operations, it trains farmers in accounts, finance, marketing, exposure visits, leadership; it helps tie up working capital and small investment loans; and enables marketing, through simple processing, selling at the right time in the right market. This intervention builds farmer stakes into the producer groups, and has no subsidy except on training.

Such a holistic approach, as seen in *Sasha* and CCD, has proved to be effective in terms of visible results like quick business growth/ turnaround, income and employment generation and invisible results like awareness/ action towards issues of decisions, savings, insurance, education, gender equity, children, environment, working condition, rights etc. It also resulted in developing brands, networks and preparedness for change.

The example from Bhubaneswar showed that there is a visible empowerment; a change in the forms of dependence in NTFP collection and trading. Earlier it was Regional Centre for Development Cooperation (RCDC), which mobilized the people to take up collection in a big way. Now, the people themselves quote a price; they organize meetings among themselves for sustainable harvesting and quality collection, storage and value addition. Collective trading has helped increase the bargaining abilities of the groups that has in the process impacted price situation not only in the project area but also in the project fringe area.

There was the inevitability of comparison with micro-finance sector at the LLG, especially with regard to scaling up. But, participants felt that the diversity of activities in livelihood promotion demanded different solutions. Intervening in livelihood promotion is far more challenging than developing efficient delivery of financial services. More costs are involved, because there is the need for direct engagement (not just relying on the loans), and the establishment of a wide and effective portfolio of linkages in order to enhance influence and model the related

environment (policy changes, awareness, regulations, etc), while maintaining the essential objective.

Importantly, participants across verticals agreed that institutionalization of the activity leads to the self-sustainability.

## **2.2 Enterprise Development**

For supporting livelihoods, services are required in input supply, output marketing, infrastructure, technology development, research, training, community organization among others. In today's economy, a single agency cannot develop the competency of providing all of them. Thus, a collaborative approach is the need of the hour, where different agencies would provide different services.

In hindsight, LPOs are required to perform a number of roles. The roles include: identifying promising livelihood opportunities; motivating, training and organizing the poor to participate in these opportunities; arranging for credit and infrastructure; establishing the supply chain and the production processes; developing market linkages; seeking appropriate policy changes; stabilizing the pioneering units; and ensuring wider replication. For providing the larger number of services large number of specialists are required. Marketing, for instance, it was felt cannot be undertaken sustainably without going into extension or input services. And, yet, due to the poor infrastructure and lack of human capacity, the extension services are unable to adopt the use of those ICT technologies that offer new ways of communicating and exchanging information and knowledge.

It was reiterated that livelihood intervention involves sustained efforts over time. There are many people involved in livelihood interventions who do not have access to good quality training due to language barriers. However, good understanding of the changing local socio-economic condition necessitates their involvement. Capacity building on a continuous basis thus is essential. Developing a strong human resource pool for livelihood promotion continues to be a critical requirement for all participants.

Expertise in business and financial matters is a skill set which LPOs find themselves woefully short of. To prevent ad hoc decisions, loss of time and energy, many LPOs are now looking to outsource or hire professional managers for many such operations. *Sasha* (of Kolkata), for instance, has outsourced those parts of the commercial procedures in export business that had little value addition for the products. This way it has saved important managerial and supervisory time to focus on the core business better.

## **2.3 Efforts at Market Development**

How to link producers to expanding markets was one of the main points of the discussion. This had implications for scaling up and replicability as well. There was a clear need to help producers adjust to the new market dynamics in era of post globalization. And, the new retail boom needs to be factored into livelihood promotion strategies.

Since markets are competitive, LPOs and producing communities have to become efficient and cost effective in every sphere of their actions.

How reliable are these markets? To what extent do they reduce the risks that producers face? While access to these markets can increase the share of consumer's rupee to rural producers, it often pushes the locus of control and/or decision making away, and reduces their role to mere suppliers of labour from equity holders in their own small little business. This is largely reflected in the case of contract farming.

