



Social Entrepreneur of the Year - India 2018

Social Entrepreneurship for Inclusive Growth
Inspirational Social Entrepreneurs

Introduction

Schwab Foundation for Social Entrepreneurship

www.schwabfound.org

Schwab Foundation for Social Entrepreneurship is a not for-profit, independent organization, founded in 1998 by Klaus Schwab, Founder and Executive Chairman of the World Economic Forum, and his wife Hilde. The mission of the Foundation is to identify leading social entrepreneurs, and to provide unique platforms at the regional and global levels to highlight their work as a key element to addressing social and ecological problems.

Schwab Foundation for Social Entrepreneurship provides unparalleled platforms at the regional and global level to highlight and advance leading models of sustainable social innovation. It identifies a select community of social entrepreneurs and engages it in shaping global, regional and industry agendas that improve the state of the world in close collaboration with the other stakeholders of the World Economic Forum



Prof. Klaus Schwab & Hilde Schwab

Jubilant Bhartia Foundation

www.jubilantbhartiafoundation.com

Jubilant Bhartia Foundation (JBF), the not for profit organisation of the Jubilant Bhartia Group, established in 2007 under section 25 of the Companies Act. As a part of the Jubilant Bhartia Group, JBF focuses on conceptualizing and implementing the Corporate Social Responsibility initiatives for the group.

Jubilant Bhartia Foundation is committed to contribute towards inclusive growth. The foundation's objectives include various community development work, health care, cultural & sports, environment preservation initiative, vocational training, women empowerment, educational activities and promoting social entrepreneurship.



S S Bhartia & H S Bhartia

The Importance of Social Entrepreneurship

Social entrepreneurs drive social innovation and transformation in various fields, including education, health, environment and enterprise development. They pursue poverty alleviation goals with entrepreneurial zeal, business methods and the courage to innovate and overcome traditional practices. Social entrepreneurship has become a global movement. Companies are increasingly seeing social entrepreneurs and their organizations as ideal partners to reach new client groups at the base of the pyramid. They find that working with social entrepreneurs is a pragmatic and effective way to demonstrate their corporate citizenship.

Schwab Foundation Social Entrepreneurs are invited to actively participate in the regional and annual meetings of the World Economic Forum, where they have access to a network of global leaders in politics, business, media, and academia. They engage in Forum initiatives, the discussions shaping the future agendas of industries, and serve as experts in the Forum's Global Agenda Councils. They benefit from pro-bono consulting services, legal advice and stipends to world-class executive education courses through the partners of the Foundation. Social Entrepreneurs also explore best practices through peer exchanges within the Schwab Foundation community.

The Social Entrepreneur of the Year

Schwab Foundation has been selecting social entrepreneurs in India since year 2001. Jubilant Bhartia Foundation joined hands with the Schwab Foundation for Social Entrepreneurship in 2010 to bring together country's most coveted awards for Social Entrepreneurship. The Schwab Foundation for Social Entrepreneurship and the Jubilant Bhartia Foundation are dedicated to promoting social innovation in India. In recognizing social entrepreneurs who address the needs of under-served communities in both scalable and sustainable ways, we aim to make inclusive growth in the country a reality.



Foreword

Schwab Foundation for Social Entrepreneurship and Jubilant Bhartia Foundation are dedicated to promoting social innovation in India through the annual Social Entrepreneur of the Year (SEOY) India Awards. In recognizing social entrepreneurs who address the needs of under-served communities in both scalable and sustainable ways, we hope to promote and showcase the success stories.

Schwab Foundation, a sister organization of the World Economic Forum, manages a global community of social entrepreneurs and engages it in shaping global, regional and industry agendas that improve the state of the world in close collaboration with the other stakeholder communities of the World Economic Forum.

Jubilant Bhartia Foundation, a not for profit organisation of Jubilant Bhartia Group, is committed to contribute towards inclusive growth. The foundation's activities include various community development work, health care, cultural & sports, environment preservation initiatives, vocational training, women empowerment, educational activities and promotion of Social Entrepreneurship.

Schwab Foundation has been selecting social entrepreneurs in India since year 2001 and this year marks the ninth year of partnership between Schwab Foundation and Jubilant Bhartia Foundation to bring together country's most coveted awards for Social Entrepreneurship.

This year we received over 100 applications and selected two finalists after a multiple rounds of rigorous assessment. The two finalists are:

- **Smita Ram & Ramakrishna NK of Rang De, Bengaluru**
- **Prema Gopalan of Swayam Shikshan Prayog (SSP), Pune**

Our national jury consists of an independent panel of eminent leaders from Government, Business, Media and Civil Society. We are grateful for the jury's insights and contributions to the selection process. All finalists exude business acumen, operational excellence and most importantly an unwavering social commitment.

We would like to acknowledge with deep appreciation the contributions of our media partner Mint, HT Media Ltd and CNBC-TV18 and all other media involved in bringing due recognition to social entrepreneurs and their work and most importantly all the social entrepreneurs who have made this journey very exciting.



Shyam S Bhartia

Director, Jubilant Bhartia Foundation
Chairman & Founder,
Jubilant Bhartia Group



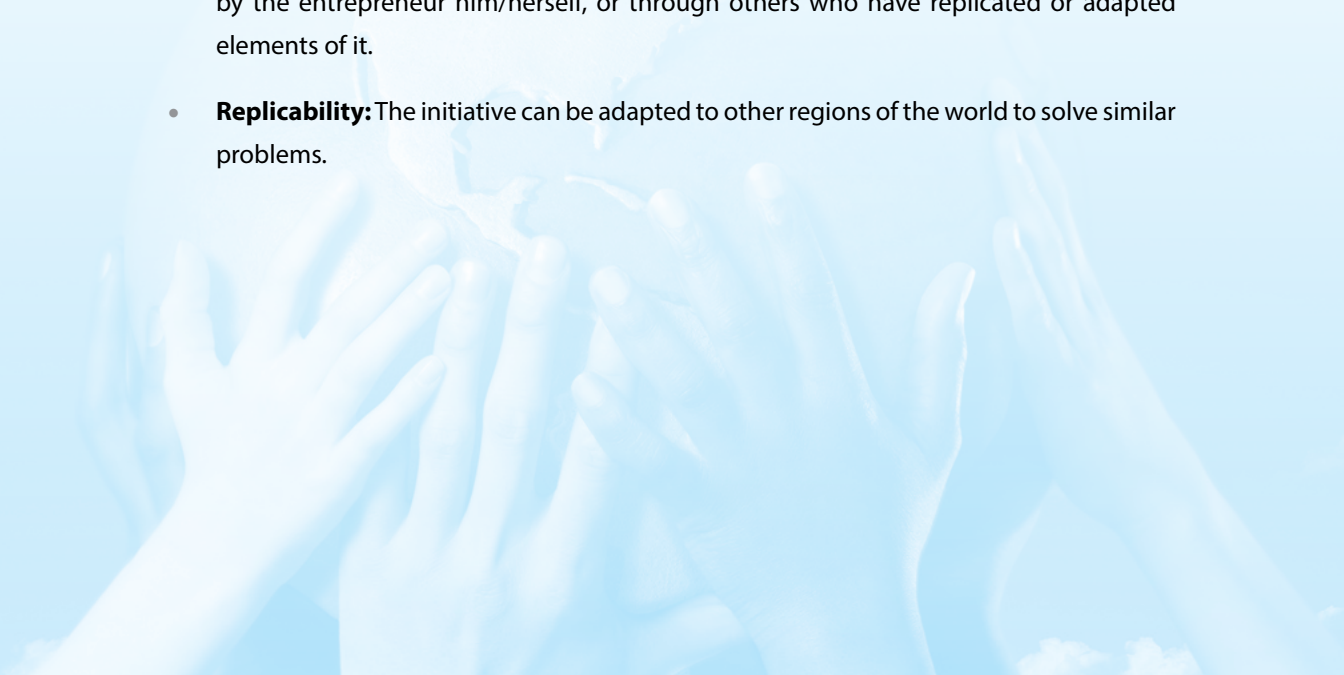
Hilde Schwab

Co-Founder & Chairperson
Schwab Foundation for Social
Entrepreneurship

Selection Criteria

We select late-stage social enterprises that have demonstrated large-scale systemic change and impact. In particular, we assess based on the following criteria:

- **Innovation:** The candidate has transformed traditional practice through an innovative product, service, technology, or approach.
- **Sustainability:** The organisation is achieving some degree of financial self-sustainability through earned revenues or is engaged in creating mutually beneficial partnerships with business and/or the public sector.
- **Direct Social Impact:** The candidate implements the initiative directly with poor or marginalised people and/or communities. Impact manifests itself in qualitative and quantifiable results, rigorously measured over a period of time.
- **Reach and Scope:** The candidate's initiative has spread beyond its initial context and has been adapted successfully to other parts of the country or internationally, either by the entrepreneur him/herself, or through others who have replicated or adapted elements of it.
- **Replicability:** The initiative can be adapted to other regions of the world to solve similar problems.



About our Media Partners

HT Media found its beginning in 1924 when its flagship newspaper, Hindustan Times was inaugurated by Mahatma Gandhi. HT Media (BSE, NSE) has today grown to become one of India's largest media companies.

Produced by an editorial team known for its quality, innovation and integrity, Hindustan Times (English newspaper) and Hindustan (Hindi newspaper through a subsidiary Hindustan Media Ventures Limited), Hindustan Times is the choice for nearly 3.7 million readers across India, who turn to it daily for news, information, analysis and entertainment. Hindustan, the group's Hindi daily, continues to be the second-largest daily in the country with a total readership of 36.6 million, (based on Indian Readership Survey (IRS) for the first quarter (Q1) of 2011. Both dailies enjoy a strong brand recognition among readers as well as advertisers.

In addition to Hindustan Times, HT Media also publishes a national business newspaper, Mint. Mint is a one-of-its-kind newspaper in the sense that the company has an exclusive agreement with the Wall Street Journal to publish Journal-branded news and information in India. Mint is today the second-largest business newspaper in India with presence in the key markets of Delhi, Mumbai, Chennai, Bengaluru, Chandigarh, Pune, Kolkata and now Ahmedabad too.

Mint is one of India's premium business news publications - 76% of Mint readers do not read another business paper, making Mint a critical reach vehicle for the top end audience. Mint is the clear No.2 among business papers in terms of readership.

Representative of an integrated newsroom, www.livemint.com is Mint's online portal and is among the fastest growing news website in India. Livemint provides daily national, international and business news, tracks market movements and detailed coverage of significant events. The site has evolved multimedia features like videos, podcasts and slideshows.

