Fostering Innovation
Learning Notes from the Knowledge Event of the Maharashtra Rural Livelihoods Innovation Forum
27th Jan 2014

OVERVIEW
The Maharashtra Rural Livelihoods Innovation Forum (MRLIF), an initiative of the Maharashtra State Rural Livelihoods Mission (MSRLM), brought together the most promising, scalable livelihoods initiatives in Maharashtra in order to forge strategic partnerships with innovative agencies and individuals already working in the state. This initiative aims to seed an ecosystem for social entrepreneurship and encourage sustainable, scalable and measurable livelihoods innovations. The MRLIF was organized with technical assistance from the Tata Institute of Social Sciences, National Mission Management Unit and the World Bank.

More than 350 proposals, across 7 categories, were received by MSRLM. The categories included: social inclusion, financial inclusion, livelihoods, technology, media & communication, public sector, and social entrepreneurship & inclusive business models. Following a robust due diligence process by sector leaders, development practitioners and academics, 38 innovations were short-listed. All 38 of these short-listed innovations were invited to Mumbai on January 27th, 2014 for the MRLIF culmination event. Each organization showcased their work in an exhibition, as well as had the chance to attend, and participate in a dynamic knowledge session. In the evening, 12 winning organizations were awarded special recognition by a panel of Government dignitaries and accomplished practitioners from the development and social enterprise ecosystem.

It is important to note that these 38 finalist projects will be eligible to engage further with the MSRLM on future partnerships as and when required by MSRLM.
## THE WINNERS

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<thead>
<tr>
<th>Sl No</th>
<th>Names of Awardee</th>
<th>Title of Innovation</th>
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<td><strong>BEST OF ALL</strong></td>
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<tr>
<td>1</td>
<td>Centre for Sustainable Agriculture</td>
<td>Community managed sustainable agriculture</td>
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<td>2</td>
<td>Manndeshi Foundation</td>
<td>Financial inclusion by financial literacy and management through business school</td>
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<td>3</td>
<td>Action for Agricultural Renewal in Maharashtra (AFARM)</td>
<td>Sustainable Livelihoods Promotion-A path way for rain-fed marginal farmers to come out of the agrarian distress</td>
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<td><strong>BEST IN CATEGORY</strong></td>
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<td>4</td>
<td>Janarth- (Category-Social Inclusion)</td>
<td>Rehabilitating the disabled as Humans first</td>
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<td>5</td>
<td>Tata Consultancy Service-Hyderabad (Category-Financial inclusion)</td>
<td>Financial inclusion through rural transformation</td>
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<td>6</td>
<td>Shramjivi Janata Sahayyak Mandal Agency (Category-Livelihoods)</td>
<td>Promotion of diversified livelihoods amongst marginalized tribal men and women through inland fisheries</td>
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<td>7</td>
<td>Swayam Shikshan Prayog (Category-Social Entrepreneurship)</td>
<td>Creating women entrepreneurs for improved access to clean solutions for rural communities</td>
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<td>8</td>
<td>Watershed Organization Trust (Category-Technological innovation)</td>
<td>The AGRO-MET-weather based, crop and locale specific agro advisories</td>
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<td>9</td>
<td>Vigyan Ashram (Category-Media and Communications)</td>
<td>Technology transfer to rural population through secondary schools</td>
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<td><strong>SPECIAL JURY MENTION</strong></td>
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<td>10</td>
<td>Rural Development Centre</td>
<td>Development and Empowerment through livelihoods intervention</td>
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<td>11</td>
<td>Maharashtra Institute of Technology Transfer for Rural Areas (MITTRA)</td>
<td>Small scale-low external input floriculture livelihood option for tribal farmers</td>
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<td>12</td>
<td>Setu Samiti</td>
<td>Distribution of various certificates and ROR through CSC</td>
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THE KNOWLEDGE SESSION

The knowledge event was designed as a complement to the MRLIF exhibition showcase, in order to enable a knowledge exchange within the peer community of innovators as well as a range of sector experts and practitioners in a succinct and easy-to-absorb manner. The session included a set of discussions, debates, and practitioner sessions from innovators to cull out learning and help trigger discussions among the project teams around the larger challenges in scaling their models.

An esteemed panel of Speakers, Experts and Practitioners participated in the knowledge session bringing valuable insights, learning and knowledge exchange to the table. Included below is a brief summary of the final agenda for the sessions.