Developing a multiplicity of market channels seems to make the activity more sustainable for producers. This was also borne out by many of the presentations, as seen in EDA, *Sasha* and *Sadhna* to name just a few. Participants agreed that it was important to ensure that producers have more choices to market their produce so that in the event of failure of one channel, they could depend on other channels.

Some highlighted the creation of niche markets. Niche markets ensure little competition and exclusivity which gives the enterprise an advantage in spite of the disadvantage of rural setting, poor communications and higher costs of production due to decentralization.

As trends, styles and market preferences are constantly changing; this was both a challenge and an opportunity. The focus for LPOs, as many shared, should be on developing a product mix rather than a single product, which calls for a detailed sub-sectoral analysis. Some very business-like marketing efforts in this regard included buyer-seller meets and brand building. EDA had undertaken brand building through website development and inviting new honey buyers to the region.

The Regional Centre for Development Cooperation (RCDC), Bhubaneswar, had entered into a corporate tie-up with leading Sal fat manufacturer like Hanuman Vitamins, and was also negotiating with some other corporate buyers on value added product of tree borne oilseeds.

The Andhra Pradesh-based GRAM *Abhyudaya Mandali* is entering into market tie-ups for its producer institutions. Through active interface, it is building partnerships with corporates on the principles of mutual loyalties for sustained market entry.

To stay ahead of competition and to successfully service contemporary markets, there was a strong need of improvements in processes, techniques, quality and deliveries and innovation in materials, designs and applications.

This was borne out by the AVANI example from Pithoragarh district. The focus of its work was to create conditions where traditional craft could become a viable source of supplementary income as well as an alternative livelihood. The core to this intervention was the reintroduction of Natural Dyes. It also introduced new materials like wild silks (*eri*, *muga*) to ensure a larger market base. To facilitate the process of production, technology inputs such as improved spinning wheels both pedal operated and solar powered ones have been introduced. Frame looms have been introduced to ensure a wider width of fabrics

Price realization can be increased either through exploring alternate markets, market channels or by value addition at the local level. Instead of selling in the local market, it could be sold in a bigger market, which could fetch the producer a better price. Alternately, instead of selling it to the trader, they could sell it directly to the processing company; a third option could be to market value-added products. *Mahila Seva Trust* (MST) from Gujarat detailed how it was exploring not only B2C but also B2B opportunities. Here though the returns were lower, regularity of income was more assured.

Improvement in the quality of the produce is another way to get a better price. For example, Fabindia, a private company, has worked for decades to improve the designs and quality of crafts and textiles produced by artisans and weavers. This has resulted in their getting a higher price for their products.

Exposure to several such networks/ platforms like *Dastkar* exhibitions, export network like fair trade forum, brands like Fabindia and SEWA, etc. and labelling initiatives like Handloom Mark, Craftmark, Fair Trade mark, etc. reinforces the belief that mutual networking can help attain the critical mass.

## **2.4 Firming up Linkages**

Nearly all LPOs were engaged in identifying and building backward or forward linkages, as the case may be. In addition, horizontal linkages for finance arrangements or technical inputs were becoming increasingly important for overall development of the project. EDA explained how it linked beekeepers and other value chain actors in Bihar with commercial and regional rural banks. The BASIX presentation of their work done with cotton farmers in Adilabad district of AP revealed how collaborative arrangements helped to reduce costs. For example, adoption of Integrated Pest Management, (IPM), techniques often reduce cost of plant protection and aggregation reduces the opportunity cost.

Costs can also be reduced by collective purchase of inputs, which also ensure timely supply and quality. The same was found true with regard to cluster development. Active collaborations helped some clusters do better than others.

To stay ahead of competition and to successfully service contemporary markets, there is a strong need of improvements in processes, techniques, quality and deliveries and innovation in materials, designs and applications. Modern designs, technologies and management knowledge of formal sector can be linked to the informal sector by bringing in institutions, experts, designers and professionals to work with the grassroots producers. There has been visible improvement in efficiency and output in production, better finish and quality of products, cost competitiveness and reduction in drudgery and health hazards. Such working level partnerships with expert institutions and professionals need to be forged with wider cross sections of trades and geographies.