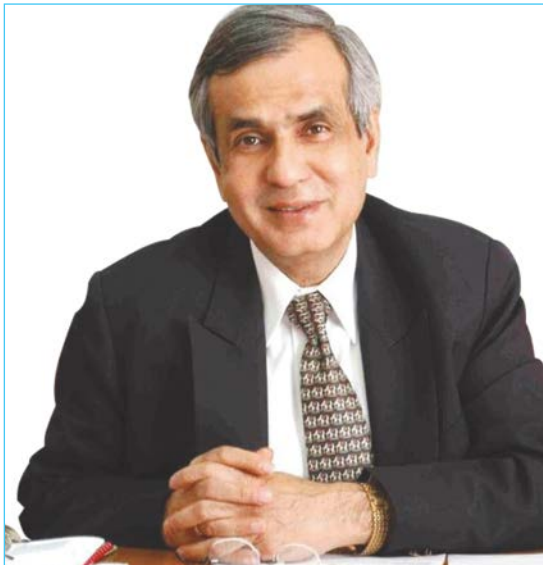
Mint comes out with a premium weekend magazine Lounge that focuses on the lifestyle, passions and other related interests of readers. Lounge is known to avoid run on the mill stories and is immensely popular.

CNBC-TV18 is India's number one business medium and the undisputed leader in business news. CNBC-TV18 has been an integral part of the Indian economic story, spearheading and mirroring these enterprising times. The channel's benchmark coverage extends from corporate news, financial markets coverage, expert perspective on investing and management to industry verticals and beyond. CNBC-TV18 has been constantly innovating with new genres of programming that helps make business more relevant to different constituencies across India. India's most able business audience consumes CNBC-TV18 for their information and investing needs. CNBC-TV18 is currently available in over 30 million households in India.

hindustantimes



Chief Guest



Dr Rajiv Kumar
Vice Chairman
National Institution for Transforming India,
NITI Aayog
Government of India

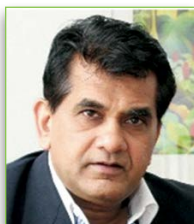
Jury Members



Ms Hilde Schwab
Co-Founder & Chairperson,
Schwab Foundation for
Social Entrepreneurship



Ms Shobhana Bhartia
Chairperson & Editorial
Director,
HT Media Ltd



Mr Amitabh Kant
CEO,
Niti Aayog
Government of India



Mr Sunil Kant Munjal
Chairman,
Hero Enterprise



Mr Paul Basil
Founder & CEO,
Villgro Innovation
Foundation



Ms Chetna Sinha
Founder, Mannideshi
Group of Ventures,
Winner SEOY 2013



Ms Urvashi Sahni
Founder,
Study Hall Educational
Foundation,
Winner SEOY 2017



Mr Srivatsan Rajan
Chairman,
Bain & Company
India

Indian Social Entrepreneurs

Profiles

Profiles

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The Social Entrepreneur of
the Year India 2018



Smita Ram And Ramakrishna NK

Rang De

www.rangde.org

Finalists: Social Entrepreneur of the Year India -2018

Rang De is building bridges between India's credit-starved communities and ordinary citizens who contribute to meet the education, health and enterprise needs of resource-poor populations. Working on the premise of 'Micro-investment for Micro-loans' Rang De has till date disbursed INR 70 crore, from 14000 social investors and philanthropists to benefit 60,000 families. By doing so, it has unlocked unusual channels of capital for India's poorest.

Focus

Microcredit and Financial Literacy

Background

The role of Finance in lifting people out of poverty is well documented. Strong inclusive systems designed to reach last mile communities, help the poor catch up with the economy. The last decade has seen a growing emphasis on integrating the population with formal banking systems. According to government data sourced from banks, since the launch of the Prime Ministers Jan Dhan Yojna, the total number of Jan Dhan account holders show a steep rise in just one year - from 281.7 million in March 2017 to 314.4 million in March 2018¹. The 2017 World Bank's Global Findex Report notes the impressive strides that India has made – as the number of account holders in the country has risen from 35% of adults in 2011 to 53% in 2014 to 80% in 2017. But the data also reveals that 11% of the world's unbanked lives in India. Over 190 million adults without a bank account, making it the world's second largest unbanked population after that of China. In a telling blow, almost half of the bank accounts remained inactive in the past year.

Innovation and Activities

Rejecting the high interest rates charged by MFIs, the couple established Rang De in 2008. Dipping into the interest of urban individuals in making a difference, they designed India's first peer-to-peer lending platform. Blending elements of crowd funding with principles of micro-lending, where even a small sum of Rs. 100 is considered worthy, Rang De offers highly customizable loan products at an affordable 5% to 10% interest.

To ensure loans reach those who need it the most, Rang De partners with local NGOs to identify and ratify

borrowers. The profiles and loan requests are published on the platform where its community of changemakers (lenders) select the causes or people they want to invest in. Through regular updates, the changemaker can track the impact of the investment as well as the repayment process. The changemaker has the option to recover their principal or reinvest. Internal studies at Rang De have revealed a stunning 70% average increase in the borrower's income and a 108% increase in savings. 66% of the educational loans have helped families access quality education and 17% were accessed for first-generation learners. And while it is a matter of pride that 50% of its borrowers are first time borrowers, for Ram and Smita, their vibrant community of changemakers is their biggest asset and ally. Deeply committed to the vision of Rang De, they are slowly taking ownership of the idea. Self-organising into city chapters, they share learnings, spread awareness of existing inequities, and encourage more people to invest in fueling social change.

Buoyed by the passionate engagement of their changemakers, and to reach the vast majority of India's poor, Ram and Smita are taking the next logical step to scaling their model and are setting up a Non-Banking Financial Company.

The Entrepreneurs

Ram, an engineer by training, and Smita, a social work postgraduate met at a volunteering event for children with special needs in Bangalore. Many conversations later, their passion to find solutions to India's deep socio-economic divide brought them together. The couple pooled their resources and invested 6000 pounds to design the prototype of the platform. They wanted to create an initiative that was scalable, replicable and sustainable, and moreover, would catch the imagination of the youth. The couple soon got an opportunity to meet Dr. Nachiket Mor, who, intrigued by their idea, offered them funding. Thanks to the enthusiastic support of their social investors, Rang De has designed a business model that ensures their social mission of serving underserved communities with access to credit remains uncompromised.

Ram serves as the CEO of Rang De, while Smita is the Managing Trustee. In 2012, Ram was selected to the Ashoka Fellowship and in 2014 to the Acumen Fellowship Program. Rang De was recognized at the 2013 Bangalore Heroes Award, a Times of India initiative.

¹ Business Standard. April 19th, 2018



Prema Gopalan

Swayam Shikshan Prayog

www.sspindia.org

Finalist: Social Entrepreneur of the Year India -2018

Swayam Shikshan Prayog (SSP) is revitalizing rural economies by putting women in charge. Working in areas affected by global climate change, it has unleashed women farmers, entrepreneurs and grassroots business leaders who are solving the problems of their communities through small businesses.

Prema and her team have built vibrant eco-systems to enable 145,000 women to succeed in remote and ailing markets. The SSP model comprises four ventures: a federated network of 5000 SHGs; a resilience fund for women-led businesses; a rural school of entrepreneurship and leadership for women; and a market aggregator that provides warehousing, branding, marketing and distribution services to last-mile business women. In addition, it has catalyzed the government, investors, financial institutions and Indian and global corporations to partner directly with grassroots women business leaders.

Focus

Grassroots Women's Entrepreneurship, Rural Livelihoods

Background:

The Marathwada region, where SSP was launched in 1993, is no stranger to disaster- natural (the Latur earthquake) or climate-change induced. Drought ridden for the past five years, in 2015, the region experienced the highest rainfall deficit in the past 10 years at -53%. In 2014, Marathwada reported 565 farmer suicides, the highest ever in Maharashtra¹.

Compounding was the absence of livelihood opportunities available outside of agriculture. The region witnesses grossly underserved markets and per capita incomes that are the lowest in Maharashtra – INR 60013 compared to INR 105488 for the rest of Maharashtra. Poor health indicators, further debilitate this region.

Innovation and Activities

Over two decades, this has had a domino effect in 2000 climate-threatened villages across 6 states of India. 97,874 women in drought and flood-affected

villages have set up enterprises in clean energy, sanitation, basic health services, nutrition and safe agriculture. They have transitioned from self-employment to diversify their ventures, aggregate into value chains and mentor thousands of others to get on the path of entrepreneurship. 46,750 women have claimed their identities as farmers. A majority have land deeds in their name. 900 women are recognized locally as climate resilience leaders and 500 are playing a role in local governance. Family incomes have increased by 45%- 55%. 30,000 acres of arid land have been converted for organic farming and cultivation of food crops.

SSP's grassroots women entrepreneurs are taking their communities forward as part of their business success. As SSP partners with the government to scale its model, it is demonstrating that investing in rural women entrepreneurs can be a solid strategy for transforming India.

The Entrepreneur

Born in Pune, Prema schooled all over India. After her master's degree in social work, she travelled across the country to meet NGOs across nine States. This was a deep immersion for her in the issues of women and poverty. With a post graduate and an MPhil in social work, Prema co-founded SPARC – Society for Promotion of Area Resource Centers – a globally-regarded NGO working with urban poor in Mumbai. After working for years with issues of urban communities, Prema got an up-close view of rural realities and grassroots women in 1993 (Latur earthquake). This triggered her to change course and launch her work with rural communities.

In a career spanning over 25 years, Prema has constantly innovated and strategized to bring women from the margins to the mainstream. Her experience in seeding disaster resilience through a market based approach, has gained wide recognition, both with the Indian Government and global organizations. She has advised international institutions such as the Huiarou Commission, World Bank and the UNDP on implementing programs through women leadership and strategies, and is recognized as a global facilitator on peer learning methods. Prema is an Ashoka Fellow and a Synergos Fellow. In addition, she and SSP have received more than 14 global and national awards.

¹ <http://indianexpress.com/article/cities/mumbai/in-worst-drought-year-marathwada-emerges-new-suicide-region/#sthash.>

Schwab Foundation Social Entrepreneurs - India



Rajiv Khandelwal and Krishnavtar Sharma Aajeevika Bureau

www.aajeevika.org

Schwab Foundation Social Entrepreneurs

Aajeevika Bureau provides services to seasonal migrants who leave their villages to find work in cities, factories and farms across India.

Focus

Migration, Labor, Employment

Background

The rural, seasonal migrant workers are a massive workforce with numbers that reach nearly 100 million across India. These workers drift through the economy, often at its very bottom end, remaining largely outside the reach of state services and devoid of opportunities offered by growing markets. Despite the major contributions migrant workers make to India's prosperity, they suffer neglect from employers, the government and society at large. As a large and vulnerable section of India's disorganized labour force, migrant workers have poor social security, little protection from malpractices and hazards, and dim prospects of growth and advancement.

Innovation and Activities

Aajeevika Bureau is a specialized institutional initiative for providing services, support and security to rural seasonal migrant workers. Its focus is based on the belief that rural-to-urban migration is an inevitable socio-economic reality, especially for those unable to generate a meaningful livelihood from rural resources. Despite their major contribution to the economy, rural migrant workers remain excluded from opportunities, services and protection. The work of Aajeevika Bureau is therefore aimed at improving social and livelihood opportunities for migrants while developing services and policies for their advancement.

Aajeevika Bureau works in the registration and issuance of identity cards for migrant labourers, allowing them to access banking, mobile telephone service, as well

as government and citizenship entitlements. The organization offers skills training and job placements for rural youth. Through trade-based collectivization of migrant workers from the disorganized sector, Aajeevika Bureau is able to lend greater voice to this often neglected group.

