CLOSING THE GAP BETWEEN FINANCIAL INCLUSION AND IMPACT
WORKSHOP ON FINANCIAL CAPABILITY TOOLKIT

May 5, 2014
SAMPARK & GIZ, Bangalore

Report Submitted To
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Contents

Workshop Team

1 INTRODUCTION

Sampark and GIZ jointly conducted a daylong workshop on Financial Capability Toolkit in Bangalore on the 5th of May, 2014. The workshop was attended by 65 the participants from southern states: Karnataka, Andhra Pradesh, Tamil Nadu, and Kerala. The participants are represented from various categories such as NGOs, banks and other institutions working for the financial inclusion and empowerment of the rural poor.

Table 1: No. of attended Participants

Sl.No.	Categories of Institutions	No. of attended Participants
1	Banks and Financial Institutions	14
2	Insurance / Pension company	1
3	MFI	12
4	SHPI/NGO	16
5	Government Institutions and policy makers	1
6	Research and Training Institute	2
7	Individual consultants	1
8	Press/Media	4
9	GIZ Resource Team	10
10	Sampark team	4
	TOTAL	**65**

The main aim of this workshop was to highlight the fact that financial inclusion does not necessarily lead to improved living conditions of the rural poor. For the poor to actually move out of poverty and lead better lives, their Financial Capability levels need to be increased, which will enable them to effectively access and use the financial services. The workshop introduced the 'Financial Capability Toolkit' developed by the Rural Financial Institutions Programme (RFIP) at GIZ, which can be used to increase the Financial Capability of people in a structured manner.

2 PROGRAMME OUTLINE AND PROCEEDINGS

Mr. Chidambaranathan (Chidam) from Sampark was anchored the proceedings of the workshop. The one day workshop was conducted in three parts:

- During the first session of the workshop, formal inauguration, PPT on the findings from the study and the financial capability tool was discussed.
- The second part of the workshop is hands-on experience of the financial capability concept and tools through parallel sessions
- After this, in the third part, a general feedback session and a mela to facilitate interaction between participants and to know more about any of the three topics were organized.

The proceedings of the workshop are detailed in the following sub sections.

2.1 Inauguration and Introduction to the Workshop

The first part, which commenced at 10.15 am began with a prayer and lighting of the lamps by the chief guests Sri. R.M. Chauhan (Deputy General Manager, NABARD, Bangalore), Sri. Y. Srihari (AGM, State Level Bankers' Committee, Bangalore), Sri. K. Dasari (National Savings Institute, Ministry of Finance, GOI), Ms. Jonna Bickel (GIZ) and Dr. Smita Premchander (Founder & Secretary, Sampark). All the guests present on the dais were presented with bouquets by the staff of Sampark.

Dr. Smita Premchander delivered the welcome address, wherein she warmly welcomed all the participants to the workshop and also introduced the distinguished guests present on the dais. Dr. Premchander started by saying that since Karnataka was the starting point for the microfinance and SHG models in India, it was only right that Financial Capability as a concept and the 'Financial Capability Toolkit' were being launched from Bangalore. Dr. Premchander spoke briefly about the work Sampark was doing in Koppal in empowering 11,500 women by forming them into SHGs and cooperatives. She said that the major focus of Sampark was to enable women to become owners of the microfinance movement. Dr. Premchander added that to break the barrier of financial inclusion was the priority, especially for the bonded labour and the ultra poor, not just in India but also in Nepal, Bangladesh and Thailand where Sampark is working.

Speaking about the partnership between Sampark and GIZ, Dr. Premchander said that both the organizations were philosophically aligned and believed in empowering people such that they can the gap between their financial inclusion and the actual impact it has on their lives is reduced. She further added that an important learning for both Sampark and GIZ was that though about 40% of the population had bank accounts, in reality these accounts are not being used. Dr. Premchander said that this lacuna has to be filled and this can be done only by increasing the Financial Capability of the people.

Ms. Jonna Bickel, Programme Advisor, GIZ, made a presentation on the concept of Financial Capability. She started with a brief introduction of GIZ, saying that GIZ implemented projects with a very people centered approach, on behalf of the German government. Ms. Bickel said that GIZ and NABARD had forged a major partnership in India with the objective of improving financial services in rural areas.

Ms. Bickel said growth in India was non-inclusive as even now about 60% of the Indian population did not have bank accounts. She said that there was an urgent need to people to be financially literate because mere access to financial services is not enough as people should know how to make use of these services and improve their lives.