Meeting financial requirements in addition or in lieu of subsidies/grants was an ongoing exercise. Many participants cited the need for new types of financial instruments. This was especially the case with regard to medium term financial

support. Others pointed to the need for innovative financing, and possibly a financial product tailored to livelihood finance.

Given the importance of partnerships with the private sector, terms of partnership need to be set out to ensure that the people's sector is an equal partner in growth process.

Backward integration provides raw material security to the enterprise and increases the number of stakeholders/beneficiaries. AVANI demonstrated how it introduced plantation of feedstock and cocoon rearing of wild silks of *eri* and *muga*. This also led to afforestation of wastelands.

## **2.5 Monitoring & Evaluation**

Here, measuring effectiveness and the route of cost-benefit analysis came in for considerable discussion. For majority of the participating organizations, sharing this kind of reflection was entirely new and many of them expressed a lack of confidence in measuring their output in using the CBA instrument. It was agreed that evaluating benefits would require a change in mindsets and that such analysis would facilitate funding strategies and systems.

ANSAB from Nepal informed the group that it uses an Impact Tracking System (ITS) to measure specific outcomes of its programmes in terms of monetary benefits to primary producers and collectors, degree of economic participation in the value chain, forest area under improved management, and capacity building and training activities benefiting local communities. The ITS data is used for tracking ANSAB's programme level achievements and impact of interventions. While the value chain studies and the ITS data do provide information and analysis of programme performance, impacts and economic distribution of benefits within the value chains, the information does not exactly fit to the CBA format.

*Sasha*, for instance, undertook 'Self Assessment' studies as per indicators of IFAT (International Fair Trade Association) and recently (in 2006) conducted an impact assessment study with 20 select producer groups. The methodology included structured formats for various indicators, qualitative information collection through interviews with group leaders and members and in-depth survey of few groups (from above 20) by an independent external evaluator. Findings of the study have already been shared with Ford Foundation, other stakeholders and IFAT.

But, for undertaking cost-benefit analysis, apart from transparency there was urgent need to track costs and data from the field. This exercise was currently being done in an ad hoc manner. Participants suggested the need for developing appropriate evaluation and monitoring tools. Currently, baseline data was not available.

How does one capture costs and benefits incurred in undertaking livelihood promotion in remote geographical areas? This question was discussed to some length as many of the LPOs worked in remote areas where logistics was already an issue and baseline data was just not available.

Different approaches were adopted; different elements of livelihoods were measured at different levels, using a range of methodologies. Some of the case studies had a narrow focus looking at the impact of a single intervention. Others were broader in scope and monitored the 'bigger picture' of livelihoods beyond the project environment.

The case studies did have one thing in common. Ultimately they are concerned not with project activities and outputs but with the significance of the project to the livelihoods of intended project beneficiaries and other local people. This implies the need to monitor a wider range of livelihood indicators so that intended and unintended, direct and indirect consequences of development activity are understood. Many presentations also referred to direct and indirect impacts.

Many of the participants revealed that they were undertaking stringent supply chain monitoring and analysis, as a measure to reduce costs and streamline supplies. It was generally agreed that monitoring and evaluation practices need to be strengthened so as to get a sense of how effective the intervention is for the people in real terms. LPOs need to ask themselves- are we doing it efficiently or is there a better way ? No longer can projects run on assumed benefits.

### **3. The Way Forward**

To build grassroots organizations and make them commercial and sustainable is though challenging but not impossible; it needs time, detailed action plan, investment and partnership for longer period of time. In this context, the LLG sought to get outside perspectives on livelihood promotions. This session proved to be very useful and an eye-opener for many of the participants.

#### **3.1 Widening the Horizon: Other Perspectives**

The panel discussion brought in outside perspectives on livelihood promotion and financing. Nachiket Mor of ICICI Bank discussed the idea of network enterprises and how to scale up livelihood promotion efforts and its impact. The idea of network enterprises is based on the partnership model. The role envisaged for these network enterprises is that they will identify groups or spaces in one or few sectors for the purpose of enterprise finance.