Aajeevika Bureau also enrolls migrant workers in legal services, insurance and pension plans. It facilitates links with government programmes, food security, health services, and counselling for women and children who experience the long-term absence of male family members. Additionally, Aajeevika Bureau manages migration resource centres that provide knowledge, capacity building and management support to migration initiatives in other NGOs and projects.

Aajeevika Bureau is a non-profit, charitable trust registered in Udaipur, Rajasthan, which has helped over 50,000 migrants since its founding in 2005.

The Entrepreneurs

Rajiv Khandelwal has worked in a wide range of rural development, employment and entitlement programmes and projects in Rajasthan. He has also served as a consultant to NGOs and donors while advising a number of international and government agencies. After a two year stint in East Africa in early 2000, he returned to Udaipur to establish Aajeevika Bureau in 2005.

Krishnavatar Sharma is a senior social worker in Udaipur, India. He has coordinated self-help programmes, natural resources work, employment and legal aid programmes, and has overseen capacity-building programmes of development workers before joining Rajiv Khandelwal to establish Aajeevika Bureau as a specialized migration organization.



Thulasiraj Ravilla
Aravind Eye Hospital
www.aravind.org
Schwab Foundation Social Entrepreneur

Specializing in state-of-the-art comprehensive eye care, Aravind treats over 2.5 million patients a year, with an emphasis on providing services to the rural poor and capacity-building services to other eye care providers and programmes.

Focus Health

Background

There are an estimated 45 million blind people in the world, an additional 269 million who are visually impaired, about 90% of which live in developing countries where they face poverty, illiteracy and diseases of epidemic proportions. In India alone there are 12 million blind people, more than in any other country. Most of this blindness is easily treatable by simple cataract surgery or a pair of glasses. The challenge, however, is to address affordability and access issues so those who can have their sight restored can re-enter the workforce and support themselves and their families.

Innovation and Activities

Founded in 1976 by Dr G. Venkataswamy with the mission to eliminate needless blindness, Aravind Eye Care System is the largest and most productive eye care facility in the world. It encompasses five hospitals, two surgical centres, seven community eye clinics, 39 primary eye centres, two managed eye hospitals, a manufacturing centre for ophthalmic products, an international research foundation, and a resource and training centre that is revolutionizing hundreds of eye care programmes across the developing world.

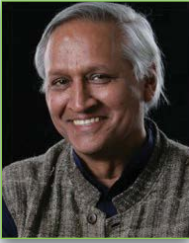
Aravind created a sustainable service delivery model, currently providing 55% of its services free or significantly subsidized for low-income families. Some of the activities and innovations, carried out through cost-effective and efficient processes, are: producing

available, high-quality, low-cost intraocular lenses and other ophthalmic supplies; extensive use of telemedicine and other technologies to improve rural access; annually recruiting and training hundreds of young rural women as eye care technicians, thereby giving them a career opportunity and significantly reducing the cost of eye care; and establishing a network of Vision Centres with low-cost telemedicine technology providing primary eye care to rural areas and thus enhancing access.

Aravind's success in eliminating needless blindness is based on engaging in direct action and creating competition. Real competition is encouraged through a proactive capacity-building process that shares lessons learned, detailed procedures, systems, forms and software. For example, in 1993 the Lions Aravind Institute of Community Ophthalmology was established to help Aravind transfer its expertise and experience to other eye care institutes in India and elsewhere. It has helped replicate best practices in over 270 eye hospitals worldwide.

The Entrepreneur

Thulasiraj Ravilla was born in a small village in southern India, received his MBA from the Indian Institute of Management in Calcutta, and remained in the city working for a multinational company. In 1981, he joined Aravind and spent a year at the University of Michigan studying hospital and health management. Since then he has been part of the leadership team that has built Aravind into the world's largest eye care provider. In 1992, he was instrumental in establishing the Lions Aravind Institute of Community Ophthalmology. Ravilla served five years as the Southeast Asia Regional Chair of the International Agency for Prevention of Blindness, and in 2003 founded VISION 2020: The Right to Sight - India, a consortium of voluntary eye care institutions, heading it until 2008.



Sanjit (Bunker) Roy

Barefoot College

www.barefootcollege.org

Schwab Foundation Social Entrepreneur

Barefoot College works with marginalized, exploited and impoverished rural poor communities, guiding them on a path towards self-sufficiency and sustainability.

Focus

Education, Renewable Energy, Rural Development, Technology, Women

Background

Created in 1972, Barefoot College in Tilonia, Rajasthan, was inspired by the principles of Gandhi and around the concept of the village as a self-reliant unit. The college benefits the poorest of the poor, offering practical skills and knowledge through a learning-by-doing approach to education. In particular, the college focuses on training illiterate men and women to work in the areas of solar energy, water, healthcare, rural handicrafts, communications and women's empowerment.

Innovation and Activities

Barefoot College demonstrates that illiteracy is not a barrier to poor communities developing themselves and that the most sophisticated technologies can be disseminated by poor rural men and women who can barely read and write. As such, thousands of people are trained each year to be teachers, doctors, midwives, dentists, health workers, solar engineers, water drillers and testers, hand pump mechanics, architects, artisans, designers, masons, communicators, computer programmers and accountants.

The Barefoot campus itself is a testament to the quality of its training programmes. Barefoot-educated architects and masons constructed most of the campus out of low-cost materials and it is the only fully solar-powered college in India.

Barefoot engineers have also helped electrify 35,000 houses with solar energy in 1,000 villages in 37 countries, saving 4.6 million litres of kerosene from polluting the environment. And since 1986, Barefoot engineers have helped collect rainwater in 901 schools in remote villages in India as well as Afghanistan, Ethiopia, Mauritania, Senegal, The Gambia, Sierra Leone and Mali, providing water for drinking and sanitation to 2.65 million rural children. In addition, 1,513 rainwater harvesting structures have been built in rural schools and community centres with a total capacity of 96.65 million litres of water every year.

The Entrepreneur

For over 40 years Sanjit (Bunker) Roy has demonstrated the power and impact of the grassroots community movement, and the need for social entrepreneurs to be social activists first. He was influenced by Mahatma Gandhi's spirit of service and thoughts on sustainability. In 2010, Roy was selected by Time magazine as one of the 100 most influential personalities in the world, and in 2008 The Guardian named him one of 50 environmentalists in the world who could save the planet. He has also won a number of other accolades, including the: Sierra Club Green Energy Award (2009); Robert Hill Award for Promotion of Solar Energy (2009); Condé Nast Traveler Environmental Award (2009); SUEZ Environment-Water for All Foundation Special Prize (2009); ALCAN Award for Sustainability (2006); Skoll Award for Social Entrepreneurship (2005); Tyler Prize for Environmental Achievement (2004); Ashden Award for Sustainable Energy (2003); St Andrews Prize for the Environment (2003); Tech Museum for Innovation Award (2002); and the environment category of the Stockholm Challenge Award for Information Technology (2002).



Vijay Mahajan

Bhartiya Samruddhi Investments and Consulting Services (BASIX)

www.basixindia.com

Schwab Foundation Social Entrepreneur

BASIX promotes sustainable livelihoods for the rural poor and women through the provision of financial services and technical assistance.

Focus

Microfinance, Rural Development

Background

While the concept of microfinance institutions (MFIs) spread rapidly in neighbouring countries such as Bangladesh and Indonesia, India had a slower start. Until the early 1990s banks were nationalized and mandated to reach the poor with subsidized loans. While the intention was laudable, in practice loans to the rural poor by the banking sector were riddled with corruption and red tape, limiting what could have been a powerful economic intervention for social change. In 1992 India started to reform its banking system to restore financial health, and as a result the number of small loans going to rural areas decreased rapidly, since they were less profitable. BASIX was established in 1996 with the ambitious target of disbursing microcredit to one million of India's rural poor.

Innovation and Activities

BASIX is the first MFI in India and among the first in the world to attract commercial equity investments internationally and within India. By successfully lobbying for changes in the Indian regulatory policy framework, BASIX helped create a viable institutional space for MFIs in India. The mission of BASIX is to promote a critical mass of opportunities for the rural poor and to attract commercial funding by proving that lending to the poor can be a viable business.

BASIX tailors its lending techniques and distribution channels to different customer groups and arranges technical assistance and support services for its clients. It aggressively uses IT applications to process large numbers of transactions and support innovative delivery channels, such as franchise agents using hand-held devices to serve poor borrowers. BASIX

does not confine its loans to the landless poor and self-employed as do most other MFIs, but rather argues that most of the poorer population groups prefer to be employed. Thus, providing credit to the micro-enterprises that can employ them is as important as providing credit to the poor themselves. Studies show that on average, the income of BASIX borrowers increases 20-30% in 2-3 years, and that they also generate substantial wage employment for others.

Based in Hyderabad, in the state of Andhra Pradesh, BASIX has approximately 250 full-time employees, mostly in rural districts, and over 400 village-based customer service agents reaching +7,500 villages in more than 40 districts in nine Indian states. BASIX works with nearly 95,000 borrowers, including women in self-help groups (SHGs) and federations. It has cumulatively disbursed over 137,000 loans worth +US\$ 33 million, 41% of which are loans to SHGs. BASIX's pioneering work with SHGs and its advocacy for microcredit have been two of the factors that led Indian banks to extend over US\$ 44 million worth of microcredit to more than 12 million rural poor women since 1998.

The Entrepreneur

Vijay Mahajan was educated at India's Institute of Technology in Delhi, the Institute of Management in Ahmedabad, and is a Fellow at Princeton's Woodrow Wilson School of Public and International Affairs. He could have chosen many different life paths and lucrative careers, but instead chose to channel his talents and education to improve rural Indian society. In 1983 he co-founded PRADAN, one of India's most respected rural development NGOs, and in 1998 co-founded Sa-Dhan, the association of Indian MFIs. In 2001 he helped found the Andhra Pradesh Mahila Abhivruddhi Society (APMAS), a capacity-building institution for the +500,000 women's SHGs in the state. Mahajan has published a book on the rural non-farming sector in India and more than 50 articles on rural development and microfinance.



Shobha A. Arole

Comprehensive Rural Health Project (CRHP)

www.jamkhed.org

Schwab Foundation Social Entrepreneur

By partnering with village communities in India, the Comprehensive Rural Health Project brings modern healthcare services for the rural poor.

Focus

Health, Rural Development, Women

Background

In 1970 malnutrition and infant mortality were pervasive problems in India's state of Maharashtra. Less than 1% of the population had systems for the disposal of solid waste, modern health services were non-existent and cholera, typhoid and malaria were highly prevalent. Having grown up in rural India, Raj Arole (1934-2011) understood that any healthcare delivery system would have to confront cultural superstitions about the causes of illness as well as caste, religious, gender and political divisions. After finishing medical school, Arole and his late wife, Mabelle, began engaging villagers in the creation of modern healthcare services for the rural poor.

Innovation and Activities

The Comprehensive Rural Health Project, a community-based healthcare programme for the rural poor, has brought about extraordinary health and social improvements in hundreds of villages in Maharashtra. Despite the region's extreme poverty, severe gender and caste inequality and minimal public health services, CRHP has achieved exceptional results by training local village healthcare workers and helping villagers address economic, social, agricultural and health needs through self-organization.