Ms. Bickel said that the concept of Financial Capability index was first started by a US based NGO. She said that the concept of Financial Capability has four focal areas: it questions people on how they generate and use their money, how they plan for the future, how do they use the different financial services such as banks, insurance etc, and how families gain knowledge and skills and how they use these to decide about the use of assets.

Ms. Bickel said that how people handle money, how they plan their finances and their ability to use money wisely is an important aspect of their Financial Capability. So is their ability to use a loan, which involves a whole lot of questions such as: Where will I access the loan? What will I do with the loan? How will I repay the loan? Ms. Bickel said that people's social capital in terms of their skills, attitudes; the way they interact within their families and with the community also impacts their financial capability in a big way. She added that our personal circumstances determine our actions, even those related to our financial empowerment and capability.

Ms. Bickel spoke about the Financial Capability study conducted by the Rural Financial Institutions Programme (RFIP) at GIZ, which has come up with a framework that captures the conditions under which the rural poor make their financial decisions, and on the basis of this are slotted into 5 different levels of Financial Capability:

i. People who borrow from money lenders to spend on alcohol and other bad habits.

ii. People who borrow from money lenders to send their children to school.

iii. People who borrow from SHGs to send their children to government, and sometimes even to private schools.

iv. & v – People who take loans from banks to fund their children's' higher education.

Ms. Bickel said that the next important thing was to decide how to support Financial Capability. She said that strategies such as formation of SHGs, cooperatives and mutual interest groups were important support mechanisms in improving Financial Capability. She said that it was important to concentrate on income generating activities and jobs. Ms. Bickel said that policy makers and apex bodies need to keep in mind what the people actually need and want. Ms. Bickel further went on to say that the Financial Capability index is a key point to gauge the actual situation. So, in this context KYC is very important as it will help the rural poor be part of the formal banking system.

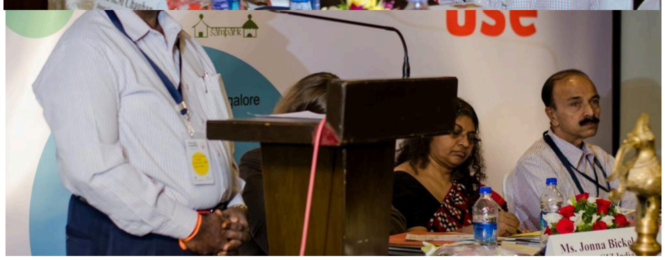
Ms. Bickel concluded by saying that a holistic approach focusing on the household was necessary to access the Financial Capability of the poor, and also that this concept has to be adapted to suit local requirements.

Mr. Chauhan, NABARD, delivered the keynote address. He started his speech by saying that making people capable of accessing financial services was one of the main aims of the government. He said that according to the Rangarajan Committee 51% of the Indian population were excluded from accessing financial services and assets, and worse, in the North-Eastern states, the exclusion was as high as 81%.

Mr. Chauhan said that the government of India had set two exclusive funds – the Financial Inclusion Fund (FIF) and the Financial Inclusion Technology Fund (FITF) – each amounting to Rs. 500 crores, to enhance financial accessibility. He said that government initiatives such as micro-enterprises and ATM cum mobile banks were also aimed at enabling women to become financially strong. Other government initiatives mentioned by Mr. Chauhan include street plays, debates and universal literacy.

Mr. Chauhan said that the government has been successful in covering all villages with a population of above 2000 for financial accessibility and that villages with population of less than 2000 were now being covered. He further added that the government had formed about 9 lakh SHGs for the 'Saving' link and about 8 lakh SHGs for the 'Credit' link, and also that 90% of the SHG members were women and that the recovery rate is 95%. He went to state that the Udipi women's cooperatives were a success story worth emulating.

Mr. Chauhan concluded by saying that financial inclusion was not an option but a compulsion if India has to become a developed country.



Mr. Srihari, SLBC, commenced his address stating that financial inclusion is the benchmark of the well-being of a country. He complimented GIZ for working for financial inclusion of the rural poor in India.

Mr. Srihari said that financial inclusion coverage in India was a low 40%, while in Brazil it is quite high as they started this in the 1970s itself. He said that while the African countries preferred mobile banks as their tool of financial inclusion, and South Asian countries preferred microfinance, the 'Business Correspondence with Technology' was the best model.