The advantage is that these network enterprises understand the bank's needs and requirements and are able to match the same with that of any prospective organization. The basic question is: Is there an underlying competitive proposition that low-income producer/consumer brings to the table? Such an arrangement opens up a new route of financing for LPOs.

William Bissell from Fabindia discussed how they were building and expanding the Fabindia brand. But, alongside this they were creating sustainable jobs in rural India and reducing production costs for artisans. Importantly, he discussed the mechanics of how Fabindia was empowering rural artisans by inculcating corporate practices. Much like producer companies, Fabindia was in the process of setting up Supply Regional Companies or SRC, which would be owned by the artisans themselves. These SRCs help in product development, B2B tracking, quality control, ensure on-time payment and organize packing, dispatch and warehousing. Relevant aspects of the Fabindia strategy have been highlighted elsewhere as well.

Mona Kachchawa from her experience with Citibank took participants through corporate management practices that NGOs can learn from and adapt to their operations so as to enable better planning an implementation. Drawing on Citibank experiences, she said a proper step-by-step business model or plan goes a long way in convincing financiers of the soundness of any project. Today, unlike earlier, there are many willing to finance micro-enterprises or livelihood promotion interventions provided the project had sound fundamentals.

Mukesh Gulati from his experience with UNIDO discussed the concept of cluster promotion and whether clusters really result in livelihood creation. Drawing on 10 years of experience with UNIDO and other cluster work, he highlighted the need for geographical contiguity and active collaborations as two key factors that impacted success.

The traditional industrial clusters were typical small in number whereas the new micro-enterprise clusters had thousands of members. The approach therefore had to be different and was still evolving. There was, however, no one recipe or one

methodology. Raising several open-ended questions, he felt that it was imperative that all cluster initiatives must start with a clear exit strategy. When one extrapolated this onto the wider livelihood promotion canvas, it was found that many LPOs however did not have any such exit strategy in mind. The discussion naturally flowed to sustainability of such operations, as discussed elsewhere also.

NABARD is recognized as a key institutional partner in rural development. G S Menon, Chief General Manager ,NABARD, discussed the wide-ranging plans of NABARD and how they planned to supplement rural credit. A new innovation was the NABARD-SDC Rural Innovation Fund or RIF. This fund, he said, was designed to support innovative, risk friendly unconventional experiments in farm, non-farm and micro-finance sectors that would have the potential to promote livelihood opportunities and employment in rural areas.

Participants were interested to learn about the guiding principles of the RIF, which briefly are: One, the activities must have the rural poor in their focus and must be replicable and possess commercial viability; two, the activities may involve development of new products, processes, prototypes, technology, patenting and extension support; and three, activities could also be in the form of action research and studies.

The tone for the wider discussion was set much in part by the passionate presentation by Sushma Iyengar of the *Kutch Mahila Vikas Sanghatan*. Describing lessons from the Kutch earthquake and tsunami disaster experiences, she brought to fore some key questions: Are NGOs equipped to handle an entrepreneurial role? What happens to the social purpose?

The panel presenters set the base for discussing the way forward. The main points of the discussion are summarized ahead.

### **3.2 Scaling up and Replicability**

A major challenge before many livelihood promotion organizations is how to upscale; how to assist large numbers of people to have a meaningful livelihood, which sustains them and ensures that they can live with dignity and hope for the future. That economy of scale work to the advantage of a livelihood project was demonstrated by many of the presentations.

To upscale livelihood activity to an enterprise level, the business development services model is one successful approach. The other one is the producer company approach with well-organized production and marketing services.

There was clearly no dearth of innovation. However, it is important to undertake an integrated approach with multidimensional activities/ components so as to make the efforts effective, i.e. result oriented and impact creating. A synthesis of the various presentations at the LLG revealed some common hurdles to scaling up. Listed below, these appear to be quite general in nature but the discussion revealed interesting micro-aspects of the same and have been captured in the previous section as identified challenges.