In the early days of CRHP, the Aroles earned the trust of communities by inviting all groups to volleyball games, which then became meeting places for discussions about village development. These discussions led to the formation of farmers' clubs to address such issues as inadequate drinking water and poor sanitation. The clubs eventually conducted health surveys as a crucial step towards overcoming traditional beliefs about the causes of disease, and identified simple ways to

improve health, like draining puddles that attracted mosquitoes.

The clubs encouraged women to become village health workers. With coaching and guidance from the Aroles, these women provided prenatal care, monitored child immunizations and coordinated village waste management. The village health workers in turn organized women's development associations, which initiated credit circles to fund cooperative business enterprises. Between 1971 and 1993 infant mortality rates in areas where CRHP worked plunged by 84%, while maternal mortality dropped by 75%.

CRHP has been increasingly involved in public policy advocacy, while establishing a primary healthcare model for relevant, appropriate and cost-effective community-based hospital care. Their training programmes in community-based health and development, leadership, management, and personal development have been replicated worldwide, impacting communities in +100 countries. The knowledge and skills have been shared with +20,000 participants nationally and internationally for more than a decade.

The Entrepreneur

The late Raj Arole, co-founder of CRHP and father of Shobha Arole, was born in Jamkhed to a Dalit family (Untouchables) that had converted to Christianity. His parents, who were schoolteachers, sent him to a private English school, where he remained consistently at the top of his class. Against the odds because of his caste, Arole went on to one of the most prestigious medical colleges in India, the Christian Medical College at Vellore. There, he met his future wife Mabelle. On their wedding day, they took a vow to work together and devote their lives to the marginalized and disenfranchised people living in Indian villages. Today, their daughter Shobha, a medical doctor and anaesthesiologist, follows in their footsteps in her role at the CRHP.



Poonam Bir Kasturi

Daily Dump

www.dailydump.org

Schwab Foundation Social Entrepreneur

According to government estimates, homes generate 75% of all organic wastes produced in urban India. Daily Dump targets to manage this waste right where it is generated – within families.

Calling herself “compostwali” Poonam Bir Kasturi, founder of Daily Dump, has fused design thinking, traditional pottery and the science of composting to develop more than 50 aesthetic products and services that enable urban Indians to compost their waste at home and be part of the solution to India’s monumental trash nightmare.

Focus

Waste Management

Background

According to government estimates, Urban India generates 188,500 tons per day (68.8 million tons per year) of municipal solid waste (MSW) at a per capita waste generation rate of 500 grams/person/day. This is an estimate for only 366 cities included in urban India. Assuming that 40% of this waste is organic kitchen waste, 75,400 tons is the amount of organic waste thrown out everyday mixed with other waste to create a toxic mess.

Innovation and Activities

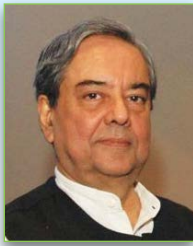
Its flagship product is the terracotta pots known as ‘Khambas’. They fit into small apartments and come in different versions to match the family size and volumes of kitchen waste generated. With no foul smell emanating and easy maintenance, the pot converts kitchen waste into compost over two months. Larger apartment blocks and residential colonies are buying into Daily Dump’s community waste management product called the ‘AAGA’ to do collective composting. Thus, the Khamba and the Aagas are transforming the relationship of families with their waste, urging them to shrug off apathy, re-shape their behaviours and make segregation an unobtrusive part of their daily lives.

The growing demand of the ‘Khamba’ is tripling the incomes of the potter communities that manufacture them. The enhanced product differentiation and value has spurred potter entrepreneurs across India to recast their traditional vocation into a new technology. Daily Dump has also catalyzed new networks of ‘waste evangelists’ or urban compost entrepreneurs across 17 cities. They retail Daily Dump products and related ‘green’ services, making way for ethical and conscious consumer behaviours, strengthening circular economies and reducing the solid waste footprint of waste generators.

With over 25,000 committed users, including families, businesses and other institutions, Daily Dump’s products have directly impacted more than 2 lakh individuals. The humble terracotta pots has created impact at multiple levels – keeping more than 20,000 tons of organic waste out of landfills per day, contributing to safer working conditions for informal waste collectors, sustaining a dying craft and increasing incomes of potter communities.

The Entrepreneur

Daily Dump has converged Poonam’s three passions – design, waste and craft. One of India’s foremost design thinkers, Poonam likes to practice design with a small ‘d’. Human centered design thinking permeates all aspects of her life, shaping her interaction with the environment and the solutions she innovates. A serial entrepreneur, Poonam co-founded Industree Foundation – a leading craft based NGO with 2 colleagues. She then set up Playnspeak - a proprietorship concern to make products for the home and was also part of the founding faculty of the Srishti School of Art, Design and Technology in Bangalore. Her experience with teaching and working in both industrial and craft sectors inform her work at DDD.



Ashok Khosla

Development Alternatives

www.devalt.org

Schwab Foundation Social Entrepreneur

Development Alternatives' innovative technologies and methodologies combine the dual goals of creating income for the poor and regenerating the environment.

Focus

Climate Change, Energy, Environment, Literacy, Rural Development, Technology, Water, Youth

Background

Half of India's rural population is unemployed, underemployed or informally employed. This population needs income-generating jobs that provide economic security and the products and services required to satisfy their basic needs. At the same time, industries that create these jobs must reduce their waste of natural resources. New technologies and institutional systems are needed to achieve equitable and environmentally sound development.

Innovation and Activities

Development Alternatives seeks to implement good science for social benefit, utilizing low environmental impact. DA initiatives include Shubh Kal, which brings the risks of climate change to the immediate attention of communities in central India's semi-arid regions. The concept implies a "better tomorrow" by exercising an ability to handle climate risks through adaptation and mitigation practices at the grassroots level.

Other projects, such as the Community-led Assessment, Awareness, Advocacy and Action Programme (CLAP) for Environment Protection and Carbon Neutrality, and CLEAN-India, work toward mobilizing community responsibility for environmental assessment and protection, as well as carbon neutrality.

In line with the organization's strategy, DA produces standardized and affordable products for rural markets, such as roofing systems, compressed earth blocks, fired bricks, recycled paper, handloom textiles,

cooking stoves, briquette presses and biomass-based electricity. The simple but highly effective TARA micro-concrete roof tile kit, for example, provides employment for five people, while the TARA vertical shaft brick kiln reduces energy use by 55% and emissions by 50%. DA's paper production units employ 40 workers producing high-quality paper from rags and recycled paper. DESI Power, DA's electric utility, installs mini power stations in villages, fuelled by weeds and agricultural wastes.

TARAhaat, the ICT affiliate of Development Alternatives, brings information technology to villages through its portal (www.TARAhaat.com) and its rapidly growing network of +200 franchised local telecentres, which provide information services, educational courses, e-governance services and Internet connectivity to local people on a commercial basis. The Lifelines Project in rural India uses mobile telephone technology to connect poor farmers in 1,500 villages to critical agricultural information through volunteers. Its functional Hindi literacy programme has helped educate +60,000 rural women, and local groups and official agencies use DA's portable pollution monitoring kits to test water quality in cities and towns.

The Entrepreneur

Ashok Khosla holds a PhD in Experimental Physics from Harvard University. He abandoned a scientific career to focus on issues of environment and development. After helping design and teach Harvard's first course on the environment, he set up and directed the environmental policy unit for the government of India. Subsequently, he worked for the UN Environmental Programme (UNEP) in Kenya before starting Development Alternatives in 1983. He has been a board member of many global environmental institutions, including the Club of Rome, IUCN, WWF, IISD, SEI and the Alliance for a New Humanity. He is also an advisor to UNEP, UNDP and the World Bank.



Vikram Kumar

Dimagi

www.dimagi.com

Schwab Foundation Social Entrepreneur

Dimagi equips community health workers with mobile phones running Dimagi's mHealth platform: CommCare. The software allows health workers to instantly track patient data from previous home visits, thus improving the quality of maternal and prenatal care.

Focus

Health, Technology

Background

Nearly a billion people in low income countries live in extreme poverty. In these populations, almost 10% of infants die during their first year, compared to 0.5% in wealthy countries. Maternal mortality is so high in some countries that women have a 5% lifetime risk of dying during child birth alone. The onset of labour marks the start of a high-risk period for both mother and baby that does not ease until at least 48 hours after birth. During this short period of time, 150,000 maternal deaths, 1.6 million neonatal deaths, and 1.2 million stillbirths occur each year. Most of these deaths have been attributed to poor service provision and lack of access. Yet the global health community does not lack guidelines for improving maternal health. There are largely agreed upon interventions for every stage of maternal care whose efficacy has already been proven. Many health systems have started to increase their focus and resources on supporting community health programs and Community Health Workers (CHWs) as a method to improve the delivery of these known, proven interventions.

Innovation and Activities

Dimagi's vision is to apply open-source and scalable technology to improve community health programs across the world. Dimagi designed CommCare, an mHealth platform for Community Health Workers (CHWs) that takes an evidence-based approach to improving access, quality of care, and accountability.

CommCare transforms the conventional practice of a CHW manually filling paper registers and carrying large flipbooks. With CommCare, each CHW is equipped with an inexpensive phone running the open-source software. The CHW registers clients using electronic forms that are designed for low-literate users.

During home visits, CommCare aids a CHW with real-time guidance through key counselling points and decision support. Each counselling point is reinforced by images, audio, or video clips that the CHW can use to engage her clients. Dimagi has found multimedia to be universally popular among both CHWs and clients, and there is strong evidence that recorded audio improves the persuasive power of health messaging. CommCare also submits visit data in real-time to its central cloud server, CommCareHQ, where it is privacy-protected, backed up, and immediately made accessible to supervisors and program managers.

Dimagi has a three-tiered pricing system differentiated by ability to pay and level of on-going IT support required. Dimagi has collaborated with over 40 partners around the world, including the Gates Foundation, the World Health Organization, large NGOs, and national governments. To date community health workers have registered 60,000 patients across 13 countries. Multiple studies have demonstrated improvements in the frequency, quality, and thoroughness of care that community health workers using CommCare provide to pregnant women.

The Entrepreneur

Vikram Kumar is an engineer and pathologist who developed one of the earliest video games for health on a wireless mobile device. He studied engineering at the Indian Institute of Technology and Columbia University and medicine at the Harvard-MIT Division of Health Sciences and Technology.



Neichute Doulo

Entrepreneurs Associates (EA)

www.eanagaland.com

Schwab Foundation Social Entrepreneur

Entrepreneurs Associates (EA) was set up in 2001 to counter insurgency, a broken economy and the landscape of despair among the Naga people. It aimed to do so by building the spirit of self-reliance and entrepreneurship into the psyche of an apathetic Naga youth.

Over 20 years, EA has successfully launched the first generations of Naga and Manipuri entrepreneurs; built up vibrant local markets; catalysed local production; generated local jobs; activated financial institutions and steered government will to demonstrate that entrepreneurship can be the route to peace building.