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<tr>
<th>Time</th>
<th>Session</th>
<th>Speakers</th>
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<tr>
<td>1000 - 1100</td>
<td>Key Note Session: Building an Innovation Ecosystem for Inclusive Growth</td>
<td>Hon. Chief Minister for Maharashtra, Shri Prithviraj Chavan</td>
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<td>Mr. SS Sandhu, Principal Secretary, Rural Development, GoM</td>
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<td>Mr. T Vijay Kumar, Additional Secretary, MoRD</td>
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<td>Mr. Jayant Patil, Hon’ble Minister for Rural Development, GoM</td>
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<td>Mr. Parmesh Shah, Lead Rural Development Specialist, The World Bank</td>
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<td>1115 - 1200</td>
<td>Inspiring Innovation Insights: Practitioners &amp; Thought Leaders</td>
<td>Mr. Porus Munshi, Author, 11 Breakthrough Innovations in India</td>
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<td>Mr. Nishesh Mehta, Vice President of Product Development, NextDrop</td>
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<td>Mr. Arunachalam M., Low Cost Sanitary Napkin Inventor</td>
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<td>Mr. Madan Padaki, Founder, Head Held High</td>
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<td>1215 - 1315</td>
<td>Panel Discussion I (Breakaway Session): Enhancing Farm Incomes,</td>
<td><strong>Moderator: Mr. Parmesh Shah</strong></td>
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<td></td>
<td>Assets and Productivity of Small Producers</td>
<td>Prof. VM Mayande, PDKV</td>
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<td>Mr. Pravin Mahajan, Janarth</td>
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<td>MRLIF Finalist: Ms. Anagha Mahajani, Ambuja Cement Foundation</td>
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<td>MRLIF Finalist: Mr. Crispino Lobo, WOTR</td>
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<td>1215 - 1315</td>
<td>Panel Discussion II (Breakaway Session): Improving Inclusion</td>
<td><strong>Moderator: Ms. Parvathi Menon</strong>, MD Innovation Alchemy Consulting</td>
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<td>Outcomes in Poverty Reduction Initiatives</td>
<td>Mr. T Vijay Kumar, Additional Secretary, MoRD</td>
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<td>Ms. Neeta Hardikar, ED, Anandi</td>
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<td>Ms. Smita Premchander, Sampark</td>
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<td>Mr. Abdul Shaban, Professor, TISS</td>
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<td>Time</td>
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| 1600 - 1700 | Panel Discussion III (Breakaway sessions): The Impact of Financial Inclusion Innovations: What should be the vision for 2020 and what role do innovators play? | **Moderator: Mr. Madan Padaki**  
Mr. Sitaramachandra Machiraju, Senior Rural Development Specialist, The World Bank  
Ms. Vijayalakshmi Das, MD, Ananya Finance  
Ms. Tara Nair, Professor, GIDR  
Ms. Santhi Kumari, COO, NRLM  
MRLIF Finalist: Ms. Suvarna Gokhale, Dnyan Prabodhini  
MRLIF Finalist: Ms. Chetna Gala Sinha, Maandeshi Foundation |
| 1600 - 1700 | Panel Discussion IV (breakaway sessions): Social Entrepreneurship and Inclusive Business Models for Effective Last Mile Delivery of Basic Services | **Moderator: Ms. Parvathi Menon**  
Mr. Ajit Kanitkar, Program Officer, Ford Foundation  
Mr. Manas Ratha, Director, DASRA  
Mr. Sachin Mardikar, Reliance Foundation  
Ms. Pearl Tiwari, Ambuja Cement Foundation  
MRLIF Finalist: Ms. Prema Gopalan, Director, Swayam Shikshan Prayog |
| 1745 - 1830 | Coffee Table Discussion | **Moderator: Ms. Rajni Bakshi**  
Ms. Ritu Dewan, Director & Professor, Department of Economics, University of Mumbai  
Mr. S Parasuraman, Director, TISS  
Mr. J S Saharia, Chief Secy, GoM  
Mr. T Vijay Kumar, Additional Secretary, MoRD  
Mr. Parmesh Shah, Lead Rural Development Specialist, The World Bank |

The knowledge session opened with an inspiring Key Note Session entitled **Building the Innovation Ecosystem for Inclusive Growth**. Speakers for this session included Shri. Prithviraj Chavan, Hon. Chief Minister, Government of Maharashtra; **Mr. Jayant Patil**, Hon. Minister for Rural Development, GoM; **Mr. SS Sandhu**, Principal Secretary, Rural Development, GoM; **Mr. Satej Patil**, Minister of State Home (Urban & Rural), Rural Development, Food & Drug Administration, GoM; **Mr. T Vijay Kumar**, Additional Secretary, MoRD, **Mr. Parmesh Shah**, Lead rural Development Specialist, The World Bank and **Mr. Shravan Hardikar**, CEO MSRLM.
The Honorable Chief Minister Mr. Chavan described this as a very important initiative that would help the Government of Maharashtra reach 4.5 million households that are currently below the poverty line in the State, with a range of opportunities for financial inclusion. Reaching across 10 districts and 36 blocks, the MSRLM program is targeting the most backward regions within the State, with an intention to ensure that the Government initiatives can bring this population of approximately 2 Crore people within the ambit of financial growth. Through MRLIF, the idea is to collaborate with social entrepreneurs and civil society organizations already working in this space – and in collaboration with them, implement programs to reach the above targets. The World Bank is supporting this program both with funding as well as with advisory inputs, and Mr. Parmesh Shah highlighted how the innovation platform is providing for a catalytic approach to reaching the goals of financial inclusion within the State.
Following the Key Note Session, the audience had a chance to hear four successful innovators share their stories in a session titled: *Inspiring Innovation Insights: Practitioners & Thought Leaders.*

The Inspiring speakers included **Mr. Porus Munshi**, Founder, Making Breakthroughs Happen; **Mr. Myshkin Ingawale**, Co-founder, Biosense Technologies; **Mr. Madan Padaki**, Co-founder and CEO, Head Held High Services Pvt. Ltd; and **Mr. Arunachalam M**, Low Cost Sanitary Napkin Inventor.