Mr. Srihari said that the very poor were not bothered about subsidies and bank loans. Hence, the actual needs of the poor and what the government offers don't match. He said that while financial inclusion covered villages, it did not take into account the needs of the households. So, while the target is achieved on paper, whether people are actually empowered is the big question – to match the needs and the offerings, is the big challenge.

Mr. Srihari added that only 25% of the accounts are operational, and that in the majority of cases, the accounts were dormant. The other important issues that need to be urgently addressed according to Mr. Srihari were attrition of BCs and selection of BCs. He added that financial literacy will enable people to make good use of the products available. Mr. Srihari said how people use Insurance is a dismal story; and that when it comes to health, people have no knowledge as to how the government schemes can be useful and also where and how they can access them.

Mr. Srihari concluded by saying that India is at crossroads, as we have to decide as to which is the best model – BC, Mobile banking or Kiosks? This needs to be resolved soon. This is the challenge.

Mr. Dasari, National Savings Institute, GOI, started his address by citing the important government savings schemes such as postal savings and through banks. He said that savings product target the rural people. He added that agents work in rural areas where they do door to door campaign to educate the people on the benefits of these programmes.

Mr. Dasari said that between 1986-89, in the Singareni in AP, the miners had no savings. The local money lenders thrived as people borrowed from them frequently and on salary day, more than 90% of the salary had to be given to money lenders as they charged very high interest rates. GOI officials interacted with the worker's group leader and convinced him to talk to the workers about saving Rs. 500 every month. Within one and a half years, one lakh RD accounts were opened - this was a great moment for the Ministry of Finance.

Mr. Srihari said that more than 16,000 mahila agents were canvassing in Karnataka for RDs. This scheme was started by the GOI in 1972 in order to empower the ladies.

Mr. Srihari concluded by saying that in rural areas the money lender is still a source of quick and easy loans. This must be rectified.

2.2 Hands-on experience of the financial capability concept and tools

Part – II was hands-on exercise, wherein all the participants are invited to get firsthand knowledge from the domain experts on how to measure Financial Capability, how to apply this concept in the community and enhance the financial capabilities of rural households, and finally the relevance of all this for the financial service providers.

Market pitch – Ms. Bickel announced the following three parallel session topics:

1. Methodology of Study Approach: Arriving at the Local Financial Capability Concept
2. Applying the Financial Capability concept in the community – enhancing the financial capability levels of the households
3. The Relevance of Financial Capability of rural low-income households for Financial Service Providers

Ms. Bickel has invited the session leaders on the dias to market their session and attract the participants to attend their session. Based on participants' choice, she formed three groups and informed the location of the session to the participants.

Group-1: 'Methodology of Study Approach: Arriving at the Local Financial Capability Concept'.

Thomas and Manav, who are from GIZ and were also members of the research team, led this group through the methodology process. Thomas started the session saying that the core point of this research is that it varies from region to region; for example, while discussing money and its uses, people in Karnataka spoke more about their families, while in Uttarakand, people spoke more about their assets. Money and its management differs in every region; it is important to find out what money means and how it is used in each region because regional concepts matter for local stakeholders.

Speaking about this study, Thomas said that it was started in 2012 in the following four states: Karnataka, Odisha, Uttarakand and Rajasthan. The main idea was to go there with no pre-conceived notions, to be open to what was told to us and also to be open-minded to the data, so as to build meaning. It was important for the researchers to know and understand the local dynamics and sensitivities such as caste and gender equations and respect them. For instance, in Tibet or Nepal, the researchers were able to interact with a mixed group of men and women, but in UP the groups they met were gender segregated. Other regional details that were noticed were that while in South India people preferred to sit on the floor during the discussions, in North India people always sit on dhurries, and in places like Assam and Myanmar, people prefer raised seats. Thomas also noted that people felt insecure seeing the researchers take notes. Manav spoke about how the researcher should never bring in personal biases to the fore, and that one of the key lessons for him was to “switch off the mind and switch on the ears”.

Data was collected mainly through Focus Group Discussions, wherein people were asked to define their communities, about the use and management of money in the various household in the community, finally leading to the question as to what according to them was good/bad money management.

In the next step, the researchers asked the people to evaluate the households in their community on their money managing abilities and then rank them on a 5 point scale – starting from very bad, bad, better, good to very good.