Focus

Enterprise development and Livelihoods

Background

Isolated from the mainland, India's northeast is the setting for a multitude of conflicts – from separatist movements, to inter-community, communal and inter-ethnic conflicts to territorial disputes. Right from Independence, this region has witnessed some of the bloodiest conflicts – in Assam, Manipur and Nagaland. Further, the efforts to homogenize the region under the 'northeast' tag without appreciating sensitivities around tribal loyalties, religion, language and regional culture have resulted in a local aversion to such a construct and in many cases escalated the violence.

Innovation and Activities

For Neichute and his team, an entrepreneur is one who solves problems. Thus, EA set up North-East India's first incubator, accelerator and eco-system builder for local entrepreneurs. Over two decades, the venture has directly impacted 60,000 individuals across Nagaland and Manipur by putting them on the path of wealth and value creation.

EA trains first-time entrepreneurs from the agriculture and non-agriculture sectors. It then lays out a broad safety net for them. It offers credit, intense hand-holding, business acceleration programs, and in certain cases, stands as guarantor for bank loans. In

the absence of financial institutions for early-stage entrepreneurs, EA has set up EATACOL – a thrift and credit society- and an NBFC through which loans of upwards of two lakhs are provided to local businesses. These financing mechanisms have enabled EA to place 'big bets' on its entrepreneurs and encourage them to grow into small and medium enterprises.

Over two decades, EA has harnessed 1150 faith based organizations, national banks and private banks, the North-East Development Finance Corporation, the National Rural Livelihoods Mission and the University of Nagaland to infuse capital of upto INR 150 crores with 100% recovery. From 2000 to 2008, Neichute and his team ran crowd funding programs that generated INR 20 crores from local citizens in building the culture and environment of entrepreneurship in Nagaland. EA's action on the ground has steered government policies in favorable directions. In a state where entrepreneurship was alien, the government of Nagaland declared the years 2010-2012 as the 'Year of the Entrepreneur'. Schools, university and college campuses are turning into active trainings grounds for new generations of entrepreneurs. As EA scales to Burma, the model holds out new possibilities of peace-building in regions around the world that are experiencing civil and political conflict.

The Entrepreneur

Entrepreneurs Associated is a brainchild of Neichute Doulo's dream of empowering the youth of Nagaland to break out of the shackles of a politically unstable region and rise as an economically empowered and confident people. Seeds for EA were sown way back in 1992, when Neichute, class XII student, and some of his peers challenged how the Naga society viewed enterprise development and 'menial jobs' by demonstrating the dignity of labour amongst the youths. They set up "Beacon of Hope", an informal group where more than 40 youth practiced dignity of labor through small jobs like selling newspapers and ice creams, waiting on tables, serving as porters and daily wagers to demonstrate possible alternatives to government jobs.



Anshu Gupta

Goonj

www.goonj.org

Schwab Foundation Social Entrepreneur

Goonj had demonstrated that 'cloth' can be a powerful development resource for India's last-mile communities. Goonj collects, sorts, repurposes and redistributes the excess and under-used resources of urban households to the rural and urban poor, where 'material poverty' is the deepest.

Focus

Clothing for Development

Background

There always existed a rural-urban divide in terms of economic and social development. But this divide has also been widening in the recent past. Ratio of urban to rural income which was just about 1.6 in 1951 and continued to remain within reasonable limit during the first three decades of development planning to reach 2.1 in 1980-1981, worsened during the last two decades to record a level close to 4.5. While large and medium cities are experiencing unprecedented economic prosperity, the rural areas have been experiencing economic stagnation. While the share of agriculture in the national income declined from about 30 per cent to almost half, the share of population dependent on agriculture remains almost the same over the last two decades. With the withdrawal of the State from critical support services for agriculture, global competition and higher risk of commercial cultivation, farmers especially those with small holdings, have been experiencing unmitigated misery. The reports of rampant farmers' suicide from various States, is only one of the symptoms of the current rural distress.

Innovation and Activities

Village and slum communities, in exchange of cloth and material, conduct self-organized local development and infrastructure building programs, leading to more than 500 infrastructure projects every year – such as the setting up of schools, concrete roads, bridges,

wells, irrigation canals and toilets across 1500 villages. The 'Cloth for Work' approach spurs behaviour change on both the demand and supply sides: marginal communities begin to believe in their own capacity for catalyzing change and urban India learns to contribute (rather than dispense) material, based on what the poor need.

Every year, Goonj collects, reproduces and transports 1000 tonnes of materials to ultra poor communities in 21 states through a country-wide network of 250 grassroots NGOs, 200 engaged business houses, 100 schools and 500+ volunteers, at the cumulative cost of 97 paise per kg of material. Goonj's sanitary napkins program, created by remnants of waste cloth, has opened up a new field of development intervention in female reproductive health, with more than 2 million sanitary napkins distributed to first-time rural women users.

Through its non-monetary and non-market model, Goonj is thus creating 'cloth and material rich' communities where the meagre resources of poor families can be freed up for urgent expenditures (rather than for the purchase of cloth), and village and slum infrastructure can be less dependent on outside funding.

The Entrepreneur

Popularly known as the Clothing Man, Anshu has an educational background in mass communications and economics. Starting as a freelance journalist, Anshu left a corporate job in 1998 and founded GOONJ with a mission to make clothing a matter of concern and to bring it among the list of subjects for the development sector. An Ashoka Fellow and the Global Ambassador of Ashoka, Anshu is creating a mass movement for recycling and reuse of tones of waste material by channelising it from the cities to the villages, as a resource for rural development.



Joseph Madiath

Gram Vikas

www.gramvikas.org

Schwab Foundation Social Entrepreneur

Helping villagers' pool resources to set up water and sanitation infrastructure, Gram Vikas improves the quality of life of poor rural communities in India.

Focus

Education, Health, Rural Development, Water and Sanitation

Background

Joe Madiath became acquainted with the rural poor in the Indian state of Orissa when he led a group of student volunteers from Madras University to provide relief, following cyclone devastation in 1971. Struck by the terrible poverty, particularly among Adivasis (indigenous people) and Dalits (untouchables), Madiath remained to provide further assistance at a time when Orissa's villages lacked the most basic infrastructure. He realized that limited economic options were driving villagers to urban slums in a futile search for prosperity. Hoping to reverse this trend, he and a few friends started Gram Vikas with the goal of improving living conditions in villages, increasing local economic options and restoring dignity to marginalized populations.

Innovation and Activities

Working in extremely impoverished areas of Orissa, Gram Vikas (GV) helps tens of thousands of villagers organize themselves to solve a wide range of social and health problems. GV requires participation by each and every adult in its programmes and provides incentives to encourage villagers to pool their resources to improve village infrastructure and sanitation. This process has led to increased awareness of civic rights and duties and more effective political mobilization.

The core methodology of GV is to harness, through full community mobilization, all physical and human

capital in a village. The organization works with the villagers to create and manage a "village corpus", a fund that draws cash and in-kind contributions from all families based upon their ability to pay. Once the fund is established, it contributes supplementary resources and soft loans for specific projects.

Under a state project, Gram Vikas set up 55,000 biogas systems in Orissa to provide inexpensive fuel for villagers. Through its Movement and Action Network for Transformation in Rural Areas (MANTRA), GV has helped more than 55,422 families in 943 villages build low-cost facilities for safe drinking water and proper sanitation. As a result of every family in the village having a toilet, bathing room and protected piped water supply, water-related diseases have been drastically reduced. All construction makes use of the villagers' own resources, materials and labour, demystifying construction techniques and enhancing their skills. The same approach has been used to build roads, drainage systems, community halls and schools.

MANTRA has won numerous international awards, including the UN Habitat Award (2003), World Bank Development Market Place Award (2003), Kyoto World Water Grand Prize (2006) and Skoll Award (2006).

The Entrepreneur

Recognizing the poor conditions workers faced on his family farms, Joe Madiath at the age of 12 led a movement to organize them to lobby for better treatment. His confrontational role was met with hostility as his family banished him to a boarding school 2,500 km away. When he returned at age 16, Madiath embarked on a bicycle tour across his country and worked with tribal people along the way to improve their conditions. After the successful launch of Gram Vikas, his family finally accepted his views, and his father became fully supportive of his son's activities as a social entrepreneur.



Neelam Chhiber

Industree Crafts Foundation

www.industreecrafts.org

Schwab Foundation Social Entrepreneur

Industree prepares low-income artisans to become owners and entrepreneurs in grassroots community enterprises, linking them with market access to India's booming retail sector.

Focus

Rural Development, Enterprise Development, Culture/Handicrafts

Background

India, a country with a 5000 year legacy, has about 40 million people working in its vibrant creative sector. However, most of these people live in absolute poverty due to a lack of working capital, market access and design and/or production knowledge. Most are still searching for the enabling mechanisms to transform artisanship into sustainable development and livelihood. At the same time India has seen mass urban migration, bulging cities, environmental degradation and continuing poverty. Industree aims to change the way the Indian creative sector operates, freeing people from poverty while celebrating the art, legacy and culture of India's villages.

Innovation and Activities

Industree focuses on building an eco-system for India's underserved and fragmented artisanal base, which is in serious need of equitable market access, design and updated technical training, and working capital. On the market end, the multi-retail brand Mother Earth was created in 2008 through investment from Future Ventures of the Future Group, one of India's largest retailers. Eight Mother Earth stores are now operating in various cities across India. In 2011, Industree received additional funding from the Grassroots Business Fund, set up by the International Finance Corporation to increase efficiencies in its supply chain. By scaling up, Mother Earth has helped offer producers a direct market platform to the Indian retail market, ensuring steady business, consistent volume and smooth cash flow from year to year.

Industree works with the Indian government Ministry of Textiles through its various schemes, dovetailing trained artisans into market linkages. Industree incubates community enterprises and common production entities that are jointly owned by artisans and local entrepreneurs, typically unemployed or underemployed men and women. Industree leverages the Self-Help Group (SHG) model, wherein production is 100% owned by a group of producers.

For every 100 Indian rupees of revenue for Industree, producer incomes increase by 58 Indian rupees. As a result, community enterprises incubated by Industree and owned by artisanal communities often break even during their first year of operation. These artisan groups invest their working capital into the enterprises so that there is an increased sense of ownership in the operations. In fact, 13% of the shares in Mother Earth are reserved in a mutual benefit trust for producers to purchase at par. Moreover, community enterprises are encouraged to seek retail platforms in addition to Mother Earth, so they can gain more self-sustainability and independent in the long term.

To date, Industree sources products from 600 crafts-based collectives and SHGs in ten Indian states, opening up the Mother Earth brand and market platform for them as well. Industree impacts 10,000 artisans currently, with 150 million Indian rupees of sales in 2011. In five years Neelam Chhiber and her team aim to directly impact more than 50,000 individual artisans by incubating their enterprises and facilitating product diversification, introducing new brands and markets.

The Entrepreneur

Neelam Chhiber, co-founder of Industree, is an industrial designer from the National Institute of Design, India. She is an alumnus of Social Impact International, the Global Social Benefit Incubator, Santa Clara University, US, and of the Harvard Executive Programme.