Mr. Munshi’s presentation focused on how innovators are able to “leapfrog” over existing norms and boundaries in any situation and as a result create significant impact in an area. He highlighted this thinking by sharing some casestudies, such as that of Shanta Biotech Founder Varaprasad Reddy who pioneered the making of the H1B Vaccine in India, reducing costs from Rs. 750 to Rs. 50 for a dose, making it accessible to poor families as well.

Mr. Padaki in his talk shared the difference between job seeking, self employment and entrepreneurship. Given the number of youth who enter the workforce each year in India, Mr. Padaki highlighted the need to take advantage of the latent talent of India’s new rural youth, whom he calls “rubans” (rural-urbans), creating an interconnected network of local skilled employees and rural companies that need them.

Mr. Ingawale and Mr. Arunachalam showed two successful examples of democratizing technology, taking seemingly complex challenges in healthcare and existing expensive products, and making them available at affordable prices to those who need them most. Mr. Ingawale’s company, Biosense, has designed a low cost, non-invasive device to test for Anaemia, saving lives with a simple technology. Mr. Arunachalam described his journey to build the world’s first low-cost sanitary napkin producing machine, providing both jobs and dignity to impoverished women across India. As a result of Mr. Arunachalam’s work, there are now over 846 new brands of sanitary napkins created by local
women groups that are used by other women in those communities. This has really created a producer-consumer ecosystem where expensive brands have not yet been able to reach.

Following this session, the group broke up for parallel breakout panel sessions. Each session featured some of MRLIF’s finalist innovators as well as sector experts, practitioners, and invited guests to address some of the most critical issues in the livelihood sector.

**BREAKOUT SESSIONS**

The first breakout panel session, *Enhancing Farm Incomes, Assets and Productivity of Small Producers* looked at ways in which innovation can help small, marginal farmers to increase productivity and enhance their incomes. Considering that more than 50% of India is engaged in farming and agricultural work, with 81% of these farmers being small landholding farmers, improving the efficiency and increasing the output of small producers is one of the single biggest levers for poverty eradication in rural India. This session was moderated by Mr. Parmesh Shah, Lead Rural Development Specialist, The World Bank with panellists including Prof. VM Mayande, PDKV; Mr. Pravin Mahajan, Janarth; Mr. Crispino Lobo, WOTR; and Ms. Anagha Mahajani, Ambuja Cement Foundation.

The session began with a bit of background into the agricultural sector in India, with special focus on the needs of small, marginal farmers. The panellists discussed the complex social, political, and environmental factors that impact farm incomes, and emphasized the need for market driven solutions for farmers that will lead to increased price realization. The role of financial support was a dividing issue among the panellists, with some arguing it was necessary while others emphasizing the need to limit financial support and focus on knowledge, empowerment, and hand-holding support. In summary, the panel agreed that successful interventions needed to be systematic, with adequate political and administrative support, beginning at the village level.
Profiles of the Panelists & Moderator for this Session:

Moderator: Mr. Parmesh Shah, Lead Rural Development Specialist, The World Bank

Parmesh Shah currently leads the rural livelihood and development cluster in South Asia region of the World Bank and is involved in designing and supporting a number of rural poverty reduction projects. He has degrees in engineering and business management and a doctorate in development studies. His current areas of interest are economic and social organizations and networks of the poor, demand side approaches to governance, making markets and public services work for the poor, social entrepreneurship and innovation and public private and people partnerships for rural poverty reduction. He has worked for the last thirty years for governments, civil society organizations, foundations and other bilateral and multilateral development organizations in Asia and Africa regions in the areas of community driven development, participatory approaches, institutional change, market based approaches to poverty reduction and creation of ecosystems for innovations.

Panelists Included:

Ms. Anagha Mahajani, Ambuja Cement Foundation

Ms. Mahajani is the Deputy General Manager, Community Development at the Ambuja Cement Foundation. She oversees development interventions of ACF across certain locations with special focus on social development. She has been involved in the development sector for over 21 years, having played leading roles with NGOs focusing on varied development aspects and as development consultant. Ms. Mahajani has also served as faculty with the Tata Institute of Social Sciences for a brief period. Ms. Mahajani has a Master's degree in social work from Tata Institute of Social Sciences, Mumbai.

Mr. Crispino Lobo, WOTR

An alumnus of the Gokhale Institute of Politics and Economics, India, and the Kennedy School of Government, Harvard University, USA, Crispino Lobo has five academic degrees covering the fields of philosophy, theology, psychology, economics and public administration. He is well known in development circles for his knowledge and achievements in the fields of natural resource
management, participatory watershed development and integrated water resources management. He co-founded WOTR, together with Fr. Bacher. He now heads the Sampada Trust, a microfinance and entrepreneurship development centre.