- Technology gap / barrier

- Quality issues
- Lack of organizational capacity
- Lack of investment
- Policy gaps / barriers
- Can we learn from the microfinance experience?
- How do we learn from our own experiences?

Scaling up was found to be a bigger issue with the craft groups, as levels of skills available varied impinging on quality. Decentralization has ensured a viable production base as more people can take part in production processes due to the fact that they can work at timings of their choice in their homestead without being bogged down by the pressures of meeting production schedules. It also helps conserve lifestyles without displacing the artisan from their home. In this context, *Sasha* explained how it had organized tiers of artisan groups with different skill levels and standardized procedures so as to achieve replicability.

Scaling up started when people perceived benefit, as shown by the BASIX presentation. Discussants agreed that it is important to communicate the benefits to the beneficiaries clearly.

In the EDA case, capacity building and firming of linkages was considered key to scaling up. They consciously promoted associations and federation of beekeepers and undertook capacity building activities with them. Importantly, honey buyers find it easy to transact with associations as they get access to larger lot of honey from one location – this reduces the cost for them and as a result they are in a position to offer an extra rupee for raw honey. Also, a strategic alliance was formed between Sudha Dairy and the beekeepers' federation. Side by side, other enterprises were promoted which were key to core activity, like establishment of honey processing plants and quality testing laboratory.

Redesigning the supply chain was found to be integral to reducing costs as well as ensuring timely supplies.

Risk management strategies would undoubtedly optimize the effort. Reducing risks in various economic activities is another way to improve incomes. Systematic risk analysis would cover market risk, social risk, political risk as well as financial risk. The best thing, it was felt, was to identify the constraints in value chain and then direct all interventions towards overcoming those constraints. It would automatically improve the income of the producers and would meet the logical end purpose of livelihood promotion.

Nevertheless, livelihood promotion intervention actually starts earlier than entering into production and marketing activities and this involves both time and money. Not all costs can be recovered and most LPOs therefore felt that donor support might be required especially in areas of capacity building and training.

### **3.3 Redefining the Purpose**

As the scale increases, so does the internal angst. The NGO sector has excelled in social mobilization and awareness. Livelihood promotion demands a shift in this role.

Power and market issues are challenging the skill sets of many an intervening organization, as shared by the participants.

As one sought to evaluate costs and benefits, the question that arose was whether LPOs are getting more involved with the product rather than the producer, who is/was the target beneficiary of the intervention.

Here, a two-tiered approach was advocated by many: one to provide services and build capacity and the other to look after enterprise management and development.

An important issue in this context was that of developing and implementing withdrawal strategies. The presentations by BASIX and EDA showed that their strategy of building collaboration with different agencies, who could extend different sets of services, extending only that part of the service themselves where they had their core competency, it was possible for them to reach scale as well as helped them withdraw.. Intrinsic to this discussion was the question of sustainability. In contrast, all cluster development initiatives start with a clear exit strategy.

The Kotagiri-based Keystone Foundation explained how its units sell the forest produce to the KS marketing unit. The returns from the sale are put into a fund which can act as a revolving fund for the unit after project period.

There is potentially much to be gained by efforts to trade off some growth for reduced risk, and by introducing social protection measures that have the potential to impact positively on productive activity. These involve the introduction of livelihood protecting perspectives into livelihood promotion, and vice-versa. There was a reaffirmation that equity has to be the starting point of all livelihood promotions activities. How to achieve that within the enterprise model may require further discussion.

### **3.4 Environmental Considerations**

The presence of LPOs engaged in forest and non-forest produce activities at the LLG brought in the dimension of environmental sustainability to the discussion. While representatives of these environmental groups found the discussions pertaining to market development and financing particularly helpful, they raised a pertinent question- Don't LPOs, as social organizations, also have an obligation to the environment? Should not environmental considerations be woven into all project planning and implementation? Can LPOs afford to be 'value-neutral' with regard to environmental and ecological considerations?