Amitabha Sadangi

International Development Enterprises India (IDEI)

www.ide-india.org

Schwab Foundation Social Entrepreneur

IDEI designs and develops micro-irrigation technologies that save up to 50-70% of water use and increase crop yields by 30-40% in 226 districts of India and other parts of the world.

Focus:

Agriculture, Rural Development, Water

Background

Small farms comprise 70% of India's total agricultural map, and about 60% of India's cultivable land is rain fed and remains critically dependent on dry land farming. Most farmers lack any insurance against risks caused by monsoons and falling groundwater levels, as well as fluctuations in the international farm commodity markets. Despite 80-90% subsidies for irrigation and farm technologies, they remain out of reach for small farmers. These factors, coupled with severe water crises, often contribute to poverty and large-scale migration.

Innovations and Activities

Recognizing the high correlation between rural poverty and lack of access to water, IDEI designs, develops and delivers small plot irrigation technologies that are commercially viable, environment friendly, scaled down to fit one-tenth of a hectare plots, and cost 20% of competitive models. The technologies are sold through village supply chains to smallholder farmers at an unsubsidized market price. IDEI also provides technical, financial, consulting and business development services to its customers, enabling them to enter high-value commercial agriculture. As a result, smallholder farmers have been able to earn an additional average net income of US\$ 400 annually, thus emerging from the poverty trap.

Over one million smallholder farmer families have been reached through IDEI low-cost irrigation technologies, such as the treadle pump and drip irrigation. A foot-

operated treadle pump can irrigate small plots of land in regions with water tables higher than 8 metres; 58% of treadle pumps have been sold to farmers who had previously not been able to afford any irrigation technology and 42% have replaced diesel pumps, which require farmers to pay annual rentals of more than US\$ 70. The drip irrigation system is promoted for farm families living in arid, water scarce regions. The technology saves 50-70% in water usage and increases crop yields by 30-40%. Seventy local manufacturers produce irrigation products sold under the KB brand by a network of nearly 5,100 retailers and village mechanics in 226 Indian districts.

Customer satisfaction is tracked through a management information system and feedback is incorporated to further refine the products. The treadle pump for example, has been customized and is available in several variations to meet regional farming requirements. IDEI also builds the supply chains and credit mechanisms necessary for farmers to succeed. An independent assessment conducted by IDEI in 2006 revealed a notable shift in India from subsistence to profitable small-scale commercial farming. Farmers now cultivate throughout the year, which contributes to increased food security and a decline in migration; 20% reported investing income in their children's education and 15% have increased spending on family health. IDEI is now exporting its technologies to countries in Africa and Southeast Asia.

The Entrepreneur

Amitabha Sadangi was born in a village in the state of Orissa, India. He holds a law degree and a post-graduate degree in Labour and Social Welfare. While working for Oxfam, he focused many of his ideas around market-based programmes for poverty alleviation. He is co-Founder of a for-profit company, Global Easy Water Products, which allows private investment in the spread and replication of its irrigation technologies.



H Sudarshan

Karuna Trust

www.karunatrust.com

Schwab Foundation Social Entrepreneur

Karuna Trust is transforming dysfunctional government primary healthcare centers (PHCs) into professional hubs of 'last mile' healthcare service delivery.

It has pioneered a Public Private Partnership (PPP) model that brings the government, the village community and the social venture together to deliver high quality primary healthcare to rural India. The government invests in upgrading infrastructure and pays for the efficient running of the PHCs; Karuna Trust brings in healthcare management systems and disruptive health innovations to the centers; village health councils hold their PHCs accountable for reporting higher health outcomes and functioning as zero-corruption zones.

Focus

Health

Background

Primary health care is back bone of Indian Healthcare delivery system. It acts as connecting link between community and healthcare delivery system. India spends around 4.1% of GDP on health (2013). However, only 1.1 % of GDP is spent on public health (Human development report 2010). This is much below the WHO recommendation of expenditure of at least 5% of GDP for the public health.

Various studies have highlighted the poor quality of health care delivery in India, especially in the rural areas, with respect to all the aspects of health delivery system, namely, structure, processes and outcome. Rural health care facilities suffer from a chronic problem of absenteeism of the staff at all the levels and lack of proper infrastructure (Banerjee et al., 2004). The quality of clinical care delivered to the patients is perceived to be low in both aspects, technical and interpersonal (Das and Hammer, 2007 a). There is a considerable gap between the 'what the doctors know and how they treat the patients. Doctors tend to spend less time with the patient, don't delve deep into the history

and clinical picture and they tend to 'overprescribe' (Das and Hammer, 2007 b). The health care delivery infrastructure in India is far short of the requirements. There are only 1.03 beds per 1000 population in India as compared to the world average of 7.3 beds per 1000 population (Health care industry report, ISI Analytics, 2010). Moreover, 75 % of the health care infrastructure and manpower is concentrated in urban areas where only 27 % of the population resides (Patil et al., 2002). Therefore there is a considerable underperformance in primary health care services, especially in rural and remote areas.

Innovation and Activities

Karuna Trust has revitalized 67 PHCs across 7 states, half of which reach remote corners of North-East India. With ISO certification, trained medical and administrative teams, zero-absenteeism of doctors, upgraded infrastructure, tele-medicine, mobile medical units, efficient supply chain of essential medicines and a citizens help desk, PHCs run by Karuna Trust have raised the bar for primary healthcare service in India. They have served more than one million patients and reported health outcomes that are amongst the highest in the country.

The Entrepreneur

In 1986, Dr. Sudarshan founded Karuna Trust in response to the alarming incidences of leprosy in the Yelandur Taluk of Karnataka. He and his health team worked tirelessly to control the disease and have successfully brought down the incidence of leprosy from 21.4 per 1000 people to less than 0.28, almost eradicating it. For more than three decades, Dr. Sudarshan has been pushing the boundaries of rural health systems making them responsive and accountable to the poorest and most marginalized communities.

His dedication has won Dr. Sudarshan critical acclaim and several awards. Significant among them are the Right to Livelihood Award (1994) and the Padma Shri (2000).



Chetna Vijay Sinha

Mann Deshi Group of Ventures and Mann Deshi Foundation

www.manndeshi.org

Schwab Foundation Social Entrepreneur

The Mann Deshi Group of Ventures, headquartered in Mhaswad, Maharashtra, is transforming rural women from daily wage earners into role model entrepreneurs.

Focus

Education, Microfinance

Background

The Group manages three institutions that together enable rural women to set up new livelihoods and triple their household incomes: a women-owned rural cooperative bank that extends a range of financial services, a rural mobile MBA school that offers management and entrepreneurship training, and a chamber of commerce for women entrepreneurs that facilitates new social networks as well as market and policy linkages.

80% of India's poor live in rural areas relying heavily on agriculture for their livelihood. The head of the family, of an estimated 20% of rural households in India, are women due to widowhood, desertion or migration of men. 60% of these women are illiterate with minimal education and business skills. Yet they are responsible for managing the family's agricultural business.

If these women receive the right training, with access to markets; not only will their economic position improve, but so will the well-being of the entire family.

Innovation and Activities

Working largely in agricultural and drought prone regions in the Deccan Plateau, Mann Deshi has enabled 185,000 women to save, 10,000 to own property and 42,000 to set up businesses and emerge as developers of their local economic and social eco-systems. By 2020, MDM aspires to launch 1 million rural women entrepreneurs through partnerships with social enterprises and mainline financial institutions of the country.

The Entrepreneur

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 Sahakari Ltd. (the Bank), a micro-enterprise development bank and Mann Deshi Foundation.

Chetna has been honored with the 2005 Jankidevi Bajaj Puraskar award for rural entrepreneurship. She has also been awarded lifetime membership with Ashoka Innovators for the Public, and was selected for the first class of Yale University's World Fellows program in 2002-03.



Arbind Singh

Nidan

www.nidan.in

Schwab Foundation Social Entrepreneur

Nidan creates institutions and programmes which promote the economic and social development of India's poorest and marginalized workers.

Focus

Labour and Employment, Enterprise Development, Waste Management

Background

There are over 340 million workers, or roughly 92% of the country's working population, in India's informal sector. They contribute to about 60% of the national economic output. Despite their vast numbers and substantial contribution to the economy, they represent the poorest segments of the population. On average, these workers do not earn much more than US\$ 1 per day and work is often seasonal. They do not belong to unions and are regularly exploited for their labour.

Innovation and Activities

Nidan builds profitable businesses and organizations led by workers from the informal sector, including waste workers, rag pickers, vegetable vendors, construction labourers, domestic helpers, farmers and street traders. It does this by tapping into the wealth of the poor, primarily their numerical strength, and then aggregates them into economies of scale. This process of "collectivizing" generates social capital, representation and a voice for the poor, which they then leverage to launch their own businesses. Businesses launched by Nidan have brought together 400,000 workers from the informal sector and positioned them as legitimate competitors in markets opening up throughout the country.

As an entry point, Nidan moves into neighbourhoods to train and align individuals into profession-based groups. These groups quickly generate connections between individuals as they learn to link their personal struggles to the challenges of their occupational sectors. Once fragmented, traders and service providers now organize into broad-based occupational pressure groups; each

group is a nascent enterprise to be mentored until it emerges as an independent identity and registers profit curves. Every enterprise is decentralized and independent, with growth and operations left entirely to shareholders. Most are large enough to affect significant policy shift. As an example, the Nidan-initiated National Association of Street Vendors of India (NASVI), with its 300,000 members across 20 states, has successfully lobbied for the passage of the Act for Urban Vendors, a first for the country.

As entrepreneurs these informal workers are reporting income growths of 100% or more. Waste collectors, for example, have realized a 200% increase in their annual incomes. Secure and regular income growth has led to improved access to social security, education, childcare and legal aid. Some 100,000 children of Nidan members, who previously could not access education, now go to formal and community schools launched by Nidan in urban Patna and Samastipur districts in the India state of Bihar.

Most significantly, Nidan is returning a culture of accountability and honest enterprise to underdeveloped states and organizations of informal workers. Its contracts are secured without bribes and at competitive market rates. This has solidified the confidence of the poorest in transparency and collective action. Nidan has also made forays into skill development and solar light production accessible to workers.

The Entrepreneur

Arbind Singh spent his early years in Katihar, a district in India's northeast state of Bihar, which is a hub of first-generation migrants who came to the area in search of work. As a child, he was perplexed by the routine eviction of neighbourhood vendors. After studying sociology and law in New Delhi, he returned to Bihar in the early 1990s to work with vendors and has been active in the development sector for 17 years. He started Nidan to support poor men, women and their children involved in the informal economy.



Brij Kothari

PlanetRead

www.planetread.org

Schwab Foundation Social Entrepreneur

PlanetRead is dedicated to literacy development in India, working to ensure that people have access to interesting and affordable reading opportunities in their native or other languages.

Focus

Communication/Media, Education

Background

According to UNESCO, India's literacy rate ranks it 147 out of 177 countries surveyed. India is home to hundreds of millions of illiterate people and many more who are neo-literates – individuals who only have rudimentary literacy skills despite having attended several years of primary school. Neo-literacy exists because many primary school students have neither home nor school environments that are conducive to increasing their literacy. Every year approximately 27 million Indian children complete primary school as non-functional readers.