**Professor Venkat Manoharrao Mayande, PDKV Agricultural University**

Dr Venkat Manoharrao Mayande holds a Ph.D in Engineering from IIT, Kharagpur. He has 37 years of professional experience, serving most recently as the Vice Chancellor at Dr. PDKV Agricultural College, Akola and MAFSU, Nagpur. Prior to this role, Dr. VM Mayande served as the Head of the Division of Resource Management, CRIDA, Hyderabad; the Principal Scientist (Farm Machinery & Power); and Agricultural Engineer, ICRISAT, Hyderabad; and an Assistant Agricultural Engineer, BAIF, Urulli Kanchan, Pune. Dr. VM Mayande holds 13 patents, has been published extensively in journals, conference papers and books. Dr. VM Mayande is also the winner of numerous prestige awards from around India.

The 2nd Panel discussion was a simultaneous breakout session on **Improving Inclusion Outcomes in Poverty Reduction Initiatives.** This session questioned what approaches are needed to inform and guide enhanced inclusion outcomes in poverty reduction initiatives. “Inclusion” is a complex term, needing comprehensive data to be a relevant tracker of growth and development in India, but nonetheless it is arguably one of the biggest obstacles facing India today. With 3% of India’s population, over half a million people, at risk for falling beneath the poverty line each year due to a health shock, this is an issue that must be sorted if India is ever to help bring its impoverished population into productive society. This session was moderated by Ms. Parvathi Menon, Managing Director of Innovation Alchemy Consulting Pvt. Ltd., with panellists including Mr. T Vijay Kumar, AS, MoRD; Ms. Neeta Hardikar, ED, Anandi; Ms. Smita Prenchander, Sampark; Mr. Girish Sohani, President, BAIF; and Mr. Rajaram Dighe, Rajmata Jijau Mission.

The discussion began a background on financial inclusion and the need for these types of programs to reduce poverty across India. There was a specific focus on the need for better data collection in
order to really understand the extent of exclusion in order to design for and enable inclusion. Financial exclusion is a complex issue and effective financial inclusion programmes must understand the ways in which other factors, such as geographical location and gender discrimination, play a role in exclusion. Such programs will need to recognize the intrinsic capability of the poor to progress and identify ways to support that, respecting the individual identities and unique experiences of the poor and incorporating that into financial inclusion programmes and policies. A major challenge for financial inclusion programmes is that inclusion outcomes are difficult to assess and it often take 5 or more years for many of the signs of inclusion to manifest themselves. As such, innovative approaches to measuring outcomes are necessary in order to effectively monitor and improve upon financial inclusion programmes.

Two major areas of discussion came up in this stimulating conversation between practitioners. Mr. Vijay Kumar highlighted that in his experience he has found that **people have an intrinsic and innate capability to progress. It just needs to be supported.** When people are exposed to ideas that work and enable them to move beyond poverty, communities and families come together to adopt those ideas, but they may adapt them in ways that suits their own ecosystem and culture – but intrinsically, every community wishes to progress. If we take this as a starting point, then it becomes easy to see why a platform like MRLIF is necessary to ensure that good innovations are provided visibility, are shared with wider audiences so that people can observe, learn and adopt as necessary. Support is always necessary in the form of an enabling environment and funds and availability of resources, which is the role of such platforms and forums to provide.

The Panelists also highlighted that its critical to appreciate the **degree of exclusion** and how that impacts what is needed to **enable inclusion**. For example they highlighted that any low income community would have some very poor households and some that are higher than average within the given village. But there would be some households that have widowed women, or single women or in some cases
communities could also have transgender populations. And in such situations, households run by poor, single, financially unsupported women with children to support become ‘more excluded’ than households which are poor but may have access to an acre of land for farming, or access to some livelihood and are not faced with any other cultural taboo prevalent in that particular community. This was just highlighted as an example of the degree of exclusion point, made by the panel – which should be a very relevant and very important consideration for Government agencies, institutions and social organizations looking to create Inclusion Outcomes.

Profiles of the Panelists & Moderator for this Session:

Panelists Included:

Mr. T Vijay Kumar, Additional Secretary, Ministry of Rural Development

Mr. T Vijay Kumar currently holds the position of Additional Secretary and Mission Director, National Rural Livelihoods Mission (NRLM) in the Ministry of Rural Development. His professional career and development management experiences span 27 years covering a wide nature of assignments on rural development, especially tribal development. He joined the Indian Administrative Service in 1983 and worked as the Managing Director of Girijan Cooperative Corporation, a tribal multipurpose cooperative for 5 years. He has worked as the District Collector of Vizianagaram, Andhra Pradesh, as the Commissioner (School Education) in Andhra Pradesh and as the CEO of the Society for Elimination of Rural Poverty (SERP). He has been involved in implementing two large rural poverty reduction projects financed by the World Bank: the Andhra Pradesh District Poverty Initiatives Project and the Andhra Pradesh Rural Poverty Reduction Project. He holds a Bachelors degree in Physics from St. Stephen’s College, Delhi and a MBA from the Faculty of Management Studies, Delhi University.