The idea was endorsed by many of the participants. It was felt that given the current global and national debate on environment and related factors, LPOs must undertake environmentally sustainable and eco-friendly activities and processing technologies. The examples of eco-friendly dyes, solar energy systems, wastewater recycling and sustainable agricultural practices were cited.

It was mentioned that the poor are also 'resource-poor' and therefore many organizations willy-nilly have to also work on conservation-related measures. For this, greater exchange between environment LPOs and others was promoted so that

solutions could be found to particular problem. The former already had a considerable information bank with them and this cross-exchange would encourage sustainable practices.

### **3.5 Innovating with Regard to Markets**

The marketing challenge includes innovative product and service offering, economies of scale, application of appropriate marketing tools and creative response to competition. At the same time, LPOs need to ensure that the improving market access leads to livelihood security/less vulnerability.

Undoubtedly, LPOs need to respond to the changing context. The retail boom may be hard hitting but at the same time the big chains have the capacity to absorb large volumes. LPOs should aim at bulk selling, albeit at a lower price, as this provides surety of regular income for the producers, and ensures livelihood security.

Leveraging ICT was an area of innovation especially in context of online marketing, e-Bay and other 'online shops'. Experiences shared in this regard were positive, albeit with a longer gestation period.

Many of the LPOs were engaged with designers and design consultants to innovate new product designs, assist in setting of R&D facilities, and reinforce the best practices of product development and documentation.

Obtaining market intelligence is still a big challenge for LPOs. Becoming part of the market system with due understanding of the players, especially their roles and the way they operate, is an important aspect of market-led livelihood promotion strategies. There is a definite need to anticipate buyer's needs/questions. For that, access to market information is very important, and often the missing link in attaining greater returns. Some had sought to overcome this by hiring market consultancy organizations.

### **3.6 Sharing of Experiences**

While it was acknowledged that there is no "model approach" or unique solution to livelihood promotion, there is a wide body of knowledge in the field of livelihood promotion today. There is need to consolidate and bring out this tacit knowledge into the public domain. This could be done through the development of livelihood-related materials, films, etc.

To further optimize efforts and impact, stronger collaboration among the livelihood promotion organizations was sought. This suggestion only reflects the sign of a maturing field, as LPOs are now seeking to cut across sectors and engage others. The learning, experience and resources generated through various interventions can be consolidated into a database or an institutional mechanism for market making and capacity building.

There was also a felt need for a network / association of livelihood promotion organizations. Such an association would be able to address issues related to

marketing, policy, finance, working capital needs, evolve monitoring and evaluation tools, etc. Towards this end, three participants volunteered to take the process forward. This steering group would engage in a dialogue with all stakeholders on the possible brief for such an association, funding mechanisms, and structure. It would then cohesively present all the views thus collected.

Importantly, business literacy amongst LPO representatives required a fillip as LPOs increasingly move into the enterprise mode.

One suggestion endorsed by many participants was synthesizing the body of experience into a manual or a workbook on livelihood promotion through enterprise development. This would also enable integration of environmental and gender concerns into livelihood promotion.

The stories/ case studies of successful and innovative enterprises and their development process need to be documented and disseminated for learning and replication. Expertise and best practices need to flow down to build local level service capability. Interaction and exchange between communities need to be encouraged. And the efforts and outcomes at micro level need to be fed back to develop networks and knowledge systems at regional and higher levels.

### **3.7 Capturing Costs & Benefits**

The theme of LLG IV – a collective reflection on effectiveness – provoked much discussion and actually pointed the way forward for many organizations.

In analysing costs and benefits, one question that arose: When is the ideal time to start looking at financial numbers in the life of a project? Most livelihood interventions have a long time span. Bringing about a systemic change in the market and building local institutions at the grassroots level require a longer timeframe of 5-10 years.

Which benefits should be covered? Social / Knowledge Building / Multiplier? The very nature of livelihood interventions implies a degree of non-financial benefits. These need to be quantified. Cost-benefit analysis has traditionally been focused on efficiency—on providing an indication of the magnitude of net benefits associated with a particular project or policy. Some participants felt that project desirability encompasses more than economic efficiency.