Innovation and Activities

PlanetRead operates on the tenet that literacy skills must be constantly reinforced to avoid a regression toward illiteracy. The organization's key innovation, Same Language Subtitling (SLS), is simple and effective. By using subtitles in popular programming on India's national broadcasting agency, Doordarshan, it exposes viewers to written text, providing them with an opportunity to practice reading in an unobtrusive manner. Subtitles in the same language appear in perfect synchronization with audio tracks so viewers automatically read the exact text they are hearing.

SLS is grounded in rigorous research, is culturally appropriate and cost-effective. The Indian Institute of Management (IIM) Ahmedabad and the Nielsen-ORG Center for Social Research have studied the effects of SLS in 3,179 households since 2003, and the results demonstrated: when exposed to 30 minutes of SLS per

week, the functional literacy rate among students who had at least five years of Hindi schooling grew from 25% to 56%.

Leveraging Doordarshan's media presence across India and the large number of film viewers in major Indian languages, PlanetRead estimates that every US\$ 1 spent on SLS generates about 30 minutes of reading practice for approximately 1,000 people for a year. Compared to India's national literacy mission efforts to distribute reading material and build libraries for neo-literates, SLS is an extremely affordable and innovative way of raising literacy levels.

Currently PlanetRead applies SLS to eight programmes, each in a major Indian language. Programmes have a weekly airtime of 30 minutes, reaching 200 million neo-literate viewers. Having made important inroads in convincing Indian policy-makers of the value of SLS, PlanetRead aims to consolidate SLS adoption within India and then expand its efforts internationally. PlanetRead also runs a for-profit venture, BookBox, which produces animated books with SLS in multiple languages. SLS won the World Bank Development Marketplace Award in 2002, and was honoured at the 2009 Clinton Global Initiative meeting.

The Entrepreneur

Brij Kothari came upon the idea of SLS in 1996 when he was watching a Spanish film with his friends. As a student of Spanish, he desired that the subtitles could be in that language so he could read along and understand the dialogue. Kothari has an MA in Physics from the Indian Institute of Technology (Kanpur) and a Master's and PhD from Cornell University in Communications and Education, respectively. After completing his dissertation, he returned to India and joined the faculty at IIM Ahmedabad. Combating illiteracy through SLS has since become his personal and professional passion.



Padmanabha Rao and Rama Rao

RIVER - Rishi Valley Institute for Educational Resources

www.river-rv.org

Schwab Foundation Social Entrepreneurs

RIVER has developed a learner-guided method to teaching that not only increases learning but also re-engages teachers in their responsibility as educators.

Focus

Education, Youth

Background

Primary education in India suffers from many problems, including a lack of teachers, disengaged students, irrelevant textbook content and chaotic classrooms incorporating multiple grade students under one or two instructors. Although the government has invested heavily in universal primary education, in less developed areas school dropout rates remain as high as 40%, and 70% of students in Class 1 fail to reach Class 5. Overburdened teachers have little creative control of classroom content and teaching methodologies. Left with little external support, teacher absenteeism can be as high as 50%. Collectively, this is leading to dire educational outcomes for students in rural India.

Innovation and Activities

RIVER's key innovation is School-in-a-Box, an activity-based learning programme, where government curricula are adapted for local context and organized into smaller modules that align with each student's ability. Children from different levels learn together in a self-directed fashion, enabling teachers to spend more time with weaker students. Local teachers gain ownership over their learning materials by developing School-in-a-Box sets, consisting of cards, charts and songs customized for their students. RIVER's School-in-a-Box learning materials are cheaper and more durable than textbooks, and its work has already created a critical mass of 500,000 teachers who are replicating the model in 200,000 schools in 15 languages.

RIVER gives teachers extensive support through training, information exchanges and distance learning tools in their network. It also engages parents and local communities in the education accountability chain,

creating feedback loops for quality control wherever its model is replicated.

RIVER is financed largely by state and national governments. Key players in public education, including education secretaries, district administrators, principals and teachers, train in RIVER methodologies for two to four weeks at the Rishi Valley Institute in Andhra Pradesh. RIVER then closely mentors the teams over a period of two years to ensure proper implementation of the model.

As a result of implementing the RIVER methods, attendance in their schools is above 80%, dropout rates are 30% lower, and student learning levels are 40% higher than those of public schools. UNESCO reports confirm the improved math and verbal scores of RIVER students and the enthusiastic learning environment generated by the programme.

Internationally, RIVER is replicating its work in Ethiopia, Nepal, Bangladesh, Germany and Sri Lanka, and partnerships are being formalized in nine other countries. RIVER has launched research partnerships with Harvard University (US), the University of Metz (France) and the University of Regensburg (Germany). RIVER was awarded the Global Development Network Award for being "The 2004 Most Innovative Development Project".

The Entrepreneurs

The husband and wife team of Padmanabha and Rama Rao joined the Rishi Valley education outreach programme in 1987 with post-graduate degrees in education. From 1987 to 1993 they developed the "Ladder of Learning" and tested it in 16 satellite schools in marginalized rural areas. Today, they serve as co-Directors of RIVER, travelling widely across India and abroad to promote their model. The Raos are actively involved with India's key curriculum platform, the National Centre for Education Resource and Training, and have been involved with numerous education appraisal and evaluation missions.



Rajendra Joshi

Saath

www.saath.org

Schwab Foundation Social Entrepreneur

Saath's public-private partnership model is integrating slum residents in the Indian city of Ahmedabad into the formal economy while improving their living conditions.

Focus

Education, Health, Financial Inclusion, Labour and Unemployment

Background

In 2007, UN-HABITAT estimated that 1 billion people worldwide live in slums, and that this figure is likely to double by 2030. Rapid urban migration will exacerbate this problem in India, where more than 60 million people live in slums. Slum residents often have substandard housing, insecure land tenure, poor access to basic services and a systemic lack of opportunities. Simultaneously, slums are vital pockets of economic activity; there is considerable potential for wealth creation if their residents can participate in the formal economy. While government infrastructure investments and programmes are essential for uplifting slum populations, there is a dire need for social enterprises to help them utilize resources offered by the public and private sectors.

Innovation and Activities

Saath's work in Ahmedabad, in the Indian state of Gujarat, has demonstrated that a market-based approach can successfully generate socio-economic wealth for slum populations while creating market opportunities at the base of the pyramid for companies. Its Integrated Slum Development (ISD) approach offers an array of services across healthcare, education, livelihood development, microfinance, infrastructure and information.

Saath's work began in health and education when founder Rajendra Joshi saw the need to provide basic public services in the face of government failures. Today, these programmes impact 14,000 households annually. Since the 1990s, Saath's Slum Networking

Programme has brought slum residents, utility companies and the Gujarat government together to provide water, electricity and road infrastructure to over 6,000 households on a fee-paying basis. Saath's livelihood programmes with employers have placed 25,000 youths and housewives into formal sector employment, and are complemented by its growing microfinance practice. Saath has also expanded these services to rural Gujarat along with its natural resource management programmes, impacting over 7,000 households.

Saath's latest innovation is the Urban Resource Center (URC), which serves as critical linkage points to connect slum residents with information, knowledge and services from governments, NGOs and private companies. To date, four URCs serve 13,000 households across Ahmedabad for an annual subscription fee. Saath is also actively working with academic institutions, NGOs and urban planners to draft policy suggestions that address land tenure issues critical to slum development.

The Entrepreneur

Rajendra Joshi was born and raised in Tanzania before moving back to India for post-secondary education. During this time he was struck by the inequality among different castes and communities. After working as a salesman for two years after graduation, he was introduced to the work of Father Emiro Reviti, a Jesuit priest working in Ahmedabad's slums. As an educator, Joshi developed a curriculum to attract and retain students in schools. His experience allowed him to listen to stories of slum residents first-hand as they displayed both anguish and hope amidst difficult living conditions. He also realized that contrary to popular belief, slum residents were actually willing to pay for essential good and services, and not solely interested in free handouts from the government and NGOs. This sparked Joshi's desire to pioneer a sustainable response that would help lift slum residents out of poverty and place them at the centre of development.



Harish Hande

Selco Solar Light

www.selco-india.com

Schwab Foundation Social Entrepreneur

SELCO Solar Light provides sustainable energy solutions and services to under-served households and businesses in India.

Focus

Energy, Environment, Rural Development

Background

About 57% of India's population does not have electricity and for many more the supply is unreliable. SELCO's approach to the lack of working electricity through much of rural India relies on three principles: the poor can afford sustainable technologies; the poor can maintain sustainable technologies; and it is commercially viable to operate a venture serving the needs of the poor.

Innovation and Activities

SELCO has pioneered energy access to families living below the poverty line through a combination of customized energy service systems, innovative financing and an understanding of market needs of different user groups. Rather than focus on a saturated solar technology production field, SELCO brings the sustainable technology to the base of the pyramid using financing mechanisms that render it affordable and productive for the end user.

To do this SELCO pioneers links between technology, financing, energy services, income generation and quality of life. The organization runs its grassroots operations through 28 Energy Service Centres (ESCs).

The centres market, sell, install and service SELCO's products.

The company's core business is the sale of energy systems that provide electricity for lighting, water

pumping, clean cooking, communications, computing, entertainment and small business appliances.

The company works with banks to structure innovative financing for customers.

A standard SELCO four-light system, for example, costs users approximately US\$ 380. A user will usually pay a small down payment and then monthly instalments of US\$ 6-8 over five years. The user can also pay by generating extra income resulting from additional work made possible with the light and savings from eliminating costly fossil fuels with customized payment schedules.

SELCO further spreads the sustainable technology through "business associates". These entrepreneurs lease solar-powered lights to street vendors in the evening. SELCO has reached 130,000 clients across the Indian states of Karnataka, Kerala and Gujarat. Energy services have led to improvements in the quality of life for thousands of people, including better education outcomes for children who can now study at night.

The Entrepreneur

Harish Hande is an engineering graduate of the Indian Institute of Technology, Kharagpur. He earned his doctorate in energy engineering at the University of Massachusetts, specializing in solar energy. Hande originally started his PhD thesis in heat transfer, but changed his academic focus after visiting the Dominican Republic and observing areas with poverty worse than India using solar energy. Upon returning to Massachusetts, he abandoned his heat transfer thesis and started anew on solar electrification in rural areas, conducting much of his research in India, Sri Lanka and the Dominican Republic. He is recognized as an international expert in the field of renewable energy.



Ela Bhatt and Mirai Chatterjee

Self-Employed Women's Association (SEWA)

www.sewa.org

Schwab Foundation Social Entrepreneurs

SEWA provides support to poor, self-employed women in countries with large informal economies.

Focus

Enterprise Development, Financial Inclusion, Labour Conditions and Unemployment, Rural Development, Women, Social Security, Communications/Media, Culture and Handicrafts

Background

While 94% of working women in India are self-employed, they have historically enjoyed fewer legal protections or workers' rights. Most are illiterate and subject to exploitation and harassment by moneylenders, employers and officials. In 1972, Ela Bhatt, a lawyer and head of the women's section of the Textile Labour Association in Ahmedabad, observed the horrendous conditions faced by women working as head-loaders, weavers, needlecraft workers, cigarette rollers and waste collectors. As a result, she became committed to helping women organize themselves.