Dr. Smita Premchander, Sampark

Dr. Premchander is the Founder-Director of Sampark, a Bangalore based NGO and an evaluation expert and advisor, with 30 years of professional experience in gender and women’s empowerment; specifically in financial literacy, microfinance, micro enterprise, organization building, and social development. She is a strong proponent of women’s economic and social empowerment, and has wide-ranging experience in women’s livelihoods promotion, especially training, organization building, cooperatives promotion, and management of civil society organizations. Her work experience is largely in Asia
(India, Bangladesh, Nepal, Thailand, Philippines, Jordan) and her consulting and teaching work spans India, Europe, USA, Latin America and Africa. She has been teaching a course on Management of Microfinance at the Indian Institute of Management, Ahmedabad for three years. Dr. Premchander is a board member of Friends of Women’s World Banking, Ahmedabad, a member of the editorial committee of International Journal of Gender and Entrepreneurship, Ireland; a member of the advisory group of Gujarat State Rural Livelihoods Mission, Resource Person on the Microfinance and Gender communities of the United Nations Solution Exchange, a knowledge sharing initiative of the United Nations Country Team in India. She is also a member of the Executive Committee of two educational institutions of the Krishnamurthy Foundation: The Rishi Valley School in Chittoor and the Valley School in Bangalore. Dr. Smita Premchander holds a Ph.d from Durham University, UK, an MA in Economics from Miranda House, University of Delhi, and a Post Graduate Diploma in Business Management from the Indian Institute of Management, Ahmedabad (1982 batch). She is a Certified Associate of the Indian Institute of Bankers.

Abdul Shaban, TISS

Abdul Shaban is currently the Chairperson of the International Students Office (ISO) at the Tata Institute of social Sciences (TISS), Mumbai. He is also a member of the Maharashtra Chief Minister’s Study Group on Muslims as well as a member of the high powered Post Sachar Evaluation Committee. Prof. Shaban has a Masters Degree in Geography from Jawaharlal Nehru University (JNU), New Delhi, and a M.Phil. and Ph.D. from Indian Institute of Technology (IIT), Mumbai. He has published two books and over 25 papers in various refereed journals and edited books. Dr. Shaban has been a Visiting Professor at the Department of Geography, University of Paris, and at University of Masaryk (Brno) and Palacky University, Olomouc, Czech Republic. He has also been a Fellow at the Department of Geography and Environment, LSE, London. He was a Commonwealth Academic Staff Fellow at Cities Programme, London School of Economics and Political Science (LSE), London during 2011-12.

Mr. Girish Sohani, President, BAIF Development Research Foundation

Mr. Girish Sohani is the President of BAIF Development Research Foundation. At BAIF, Mr. Sohani is responsible for strategic planning for BAIF and associate organizations; coordination of Projects for Sustainable Development of Natural Resources; project planning and execution of development projects for generation of rural livelihoods; as well as development of BAIF’s Tribal Rehabilitation Program with focuses on generating opportunities for gainful self-employment for tribal families. Mr. Sohani has been awarded the Distinguished alumnus Award, 2011, by the Indian Institute of Technology, Bombay and the Maha-Intrapreneur Award, 2013 by Praj Industries. Additionally, Mr. Sohani is a Member of the Steering Committee, WDF, TDF/natural Resource Management Centre, NABARD; Member of the Social Jury Panel for Innovations for India Awards, and Member of the Drafting Team for formulation of the National Policy on Agroforestry,
Ministry of Agriculture, Government of India. Mr. Sohani has a BA in Mechanical Engineering from the Indian Institute of Technology, Bombay, as well as a Post-Graduate Diploma in Business Management from the Indian Institute of Management, Ahmadabad.

Ms. Neeta Hardikar, Executive Director, ANANDI and Mr. Rajarm Dighe, Rajmata Jijau Mission.

Session Moderator:

Parvathi Menon, Managing Director – Innovation Alchemy Consulting Pvt. Ltd.
Parvathi set up Innovation Alchemy in 2009 to bring together her passion for development challenges and a strong belief in the power of innovation to be the critical change ingredient. She applies a broad spectrum of business, entrepreneurial and technology experience to emerging market challenges. Parvathi has built a repertoire of knowledge in designing and implementing innovation solutions for clients such as: ITC eChoupal, Tata Fertilizers, Samsung, Marico Innovation Foundation and the World Bank group. She is recognized for her strategic facilitation skills, capacity to cull out fundamental insights, deep knowledge of the social innovation & enterprise space in India and ability to build meaningful collaborations with people and organizations in the innovation ecosystem.