During the FGDs 3399 statements were recorded, both as soft and hard copies. These statements were reduced to 191 codes, 81 identified themes and 4 focal areas. The actions and strategies that were identified for enhancing Financial Capability were:

i. Financial Literacy

ii. Access to finance

iii. Livelihoods

iv. Social inclusion

v. Self organisation

Thomas concluded the session saying that their most important learning was that there was no significant difference in the perception of people regarding money.

Group-2: "Applying the Financial Capability concept in the community – enhancing the financial capability levels of the households".

This group had Dr. Smita Premchander and Mr. Chidambaranathan as the domain experts, who conducted the discussions through 'The Game of Financial Life', in order to use the concept of Financial Capability.

Session 2 began with a brief overview of the topic i.e. financial capability as a framework for development interventions was given to the participants that included finance, livelihoods and social empowerment as topics. The 13 capabilities that were earlier discussed by Jonna were asked to be ranked by organizing the entire group into sub-groups. The group afterwards discussed on the top-2 capabilities which included how to increase these 2 capabilities in the target group, what would be the indicators to measure success or improvement from the present, and what would be the enablers to nurture these capabilities in households.

The objective of the session was to

- To understand the concept of financial capability and the abilities associated with the low income household's financial capabilities
- To understand ways to assess the financial capabilities of low income households

The objectives were planned to be achieved through a game and group work. At the end, the experts collected feedback about the session and suggestions to improve tools further. The participants felt that the game is very good tool to understand status of the low income household, and it can be used different ways like snack and ladder game or alter the event in the story according to the local context.

Group-3: "The Relevance of Financial Capability of rural low-income households for Financial Service Providers".

This group had Mr. Jaipal Singh as the domain expert, who led the session.

A film was shown in the beginning and the participants were asked to identify financially capable and incapable persons from the video. It was followed by a discussion on capabilities and what makes people financially capable. The participants used various tactics like observing the way people in the video dressed, behaved, spoke etc. to identify their financial capability levels. This gave an idea on how people looked at money and the needs, tastes and use of money by different categories of people. The participants reached to a conclusion from the video that it could be the external and internal environment in which people live that can decide how people looked at money.

Then Mr. Singh presented a PPT on financial inclusion from people's perspective. The PPT included details on what financial capability approach is and the associated 13 abilities in the service provider's context. Mr. Singh explained that with the financial capability approach both financial inclusion as well as expansion of business for the service providers can be achieved. He then explained about partial and complete financial inclusion in the Indian context. The participants reflected that the efforts were largely concentrated on the supply side than the demand side. This is based on the logic that if there is access of financial services to the poor then there are people who have inherent potential to do good for themselves. The cost of credit in rural and remote areas is very high and still private moneylenders are thriving.

The service providers who attended this session were asked to reflect on it. They discussed on what are the efforts from the supply side for financial inclusion; they came up with points like opening of no frill accounts, new branches in the rural areas, Business correspondents and facilitators, micro finance institutions, digital financial services etc. They reflected that people might not be using these services much as there is very little effort to make them improve their financial capabilities. Hence the Financial Capability Approach might become useful.

Discussions followed on financial inclusion and what the state, the civil society and the market was doing for it. Finally a role-play was done by Ms. V Prameela (Project Manager, Sampark) and the AGM 0f SBI Bank, Mr. Reddy about KYC and how it was affecting the people. It became clear from the role play that KYC insisted on people having a local as well as permanent address proof. But when rural people migrate and come to urban areas in search of work, they might not have a local address proof. Hence most of them cannot access formal financial services. This is a major flaw at the policy level. Moreover due to this, the migrants are not being able to access any of the social security schemes as money from the government flows only via formal bank accounts.

At the end of this session, one member from each group came forward to present to all the participants as to what was discussed and learnt in the group session.

At the end of the workshop all the participants attended the Toolkit Demonstration Mela to interact and understand the intricacies of Financial Capability.

2.3 Feedback and Mela - Toolkit Demonstration

The three sessions were followed by an official feedback session wherein the participants selected a person from their group to summarize the points that they discussed and their perspective on it.

There was discussion on partial and complete financial inclusion and an opinion that largely the efforts in this direction were coming from the supply side and not the demand side. The efforts from the supply side include opening of no-frills accounts and rural branches, reaching out to the poor through business correspondents and facilitators, providing linkages between banks and communities etc. It was surprising that there were so many efforts from the supply side, but still people were not using these services. This could be due to not focusing on improving their financial capabilities and then pulling them towards linkages and the formal sector. There was good feedback about the tools and the practitioners who had attended the

workshop were keen to use to for the assessment of low income households' financial capability and to improve the abilities.