To some degree, cost-benefit analysis can also identify imbalances in the distribution of benefits and costs. It cannot, however, measure the multi-dimensional aspects of overall project desirability that may include such factors as sustainability, altruism, ethics, public participation in the decision process and other social values. Thus, cost-benefit analysis informs the decision making process, but it does not by itself make decisions. One should not automatically pursue the most economically efficient project, without weighing efficiency against the other important criteria that affect overall social desirability.

When/how do we know whether we have achieved the ‘optimum increment’? This was a critical question, as any answer must first determine who or what is being

benefited. Benefits have, and can be, generated both by reducing costs and by increasing incomes directly.

Reducing the cost of production can also be a way of increasing effective income. Any cost, which directly increases per unit of production, is called variable cost. It can be reduced by efficient use of resources and introduction of new technologies. .

It was agreed that there is need for a comprehensive protocol and methodology to undertake cost-benefit analysis with special reference to livelihood promotion. Participants requested for a scientific approach to this matter.

An interesting point was that any analysis related to livelihoods must not be a static situation reports but an understanding of whether livelihoods are moving in positive directions. Therefore, monitoring and evaluation in livelihoods has to have a strong focus on looking for trends and directions of change. There is a need to monitor the situation over a significantly long time period and to take into account variations over the years.

Similarly, the cost of providing business development services needs to be viewed as a long-term investment by development agencies, social investors and government. Development grants, challenge funds, corpus support, etc. need to continue for some time till this service market becomes mature and return generative. It is an incubation stage of the social re-engineering process. Also, the target communities (customers) need to be 'educated' about the correlation of such services on their livelihood. So that some pay back mechanism evolves in the mid term which can supplements above investments to make these critical services sustainable and expanding.

It is time to create a social investment climate and mechanisms committed to largescale micro enterprise development and to have a clear vision/ policy regime for this. Equally important is that the service provider needs to harness a balanced portfolio of financial resources from government and non-government sources, complemented by loans and/or revenues from its clientele. Such mixed portfolio will hedge against the risk of dependence on any one source/ policy/ funding pattern and bring in sustainability and continuity in the programmes.

### **3.8 Conclusion**

Significantly, there were certain key trends in the livelihood promotion space, which this report has sought to capture. Analysis of these trends would undoubtedly enable LPO, practitioners and social researchers in meeting the challenges that lie ahead in a more efficient manner. To briefly encapsulate these:

- Promoting large number of livelihoods for the poor in a cost effective manner is great challenge.
- Institutional sustainability , especially where heavy investment is required, is another great challenge.
- How long the NGOs should continue to provide support to the producers organisations, cooperatives and Self Help Groups ? Can they run their own business in a sustainable way after the project period is over ?

- Institutionalising systems and processes, legal forms, accounting, and management for the organisations dealing with markets is a must.
- Need for business development and greater market access is a major challenge, especially to the organisations working remote and geographically disadvantageous areas (deserts, mountains). Can they do it in a cost effective manner?
- Developing of a strong human resource pool for livelihood promotion, especially in the context of emerging market, design and technology is indeed a complex task for many LPOs at present. How to meet this challenge ?
- Developing a product mix rather than a single product with greater quality control can have better chance of survival and growth. However, they call for a detailed sub-sectoral analysis.
- Identifying and building backward or forward linkages. In addition, horizontal linkages for finance arrangements or technical inputs were becoming increasingly important for overall development of the project
- Undertaking stringent supply chain monitoring and analysis, as a measure to reduce costs and streamline supplies
- Evaluating benefits would require a change in mindsets and that such analysis would facilitate funding strategies and systems.
- Nevertheless, we still do not have sufficient data to establish conclusively that grant money spent on livelihood promotion efforts have resulted in creation of assets and increase in the net income for the producers

In conclusion, while the LLG- IV did throw up many questions, it provided for two days of stimulating discussion and sharing of experiences. It was successful in its purpose of getting LPOs to start thinking about effectiveness of any intervention through costs and benefits calculation and striving to work within that framework. It is critical to build elements of commercial production and marketing into livelihoods projects to ensure long-term sustainability of projects.