2nd BREAKOUT SESSION

Following lunch, the group split up again for two more parallel panel sessions. The session entitled, The Impact of Financial Inclusion Innovations: What should be the vision for 2020 and what role do innovators play?; explored a vision for large scale financial inclusion design that could create definitive impact by 2020. Looking at best practices and failure points from SHGs, micro-entrepreneurship training programs, skill enhancement for youth, employability initiatives, rural entrepreneurship and livelihoods programs, the panellists discussed what they saw as the road to success in this sector. This session was moderated by Mr. Madan Padaki, Co-founder and CEO of head Held High Services Pvt. Ltd., with panellists including Mr. Sitaramachandra Machiraju, Senior Rural Development Specialist, The World Bank; Prof. Tara Nair, GIDR; Ms. Suvarna Gokhale, Dnyan Prabodhini, Ms. Chetna Gala Sinha, Maandeshi Foundation; and Mr. Ramakrishna NK, Co-founder and CEO, Rang De.
“Financial Inclusion” is a relatively new term. Previously, financial inclusion was solely bank led, but the past years have seen a rise of alternative financial institutions to serve the needs of the non-main stream Indian population. Despite this, the panel discussion began with a focus on both the structural as well as behavioural barriers which prevent these institutions from really “including” the lowest, most marginalized rung of society. Increasing the number of banking branches and other technological solutions alone are not enough if behavioural/institutional barriers still exist.

Panellists discussed that financial inclusion need not start with banks, and there is a vast divide between the informal and formal sector that needs addressing in order to really “include” these marginalized communities. SHGs provide a perfect place to begin financial literacy programs and prepare these communities to take full advantage of the financial opportunities available to them. In general, the group agreed that financial inclusion has become a popular buzz word of today, which often leads us to forget that it is not an end unto itself, but rather a means to help underserved communities build wealth. Thus, programs that help “include” people in the financial sector must also ensure that once included, these communities have the information, skills, and confidence to use those services to their benefit. In sum, the panellists concluded that financial inclusion programs really need the support of patient institutions with long-term investment plans that are willing to wait for returns. Additionally, there a need for an audit of existing programs so that new organizations can better learn from past failures and success in order to build successful programs. Finally, collaboration is critical in this sector—between banks, other financial institutions, as well as beneficiaries—in order to create a financially inclusive ecosystem.
Profiles of the Panelists & Moderator for this Session:

Panelists Included:

**Sitaramachandra Machiraju, Senior Development Specialist, The World Bank**

Sitaramachandra Machiraju, Senior Rural Development Specialist, World Bank is working on their agriculture and rural development projects in South Asia and East Asia Regions. His areas of specialization include rural and microfinance, economic organizations and value chain development, and innovations and social entrepreneurship. He is providing technical assistance to Ministry of Rural Development, Government of India for designing and implementing strategies for National Rural Livelihoods Mission. Sitaramachandra was formerly with Society for Elimination of Rural Poverty (SERP) as Program Director, Microfinance. He joined as young professional at National Bank for Agriculture and Rural Development (NABARD) in India and served it for nearly 17 before taking up ‘Skoll Scholarship’ at Oxford University in 2005. He has an MBA from Said Business School, Oxford and a Master’s degree in Management Studies from Banaras Hindu University, India.

**Vijayalakshmi Das, Managing Director, Ananya Finance**

Vijayalakshmi Das is Chief Executive Officer, Ananya Finance for Inclusive Growth Pvt. Ltd., and Friends of Women World Banking (FWWB). She has been associated with the Indian microfinance sector for over two decades. Ms. Das is also one of the founding trustees of the Indian School of Microfinance for Women, an institution that was set up to provide capacity building support to microfinance institutions and to build and strengthen women’s leadership in the financial sector. She has assumed the Chairperson’s position of the Board of Directors at ACCESS Development Services from April, 2013.

**Professor Tara Nair, Professor, Gujarat Institute of Development Research (GIDR)**

An Associate Professor with the Gujarat Institute of Development Research, Ahmedabad, Tara Nair completed her MPhil and PhD in Economics from the Centre for Development Studies, Trivandrum. She previously was a member of the faculty at the Institute of Rural Management Anand, Mudra Institute Communications Ahmedabad and Entrepreneurship Development Institute of India. She was Head, Research at the Friends
of Women’s World Banking before joining GIDR in 2009. Tara’s research interests span areas such as microfinance, rural livelihoods, institutions and innovation, and women and development. She has published widely and consulted national and international agencies. She is an author of the State of the Sector Report Microfinance 2013.