The service providers realized that the financial capability approach can have two benefits for them: one, financial inclusion objective can be achieved and two, their businesses can be expanded. It was recommended that banks should facilitate trade, customize their operations and become more accessible to the poor, should be able to convince the people about what is in it for them and should collaborate and work through different stakeholders.

3 CONCLUSION

The participants were active and made valuable contributions to the current issues of financial inclusion from all three perspectives of market, state and the civil society. They were happy to take responsibility for financial inclusion rather leaving it to excuses like regulatory requirements or some government mandates. There was a feedback that more research and more knowledge sharing workshops of similar kind ought to be organized in the country.

Sampark, Bangalore

August 8, 2014

4 ANNEXURE

4.1 Program Contents

The program agenda was as follows:

10.00 am Registration

10.30 am Official Opening ceremony

- Lighting of Lamp

Welcome Address & Introduction by Dr. Smita Premchander, Founder and Secretary of Sampark

Presentation on Financial Capability Concept – Rural Financial Institution programme by GIZ - Ms. Jonna Bickel, Programme Advisor

Key Note Address by Guest persons Sri R M Chauhan, Deputy General Manager, NABARD, Bangalore, Sri. Y. Srihari, Assistant General Manager, State Level Bankers' Committee (SLBC), Bangalore and Mr. Dasari, National Savings Institute, GOI.

11.45 am Tea Break

12.00 noon Introduction to Working Groups: Session Experts

Topic 1

Methodology of Study Approach: Arriving at the Local Financial Capability Concept

Topic 2

Applying the Financial Capability concept in the community – enhancing the financial capability level of the households

Topic 3

The Relevance of Financial Capability of rural low-income households for Financial Service Providers

12.30 noon Working Groups: Understanding and Enhancing Financial Capabilities

1.30 pm Lunch

2.15 pm Working Groups: Understanding and Enhancing Financial Capabilities

3.45 pm Tea Break

4.00 pm Mela: Toolkit Demonstration

6.00 pm	Programme Closure

4.2 Program Participants

Sl. No.	Category of Invitees	Organisation name	Names of the person	Designation	Location	State	Contact No	E-mail	Postal Address
I.	Banks and Financial Institutions								
1		NABARD	Mr. R M Chauhan	Deputy General Manager	Bangalore	KA	080-22076571 /572	rm.chauhan@nabard.org	Nabard Tower, 46, Kempegowda Road, Bangalore-560009
2			Mr. G C Sahu	Manager	Bangalore	KA	080-22076461	gc.sahu@nabard.org	Nabard Tower, 46, Kempegowda Road, Bangalore-560010
3		SIDBI	Ms.Lakshmi	Manager	Bangalore	KA	080-67171505, 9886620064	satya@sidbi.in,slakshmi@sidbi.in	Khanija Bhavan, East Wing, 5th Floor, 49, Race Course Road, Bangalore - 560001, Karnataka
4		SLBC	Mr. Sri Y Srihari	Asst. General Manager	Bangalore	KA	9449860200	blrslbc@syndicatebank.co.in	2nd cross, gandhinagar, Bengaluru -560009
5		NABFINS	Mr Arjun Subramanian	Sr Manager	Bangalore	KA	8861205533, 8861308439	arjun.subramanian@nabfins.org	190, Rastriya vidyalaya road, Jayanagar 2nd Block, Banglore-560004
6		NABFINS	Mr Ankush Khanna	Senior Manager	Bangalore	KA	26563444/43, 8861205566	ankush.khanna@nabfins.org	190, Rastriya vidyalaya road, Jayanagar 2nd Block, Banglore-560004
7		SBI	Mr. Shri P.P.G.Muni Subba Reddy	Asst.General Manager (Financial Inclusion)	Bangalore	KA	944899 9873	munisubbareddy.ppg@gmail.com	65, St.Mark's Road , Banglore-560001
8		National saving institute	Mr. Shri T. Dasari	Regional Director	Bangalore	KA	080 25537105, 9449348726	rd-ban@nsiindia.gov.in	1st Floor, 'F' Wing, Kendriya Sadan Koramangala, Banglore-560034
9		APEX bank	Mr.H.S.Sathish	Sr.Project Officer	Bangalore	KA	9538351330	dmfkarapex@gmail.com	No.1, 'Uthunga', Pampa Mahakavi Road, Chamarajpet, Banglore-560018
10			Mr.Devraj	Secretary	Bangalore	KA	9418500351	dmfkarapex@gmail.com	No.1, 'Uthunga', Pampa Mahakavi Road, Chamarajpet, Banglore-560018