Innovation and Activities

SEWA provides comprehensive support to poor, self-employed women. Its efforts over four decades to increase the bargaining power, economic opportunities, health security, legal representation and organizational abilities of Indian women have brought dramatic improvements to thousands and influenced similar initiatives around the globe. Based in the Indian state of Gujarat, SEWA's 1.3 million members include 700,000 women within the state, representing +100 informal trades, and an additional 600,000 members in eight other states. It is the largest women's union in India, offering its members an array of financial, health, childcare, insurance, legal, vocational and education services. Its members have created 103 cooperatives, over 3,000 producers groups, forged market links and enhanced bargaining positions. These successful efforts increased members' employment income by 600% from 1994 to 1998.

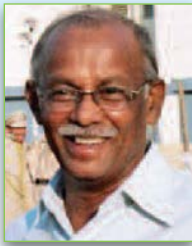
SEWA Bank, with 400,000 savers, has issued loans to thousands of members. To provide for members' healthcare, it helped start a health cooperative and developed an insurance programme that provides coverage for hospitalization, accidents and loss of life. A SEWA-affiliated team of 500 midwives and health workers serves the healthcare needs of 300,000 individuals, and the insurance programme has developed into the VimoSEWA cooperative, India's first such national-level organization.

SEWA also uses video, telephone, computer and satellite communications to provide information technology to the working class. To address legal issues such as housing, wage disputes and other exploitative issues, it offers its members legal aid services. Currently, SEWA leaders dedicate their time to influence national and international policies that offer support to informal and self-employed workers globally.

The Entrepreneurs

Ela Bhatt graduated with a law degree in 1954, and joined the Textile Labour Association, a union founded by Mahatma Gandhi in 1917. There she observed the conditions of the non-organized sector, primarily comprised of women, and decided to help organize them into unions.

Mirai Chatterjee has a BA in History and Science from Harvard University, and a Master's in Hygiene and Public Health from Johns Hopkins University. She is SEWA's Director for Social Security, responsible for healthcare, childcare and insurance programmes. Chatterjee is on the board of several organizations in India, including the Friends of Women's World Banking and the Public Health Foundation of India. She is a member of the National Advisory Council, appointed by the Prime Minister of India and chaired by Mrs Sonia Gandhi, Chairperson of the United Progressive Alliance. She is also a member of the Committee to Develop Universal Health Coverage in India.



Jockin Arputham and Sheela Patel

Society for the Promotion of Area Resource Centers (SPARC)

www.sparcindia.org

Schwab Foundation Social Entrepreneurs

SPARC works to empower the urban poor in India gain access to the resources they need to upgrade and formalize their settlements.

Focus

Land Security, Housing, Infrastructure

Background

India has one of the world's largest urban populations, with about 350 million people living in cities. The percentage of people living under the poverty line in urban areas is higher than in rural areas, and these numbers are rising. Because cities are poorly planned, most poor people live as squatters on private or public lands and have inadequate access to basic services. This has a significant impact on their health, education and income. Slum dwellers are constantly threatened by eviction and treated as non-citizens who have encroached on cities that need their labour, but are unwilling to accommodate their housing needs.

Innovation and Activities

SPARC forged a three-way alliance with the National Slum Dwellers Federation (NSDF) and Mahila Milan to tackle housing and infrastructure issues for the urban poor. NSDF organizes and mobilizes the urban poor to articulate their concerns and find solutions to the problems they face, while Mahila Milan supports and trains women's collectives to administer and manage their community's resources and participate in NSDF activities. SPARC provides the administrative, financial, policy, documentation and other support necessary for these processes to be successful on the ground.

For 20 years this alliance has developed a strategy to achieve its goal of ensuring secure housing and infrastructure for the urban poor. This involves setting up community area resource centres, encouraging communities to join a savings and credit programme that builds trust within a settlement and strengthens the financial assets of participating families, and demonstrating through pilot projects the housing and

infrastructure models that work for the poor as well as the city.

These initiatives and strategies are geared towards strengthening bonds between poor communities and building their financial, managerial and organizational capacities so that they can take on not only housing and infrastructure projects, but also participate in larger issues of city redevelopment and management.

SPARC has challenged existing practices of service deliveries by the government and has engaged agencies in relating directly to communities. With state support SPARC seeks to create institutional arrangements where communities own and control organizations and institutions that provide services to the poor. It has demonstrated that partnerships between NGOs, communities and government can and do bring change. Today the alliance works in about 70 cities in India and has networks in about 20 countries.

The Entrepreneurs

Born in Mumbai, Sheela Patel has worked since 1974 with urban poor communities, focusing on women and children. She realized that even efficiently delivered welfare does not produce real change for the poor, and organizations working on poverty issues required new ways to address these problems; thus, with other like-minded peers she founded SPARC. She is the Board Chair of Shack Dwellers International.

Jockin Arputham is from the southern Indian state of Karnataka. He ran away from home as an adolescent and lived in the streets and slums of Mumbai. He has worked for more than 40 years in India's slums and shanty towns, building representative organizations to partner with governments and international agencies for the betterment of urban living. He is president of NSDF, which he founded in the 1970s, and of Slum Dwellers International, which networks slum dwellers from over 20 countries.



Urvashi Sahni

Study Hall Educational Foundation (SHEF)

www.studyhallfoundation.org

Schwab Foundation Social Entrepreneurs

Study Hall Educational Foundation (SHEF) has shaped and scaled a model of education that includes, empowers and builds leaders among India's most disadvantaged girls. SHEF runs a network of schools, based on two critical innovations. The first is 'feminist pedagogy' or a gender - empowering method of education. Delivered through 'critical dialogue', it enables girls and boys to go beyond academics, understand and build the agency needed to transform their worlds. SHEF's second innovation is the Universe of Care practice. Recognizing that care itself is a vehicle for empowerment, SHEF creates classrooms where teachers and learner are held in relationships of respect, trust and empathy; where teacher and student are equal and learning is conducted through dialogue; where art, music, sport are integral to schooling.

Focus

Education

Background

Of the 15 million child brides in the world, more than one-third are in India. Of Indian women aged 20 to 24, 47.5% were married by the age of 18 and of these 16% bore children straight after marriage. Statistics report that child brides are more likely to be abused sexually and physically than unmarried girls. For most girls the world over, child marriage means the end of education and the beginning of child-bearing².

Poverty adds to the casualty of girls dropping out of education. With the feminisation of labour, the dropout rates of girls have increased, and the gross enrolment ratio for women in higher education has dropped. Required to shoulder the burden of household chores, do farm labour, and earn for their families, girls and young women are unable to stay in the education net. In 2014, the national dropout rate for girls from grades 1 to 10 was 46.7 % as recorded by the Ministry of Human Resource Development.

Innovation and Activities

Feminist pedagogy and the Universe of Care practice, have been co-created by teachers and girls from the margins. The two have been integrated into

mainstream curriculum and classrooms, to transform once-excluded students into active learners, leaders and citizens. Girls from these classrooms have completed their schooling, delayed their marriage, gone to college, and become teachers and professionals in business and the social sectors.

To ensure that women from ultra poor communities have the resources to keep their daughters in schools, Urvashi Sahni has spun off Didi's – a catering and tailoring venture that has captured the Lucknow market for corporate meals and has doubled the incomes of its women employees.

Aided by technology, policy push and partnerships with the state governments of Rajasthan and Uttar Pradesh, SHEF has scaled its model of education to 900 government schools, trained 5000 government teachers and impacted a total of 5,03,080 children directly and 2,70,000 girls indirectly in the hotbeds of poverty and gender discrimination. More than 1412 videos of transformative classroom sessions, created by SHEF are being accessed and practised across remote rural government and private schools of India.

The Entrepreneur

Urvashi's lived experience with entrepreneurship on the one hand, and subordination within an arranged marriage on the other, has shaped the social entrepreneur that she is today. Her work on feminist pedagogy has been recognized around the world. She is an Ashoka Fellow, an honorary member of the Clinton Global Initiative and a non-resident fellow at the Centre for Universal Education at the Brookings Institution in the USA. She received the Tech Laureate Award by the Tech Museum of Innovations (on behalf of Digital Study Hall).

Urvashi is currently an honorary member of the Chief Ministers Advisory Council in Rajasthan (education sub-group). In 2015 she won an award from the Government of UP for her pioneering work on inclusive education.

Urvashi has authored a book, 'Reaching for the Sky, which chronicles her journey of creating Perna. The book has been published by Brookings Institution Press and was released in September 2017 in Washington DC.



Vikram K. Akula

Schwab Foundation Social Entrepreneur

Vikram Akula works toward achieving financial inclusion through promoting mobile banking in India.

Focus

Financial Inclusion, Technology

Background

Vikram Akula has been at the forefront of creating market-based solutions for financial inclusion for more than two decades. While mobile banking has been successful in countries like Kenya and the Philippines, it is not yet widespread in India. This is partly due to regulatory constraints and a lack of investments in creating cashless ecosystems in rural India. His new venture in India is focused on setting up such an ecosystem.

Innovation and Activities

Born in Hyderabad, India and raised in the US, Akula started his career in 1990 as a community organizer of women's self-help groups for the Deccan Development Society in rural Andhra Pradesh, India. He then joined the World Watch Institute in Washington, DC as a researcher. As a Fulbright Scholar he led an action-research project in India that provided micro-credit to poor farmers for food security.

After extensive research in the field and graduate study, he founded SKS as a non-profit in late 1997. He led the organization until 2004, when he joined McKinsey & Company in Chicago as a management consultant. In 2005, he returned to SKS Microfinance to lead its conversion to a for-profit finance company named SKS Microfinance. In doing so, he pioneered a commercial model of microfinance to attract mainstream capital and create a vehicle for unprecedented scaling of

microfinance. This model garnered investments from premier venture capitalists, such as Vinod Khosla, Sequoia Capital, George Soros' Quantum Fund and the Narayan Murthy's Catamaran Fund. He also created SKS Trusts for borrowers, which became the second largest investor group in SKS Microfinance, enabling borrowers to not only access finance but to benefit from wealth creation as company owners. He led the company to a successful IPO in 2010, which was oversubscribed 14 times. Under his leadership SKS grew to 7.3 million active borrowers in 2010-11, disbursing +US\$ 5 billion in loans, while providing a range of micro-insurance products. He resigned in November 2011.

Akula's current social venture, mobile banking in India, is launching an initiative to create a mobile banking ecosystem centred around small village grocery (kirana) stores. He intends to work with existing technology providers, mobile phone companies, banks and microfinance clients to open bank accounts for clients, train them in mobile banking and use incentive systems to encourage the use of mobile banking. The goal is to increase the use and demand for mobile banking so that supply-side players will make investments to adapt their systems for mobile banking.

The Entrepreneur

Vikram Akula has a BA in Philosophy and English from Tufts, an MA in International Relations from Yale, and a PhD in Political Science from the University of Chicago. His dissertation focused on the socio-economic impact of microfinance and he is the author of *A Fistful of Rice; My Unexpected Quest to End Poverty Through Profitability*.



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