Ms. Chetna Gala Sinha, Maandeshi Foundation

An economist, farmer, and activist, Chetna Sinha works for social change in some of the poorest and most drought-stricken areas of rural India. She is the founder and the current president of the Mann Deshi Mahila Bank, a micro-enterprise development bank that lends to women earning less than INR 40 (USD 1) per day. The Bank currently has seven branches, over 185,000 clients, and conducts 10,000 transactions per day. Mann Deshi has also launched a community radio station, which provides a platform for information sharing and creative self-expression among the community members of Mhaswad. Moreover, Mann Deshi provides an extra-ordinary self-development opportunity to rural girls and boys through Mann Deshi Champion Sports Program. Since 2006, Chetna has partnered with global organizations such as HSBC, British Asia Trust, Accenture, Clinton Global Initiative, GIZ, Deutsche Bank, Bonita Trust, Commonwealth of Learning and Global Giving to develop corporate community partnership programs, which allow the U.S. and European corporate sector a glimpse at the impact of micro-finance on the local rural population. Chetna has been working with marginalized communities and since 1996 in many capacities such as organizing women in rural areas of Maharashtra in the fight for the land and housing property rights. Chetna has been honored with many awards such as being named Social Entrepreneur of the Year for India, 2013, by the Finance Minister of India; winning the 2005 Jankidevi Bajaj Puraskar award for rural entrepreneurship; and being awarded a lifetime membership with Ashoka Innovators for the Public. Chetna holds a BA in Commerce from the University of Mumbai, an MA in Commerce and Economics from the University of Mumbai, a Diploma in Sheep and Goat Rearing, Government of Maharashtra Training Institute of Sheep and Goat Rearing, and was also selected for the first class of Yale University’s World Fellows program in 2002-2003.

Ms. Santhi Kumari, COO, NRLM and Ms. Suvarna Gokhale, Dnyan Prabodhini

Session Moderator: Madan Padaki, Co-founder and Chairman, Head Held High Services Pvt. Ltd.

Madan Padaki is the Co-founder and CEO of Head Held High Services Pvt. Ltd., which transforms uneducated rural youth into productive knowledge workers. In August 2000, prior to co-founding Head Held High, Mr. Padaki co-founded MeritTrac, a pioneering idea in skills assessment. Today MeritTrac is India’ largest skills assessment company and was recognized as a winner of the NASSCOM Innovation Award and Deloitte Fast 50 India Award. Upon completing his engineering degree from the University of Mysore in 1995, Mr. Padaki joined Wipro Corporation, and then moved to Infosys Technologies as a Product Manager. He then went on to pursue his MBA from S.P. Jain Institute of
Management & Research, Mumbai. Following completing his studies, Mr. Padaki joined BFL Software (now Mphasis) in a business development role and was sent to work in Tokyo, Japan. In 2011, Mr. Padaki was conferred the Young Education Leader Award by EDGE Forum. He has addressed international conferences in forums like The World Bank, Harvard’s Social Enterprise Conference, Association of Test Publishers, American Society of Engineering Education, among others. Mr. Padaki has presented papers at the IAEA Conference in Cambridge and the America Society of Engineering Education Global Colloquium in Istanbul. He also serves as a member of the Academic Council of national Institute of Engineering, Mysore, on the Board of Studies of NMIMS University’s business school. He is on the Governing Council of TiE Bangalore as well as on the Governing Council of DOEACC, and organization of the Ministry of IT, Government of India.

The final panel session, **Social Entrepreneurship and Inclusive Business Models for Effective Last Mile Delivery of Basic Services. How do social businesses help ensure that public services reach deeper, faster and more economically?**, explored the role of social enterprise in creating impact across a range of key areas including: health, education, employability, clean water, better nutrition, etc. In each case, social businesses have applied government funds, market models, and philanthropic money to demonstrate impact. More often than not, however, these organizations’ initial success at prototype stage does not always lead to large-scale adoption and impact. Organizations tend to compromise innovation, a trade-off between the larger challenge and the potential feasible impact possible through current resources. Limited resources, high costs of capacity building, poor available infrastructure and limited working capital for operations all contribute. This panel session explored how social businesses help ensure that public services reach deeper, faster and more economically, with large-scale impact in this often volatile context. The session was moderated by Ms. Parvathi Menon, Managing Director of Innovation Alchemy Consulting Pvt. Ltd., with panellists including Mr. Ajit Kanitkar, Program Officer, Ford Foundation; Mr. Manas Ratha, Director, DASRA; Mr. Sachin Mardikar, Reliance Foundation; Ms. Pearl Tiwari, Ambuja Cement Foundation; and Ms. Prema Gopalan, Director, Swayam Shikshan Prayog.
The session began with a question to the participants, “How does one use a decade to reach the most vulnerable populations and what does it take to make social enterprise a workable model for such an effort?” Social enterprise takes many forms such as private companies, public organizations, and non-profit organizations, but all utilize a business model approach to reaching vulnerable communities. Partnerships among social enterprises allow diverse players to combine the strengths of their individual models into a better and more effective product or service, leveraging the strengths of different entities. A major challenge for social enterprises is that it often takes time for the effects of their interventions to show as it is difficult to capture impact in social settings and there are multiple stakeholders involved that need to be assessed. There was discussion of a need for government to encourage social enterprises, like they do the private sector, through subsidized land, electricity, and tax exemptions. Finally, panellists explained that the ecosystem will only really be complete when people, resources, banks, and the SHG system come together to create an effective and efficient way to get products and services to the populations who need them most.