11			Mr.Venkatesh	Consultant	Bangalore	KA	9342584986	dmfkarapex@gmail.com	No.1, 'Uthunga', Pampa Mahakavi Road, Chamarajpet, Banglore-560018
12		Muthoot Fin Crop	Mr. N. Narasimha Reddy	Manager	Banglore	KA	9448118949	nmrsrs@gmail.com	57, Apparedipalya, Double Road, Indiara Nagar, Bangalore - 560038.
13		YES BANK	Mr. Sumit Jalan	Manager	Bangalore	KA	9819666528	sumit.jalan@yesbank.in	Nehru Centre, 9th floor,Discovery of India, Dr. A.B. Road, Worli,Mumbai – 400 018, India.
14		Syndicate Bank	Mr. Murthy	Manager	Bangalore	KA	9449860078	blrslbc@syndicatebank.co.in,cofigm@syndicatebank.co.in, kammulauNMurthy@yahoo.com	Opp Koramangala BDA complex, 3rd Block, Bangalore-560034
II.	**Insurance / Pension company**								
15		Bharti AXA	Mr.Anand S Ramachandran	Regional Manager	Bangalore	KA	9739760303	Anand.Ramachandran@bharti-axagi.co.in	No.30, ''Pride Quadra", 3rd Floor, Bellary Road, Hebbal, Banglore -560024
III.	**MFI**								
16		BASIX Group	Ms. Reno Ann Cherian	Sr Manager	Bangalore	KA	9739066622	reno.cherian@basixindia.com	365, 5th Main Road,14th Cross, Upper Palace Orchards Sadhasivanagar,Bengaluru-560080
17		BASIX Group	Mr. Rupesh Kumar Sinha	Sr Manager	Hyderabad	AP	9346978121	rupesh.sinha@basixindia.com	3rd Floor, Surabhi Arcade,Troop Bazar, Bank Street,Koti, Hyderabad – 500 001
18		Janalakshmi	Mr. Raghavendra Prasad C	Regional Head – FAS	Bangalore	ka	7829907057	raghavendraprasad.c@janafoundation.org	No.34/1, Rajashree Saroja Plaza, Opposite To St Joseph Science College, Andree Road, Shanthinagar, Bangalore-560027
19		Chaitanya	Mr.Prakash S	Regional Manager	Chitradurga	KA	9538888986	samit@chaitanyaindia.in,jeyan@chaitanyaindia.in	Havalahatti road, Holakere ChitraDurga (D)-577526
20		ACCION	Ms. Aishwarya N Swamy	Technical advisor	Bangalore	KA	9886282092	ugopinath@accion.org,aishwarya@accion.com	# 9/3, Kaiser-E-Hind Bldg, 1st Floor Richmond Road, Banglore-560025
21		Catalyst Management Services	Mr. Vijay Kulkarni	Director CEI	Bangalore	KA	9448115096	vijaykulkarni@cms-india.org	#19, 1st Main, 1st cross, Aswathnagar, RMV 2nd stage, Banglore -560094