**Livelihood Learning Group – IV (LLG-IV)**  
July 24-25, 2007, TERI Retreat, Gurgaon (near Delhi)

**Program Schedule**

**Day 1: 24 July, 2007**

Registration: 8:30-9:00 a.m.

Theme for Day 1: “Looking back”: Reflecting on our past efforts in livelihood promotion and learning from these efforts

**Pre-lunch: 9:00 a.m. - 1:15 p.m.**

9:00 - 10:00

- Welcome
- Introduction of participants
- Objectives of the LLG-IV

10:00 – 1:15

Lead presentations  
Chair: Ganesan Balachander

Opening remarks: The Indian economy in the last 5 years and ‘misfortune’ at the bottom of the pyramid – Ganesan Balachander

Lead presentations by:

1. Sankar Datta – Indian Grameen Services(BASIX)
2. Ashok Kumar - EDA Rural Systems
3. Debasish Ray Choudhuri - Sarba Shanti Ayog
4. J.P. Solomon - MAYA
5. Mona Dave - SEWA Trade Facilitation Centre

(each presentation for about 15 minutes)

Discussion on lead presentations facilitated by the Chair

**Lunch: 1:15 - 2:15 p.m.**

**Post-lunch: 2:15 - 4:30 p.m.**

Presentations by participants in four sub-groups and discussions in each sub-group\*

Chair for presentations:

1. Pablo Farias
2. Frank DeGiovanni
3. Ganesan Balachander
4. Ajit Kanitkar

**Plenary: 4:30 - 5:45 p.m.**

Chair: Frank DeGiovanni

Reporting of summary of discussions in each sub-group to the Plenary followed by discussion facilitated by the Chair

7:15 – 9:00 p.m.

Special Dinner hosted by Dr. Ganesan Balachander for participants and invitees

**Day 2: 25 July, 2007**

Theme for Day 2: “Looking forward”: Building on past experiences to achieve efficiency and higher impact in livelihood promotion work

**Pre-lunch: 9:00 a.m. – 1:15 p.m.**

9:00 -10:00 a.m. Overview of Day 1

10:15 a.m.–1:15 p.m. \* Introduction of Speakers

\* Panel discussion – Chair: Pablo Farias

Invited Speakers and Themes:

1. G.S. Menon, NABARD  
*“Promoting livelihoods in rural areas: How to build on past experiences for greater effectiveness?”*
2. Nachiket Mor, ICICI  
*“How to scale up livelihood promotion efforts and its impact - the idea of network enterprises”*
3. Sushma Iyengar, Kutch Mahila Vikas Sanghatan  
*“Livelihood and vulnerability before and after a disaster: Lessons from Kutch and tsunami experiences. Preparedness for disasters”*
4. Mukesh Gulati, UNIDO  
*“Does cluster promotion really result in livelihood creation? Reflections on the 10 years of UNIDO and other cluster work and direction to move differently for better impact”*
5. Mona Kachhwaha. (formerly with Citibank and now on sabbatical)  
*“Scaling up and achieving big numbers: What could NGOs learn from corporate sector management practices, Citibank’s experience”*
6. William Bissell, Fabindia  
*Building and expanding FAB India brand, lessons for the civil society and private sector working with artisans and rural producers*

Discussion on the presentations facilitated by the Chair

Concluding remarks by the Chair

**Lunch:** *1:15 - 2:15 p.m.*

Post-lunch: 2:15 – 5:00 p.m.

- Way forward: How to integrate the learning from the LLG into the organizational context?  
Facilitated by Ajit Kanitkar

- Feedback on the LLG – Sankar Datta

- Closure

Plenary: 4:30 – 5:30 p.m.

Closure

## List of LLG- IV Participants

List of Participants for the LLG-IV Workshop held on 24-25 July, 07 at TERI Retreat, Gurgaon.		
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