Profiles of the Panelists & Moderator for this Session:

Panelists Included:

Ajit Kanitkar, Program Officer, Ford Foundation

A Program Officer working out of the Ford Foundation’s New Delhi office, Ajit Kanitkar specializes in livelihood and economic security issues such as linking rural producers and artisans to commercial markets to expand opportunities for marginalized communities. Dr. Kanitkar holds a Ph.D in management from Pune University, where he completed a dissertation on entrepreneurship in India’s dairy industry. Prior to joining the Ford Foundation in 2006, Dr. Kanitkar worked as a program officer with the Swiss Agency for Development and Cooperation in
Delhi, as well as taking on independent development consulting jobs in Pune and Delhi. Additionally, Dr. Kaitkar worked as an Assistant Professor at the Institute of Rural Management in Anand. He is also the author of three books focusing on women entrepreneurs, grassroots entrepreneurship and management of cooperatives in India.

Manas Ratha, Director, DASRA

At Dasra, Manas leads the Dasra Social-Impact (DSI) leadership and social accelerator program, and the Indian Philanthropy Forum (IPF) that engages and informs philanthropists and corporate foundations about strategic philanthropy. He is closely engaged with organizations in primary education, urban sanitation, rural healthcare and off-grid energy. Prior to joining Dasra, Manas worked with Avendus Capital, advising high-growth organizations on raising private equity capital and acquisitions, primarily in consumer, media, technology and renewable energy sectors. He was Director of Marketing and then COO at a consumer electronics manufacturer with customers in 30 countries and was co-founder of VC-funded AudioVortex, a B2B E-commerce firm. Manas has degrees in Engineering and Management from the Massachusetts Institute of Technology and the MIT Sloan School of Management.

Mr. Sachin Mardikar, Reliance Foundation

A finance professional by training, Mr. Sachin Mardikar’s professional career spans more than two decades and includes work in both the Corporate and Development Sector in multiple capacities. As part of his engagement with the development sector in India Mr. Mardikar has worked with several NGOs, National & Bilateral Donors and Government on issues relating to Small and Micro Enterprises, Agri Value Chains and Livelihoods. Additionally, he has taught at Nagpur University, XISS and Aziz Premji University, The Livelihood School in the area of Strategic Management, Entrepreneurship and Enterprise Finance and Livelihood Promotion. He has published several research papers and management cases. Mr. Mardikar is a Chartered Accountant and Cost Accountant by training and also completed a Strategic Business Management Course, under Management Programme for Finance Professionals from IIM-B. Sachin is currently based in Mumbai and works as a Programme Leader – Finance with Reliance Foundation.
Ms. Pearl Tiwari, Ambuja Cement Foundation

Ms. Pearl Tiwari, is the Joint President (Sustainability), Ambuja Cements Limited (ACL) and Director and Chief Executive, Ambuja Cement Foundation (ACF). Ms. Tiwari received an MA from TISS. She also completed her Executive Education in CSR from the Harvard Business School in 2008. Ms. Tiwari’s professional career has spanned almost thirty years, and includes work in the not-for-profit, educational as well as corporate sectors. She has worked in the field of disability as well as child rights and was also on the faculty of TISS before joining the corporate sector. Ms. Tiwari has been working with Ambuja Cements Ltd. since 2000 and is responsible for growing the Ambuja Cement Foundation across all Ambuja Cement’s factory sites, currently active in 22 locations in 12 states across India. With CSR being a core principle of the Company, Ms. Tiwari helps to strategically plan CSR, to fulfill aspirations of community and other stakeholders, while being relevant to business and thus creating shared value.

Ms. Prema Gopalan, Director, Swayam Shikshan Prayog

Founder and Director of Swayam Shikshan Prayog, Ms. Prema Gopalan has been involved in disaster rehabilitation projects and in building the capacities of rural women’s collectives since 1993. Ms. Gopalan has made an invaluable contribution to the global discussions in the areas of social entrepreneurship, grassroots engagement with local government, and in empowering women to address poverty and inequality, with a particular focus on health and livelihoods. Prema earned an M.Phil in Sociology and Research Methodology and Masters in Social Work.

Session Moderator: Parvathi Menon, Managing Director – Innovation Alchemy Consulting Pvt. Ltd.
Following the rich panel discussions, the Awards Ceremony was kicked off with a **Coffee Table Discussion** summing up learnings from the day. This discussion was moderated by Ms. Rajni Bakshi, Author and Freelance Journalist, with discussants including Ms. Ritu Dewan, Director 7 professor, Department of Economics, University of Mumbai; Mr. S Parasuraman, Director TISS; Mr. J S Saharia, Chief Secretary, GoM; Mr. T Vijay Kumar, Additional Secretary, MoRD; and Mr. Parmesh Shah, Lead Rural Development Specialist, The World Bank.

The closing session consisted of a Final Address and Presentation of Awards. Awards were presented by Shri. Jairam Ramesh, Minister of Rural Development, Government of India; Mr. Satej Patil, Minister of State Home (Urban & Rural), Rural Development, Food & Drug Administration GoM; Mr. Jayant Patil, Minister of Rural Development, GoM; Mr. Ajit Pawar, Deputy Chief Minister, GoM.