22		Catalyst Management Services	Mr. T. Muralidharan	Director (Financial Access)	Banglaore	KA	9845693595	murali@cms-india.org	#19, 1st Main, 1st cross, Aswathnagar, RMV 2nd stage, Banglore -560094
23		Aashray	Mr. JyotiNeelaiah	Advisor	Hyderabad	AP	8143603940	neelaiah.asp@gmail.com	309, Parthani Towers, Golconda X Raod, Musheerabad, Hyderabad 500020, A.P.
24		Global vision	Mr. J. Sam Devadurai	Secretary	Salem	TN	9629330025	ngoglobalvision@gmail.com	JVR-Kalayana mandabam, Narayanapillai Street, 40 ft road, near 4 road, Salem-7
25		Power social charitable Trust	Mr. L.R Veerappan	Founder	Salem	TN	9442979603	ngopowertrust@gmail.com	JVR-Kalayana mandabam, Narayanapillai Street, 40 ft road, near 4 road, Salem-7
26		KSPA	Mr. Manoj					kspean**gmail.com**	
27		Silicon India	Mr. Suresh Kumar	Technical advisor	Bangalore	KA	98451003758	suresh@siliconindia.com	No.124, 2nd Floor, South Block, Surya Chambers, Old Airport Road, Murugeshpalya, Bangalore - 560017
IV.	**SHPI/NGO**								
28		Jana Foundation	Mr.Vincent Arokianathan	Head-Financial advisory Services	Bangalore	KA	9538912479	vincent.a@janafoundation.org	#34/1-1,Langford road, Shanthinagar, Banglore-560027
29		APMAS	Ms. Pravalika Bhumipaga	CBO	Hyderabad	AP	9440800638	esceo@apmas.org,kalamani@apmas.org	Plot 11 & 12,HIG, HUDA Colony, Tanesha Nagar,Near Dream Valley, Manikonda,Ranga Reddy (Dist),Hyderabad 500 089
30		Gram	Mr. N. Samson	Director	Secunderabad	AP	9010121144	gramsamson@gmail.com	5-67, P&O, Dharmaram (B), Mandal dichpally, Nizambad, AP,503230
31		CARE	Mr. Sashi Kumar	Mf-Coordinator	Chennai	TN	9600339071	sashik@careindia.org	No.32, 2nd Main,Kalainerghal nagar, Ekkathangal, Chennai-36
32		Dhan founation	Mr. N.K. Vasanth Kumar	Team Leader	Madurai	TN	0452 2610794,9880534410	dhanfoundation@dhan.org	C/o Ravindra bldg, #14,2nd floor, Subbaiah Reddy Road,Near Metro station, Ulsoor, banglore-560008
33		NMCT	Mr. Shankernarayanan	Managing Trustee	Coimbatore	TN	0422 - 4021747 /401747,9443385107	info@nmctngo.org ,nmctcbe@rediffmail.com	5/39, kalappanaickenpallayam, Somayapalayam (PO),Coimbatore-641108

34		Kudumbashree	Mr. Anishkumar	Team Leader	Kochin	KL	9447138450	anishkumarms@gmail.com	TRIDA Rehabilitation Building, Chalakuzhy Road, Medical College PO.Thiruvananthapuram -695011.
35		CFDA	Mr. R.Jayachandran	Chief executive	Chennai	TN	044-22771417, 09444902217	cfda@lycos.com	15-D, first cross street, BHEL nagar, Medavakkam, Chennai-600100
36		Vrutti	Mr. Balakrishnan	Regional Director	Bangalore	KA	9343010870	bala@vrutti.org,yashika.211187@gmail.com,Bala@cms-india.org	#19, 1st Main, 1st cross, Aswathnagar, RMV 2nd stage, Banglore -560094
37			Mr.R L Acharya	Advisor	Bangalore	KA	944901153	acharyasamuha@gmail.com	#19, 1st Main, 1st cross, Aswathnagar, RMV 2nd stage, Banglore -560094
38		Sampark - Workers Resource Centre	Ms.Prameelamma	Project Manager	Bangalore	KA	9448383019	prameela@sampark.org	No.28/29,Kaikondanahalli, Sarjapura Main Road,Bangalore-560035
39		Sampark	Ms. Kirti	Research and communication Officer	Banglore	KA	7760353621	kirtinambisan1@gmail.com	No.39, 1st avenue teacher's colony 1st block, koramangala, Banglore-560034
40		Sampark - Workers Resource Centre	Mr.Bopaih	Project Coordinator	Bangalore	KA	25741225	wrc@sampark.org	No.28/29,Kaikondanahalli, Sarjapura Main Road,Bangalore-560035
41		The Aspire Foundation	Mr. M. Raj	Project Coordinator	Bangalore	KA	9880861142	theaspirefoundation.28@gmail.com	No.75, 5th Cross, 27th Main, HSR Post, Bangalore-560102
42		Samuha	Mr.Pradeep	secretary	Bangalore	KA	9900003073	tpradeep812@samuha.org	157/48/1, 2nd Cross, T.Ramayya Garden, SOS Children village post, Hullimavu Village, Banerghatta road, Banglore-560076
43		Association for Rural Development	Mr. D.Selvaraj	Co-ordinator	Salem	TN	9840677303	ard.sriperumbudur@gmail.com	50, Patel Road, Mahalakshmi Nagar, Extn.II, Nandhivaram, Guduvanchery-603202

V.	**Government Institutions and policy makers**								
44		Dept. of Finance, IBS	Dr. Amlan Ghosh	Faculty	Hyderabad	AP	9434110206	amlanpost@gmail.com	Dontanapalli, Shankerpalli Road, Hyderabad -501203
	Total Govt Institutions							-	
VI.	**Research and Training Institute**								
45		The Livelihood School	Dr Shashidharan Enarth	Deputy Dean	Hyderabad	AP	8688312343	shashi@thelivelihoodschool.org	2nd Floor (Aurora's Business School), 6-3-456/18 & 19 Dwarakapuri colony, (Beside NIMS), Panjagutta, Hyderabad-500082
46		ISEC	Professor D. Rajasekhar	Head,Centre for Decentralization and Development	Bangalore	ka	91-80-23217010,918023215468	raja@isec.ac.in	Dr.VKRV Rao Road, Nagarbhavi, Banglore-560072
VII.	**Individual Consultants**								
47		Consultant	Ms. Karuna	Independent Consultant	Bangalore	KA	9448990308	karunasiva@gmail.com	C-9,1st C Main, 14th C cross, HSR layout,6th Sector, Bangalore 560034
VIII.	**Press/Media**								
48		Mayura (Monthly Magzine)	Mr. R Manjunath	Reprter	Bangalore	KA	9341319629	Not given	75, Mahatama Gandhi Road,Bangalore - 560001.Karnataka, India
49		MM Publications	Mr. Ramesh Kumar	Senior Reporter	Bangalore	KA	9449586856	ramkum1972@yahoo.com	29 2nd Floor, Empire Infantry ,Shivaji Nagar, Bangalore, Karnataka (East) - 560001
50		Real TV	Mr. R Manjunath	Cameraman	Bangalore	KA	8884189099	Not given	Rajkumar Rd, Prakasnagar, Mariappanapalya, Rajajinagar, Bangalore, Karnataka 560010

51		Real TV	Mr.Ravichandra	Reporter	Bangalore	KA	8884189099	Not given	Rajkumar Rd, Prakasnagar, Mariappanapalya, Rajajinagar, Bangalore, Karnataka 560010
IX.	**GIZ Resource Team**								
52		GIZ	Ms Jonna Bickel	Consultant	Delhi		8800639997	jonna.bickel@giz.de	21, Jor Bagh Nw delhi-110003
53		GIZ	Mr Thomas Mehwald	Consultant	Delhi			tmehwald@gmx.de	21, Jor Bagh Nw delhi-110004
54		GIZ	Ms Manab Chakraborty	Consultant	Delhi		9560107700	manabc@gmail.com	21, Jor Bagh Nw delhi-110005
55		GIZ	Ms Punam Gondia	Consultant	Delhi		9968034184	punam.rp@rediffmail.com	21, Jor Bagh Nw delhi-110005
56		GIZ	Ms Leonore Gruenberg	Consultant	Delhi		8826716082	leonoregruenberg@gmail.com	21, Jor Bagh Nw delhi-110005
57		GIZ	Ms Suchitra Upare	Consultant	Delhi		9869192286	uparesuchitra@gmail.com	21, Jor Bagh Nw delhi-110005
58		GIZ	Mr Jaipal Singh	Consultant	Delhi		9414049267	jpsingh@gmail.com	21, Jor Bagh Nw delhi-110005
59		GIZ	Ms Smita Premchander	Consultant	Banglore		9844153203	smitapremchander@gmail.com	
60		GIZ	Mr. Chidambaranathan	Consultant	Banglore		9448112844	chidam@sampark.org	
61			Mr. Avinash	Consultant	Delhi		9176568329	avinash@luciferlabs.com	
X	**SAMPARK TEAM**								
62		Sampark	Ms. Shameem Banu	Accountant and Programme organiser	Banglore	KA	9591446848	Banu@sampark.org	No.39, 1st avenue teacher's colony 1st block, koramangala, Banglore-560034
63		Sampark	Ms. Meenakshi	Programme organiser	Banglore	KA	9448962770	sampark@sampark.org	No.39, 1st avenue teacher's colony 1st block, koramangala, Banglore-560034

64		Sampark	Ms. Ramya	Porgramme organiser	Banglore	KA	8095940215	Ramyakrish59@gmail.com	No.39, 1st avenue teacher's colony 1st block, koramangala, Banglore-560034
65		Sampark	Mr. John	Field Officer	Banglore	KA	9035556103	leonore.gruenberg@gmail.com	No. 28/29, Kaikondrahalli, sarjapura main road Banglore-560035