



A Reportage of Workshop on

Economic Enterprises Development for SHPIs

Organised by

Development Research
Communication
and Services Centre

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Background

Since independence, India has pursued a planned approach as a lever of its social and economic change, thereby actualizing all-round economic development. Various prudent macroeconomic management policies were taken into consideration, which played an active role in key sectors such as banking, basic industries, utilities and infrastructure. The results of this development strategy were mixed. The economy expanded persistently — GDP per capita growth averaged 1.4 per cent through the 1970s; famines were eradicated or averted and incidence of poverty fell from over 50 per cent in the 1960s to less than 30 per cent in the late 1990s. However, as per the recent estimates of the Planning Commission Expert Group, poverty is still considerable — 26.10 percent in 1999-2000. Till date, there have been ten Five Year Plans, and we are on the Eleventh plan.

Micro-finance based poverty alleviation programmes

As part of the poverty alleviation measures, the Government of India (GOI) launched the Swarnjayanti Gram Swarozgar Yojana (SGSY) in 1999 where the major emphasis is on self-help group (SHG) formation, social mobilization and economic activation through micro-credit finance. Up to March 2003, 13.38 lakh groups were constituted in 33 States and Union Territories, of which 33,436 SHGs only could take up economic activities for their economic sustenance.

Simultaneously, the Government supports the National Bank for Agriculture and Rural Development (Nabard) to take up activities such as group formation, micro-finance and economic activation. Besides this, the Rashtriya Mahila Kosh (RMK, is the National Credit Fund for Women) and the Department of Women and Child Development have their own programmes under which micro credit is being provided for economic empowerment of the rural poor.

The year 2001-02 marked the decade of Self Help Group – Bank linkage programmes in India. With the growing importance of the micro-credit through SHG-Bank linkage in India, the Reserve Bank of India (RBI) in 1996 had included financing to SHGs as a mainstream



activity of banks under their priority sector lending. The Government bestowed national priority to the programme through its recognition in the 1999 Budget.

Social Mobilisation

The micro-credit programmes focus on organisation of the rural poor at the grassroot level through a process of social mobilization which enables the poor build their own organizations (SHGs) consisting of 10-20 persons, in which they participate fully and directly and take decisions on all issues concerning poverty eradication.

SHGs go through various stages of evolution

Group formation: At this stage, groups are formed, developed and strengthened to evolve into self-managed people's organisations at the grassroots level.

Group Stabilisation through thrift and credit activity among the members and building their group corpus — the group takes up internal loaning to the members from the corpus.

Micro credit: The group corpus is supplemented with Revolving Fund sanctioned as cash credit limit by the banks to take livelihood.

Micro enterprise development: Here, the group takes up economic activity, of its choice for income-generation.

The SHG-Bank linkage programme was conceived with the objectives of supplementary credit delivery services for the un-reached poor, building mutual trust and confidence between the bankers and the poor and encouraging banking activity both on thrift as well as credit and sustaining a simple and formal mechanism of banking with the poor.

The linkage programme combines the flexibility, sensitivity and responsiveness of the informal credit system with the technical and administrative capabilities and financial resources of the formal financial sector, which rely heavily on collective strength of the poor and closeness of effective social mobilization functions contributing to an overall empowerment process.



India has a strong potential to promote the women as key decision-makers through encouraged local leadership, which can be facilitated by complete involvement and participation of poor women in micro-credit programmes. This will succeed only with the coordination among the government, banks, participating members and micro credit finance institutions.

Micro-finance can be a powerful tool in initiating a cyclical process of growth and development.

Micro-finance activity can improve the access of rural poor to financial services.

- The micro-finance interventions help in inculcating necessary habits for economic independence and self-reliance. Appropriate and participatory credit plans by the members of a group can help in social and economic empowerment.
- Increased access signifies the overcoming of isolation of rural women in terms of their access to financial services and denial of credit due to absence of collateral security.
- The pool of savings generated out of very small but regular voluntary contributions improves access of the poor women to bank loans.
- It could also help in strengthening poor families' resistance to external shocks and reducing dependence on moneylenders.
- The group utilises its corpus to disburse loans of small amount amongst the needy members. In the beginning, the members meet out their consumption needs out of their own credits.



Objective of the Workshop

To develop concept & knowledge to SHPIs for developing viable economic enterprises with sustainability of revenue, income and employment for their SHG

While it is estimated that India has the world's largest micro-finance programme in terms of out-reach with 7.8 million households accessing credit through 17,085 branches of the formal banking system under the micro-credit finance programme, the economic engagement of the target groups is far lower than the desired level. The micro credit is sometimes criticized for failing to uplift the poor out of the debt trap, as it has not been able to create matching income, employment or enterprise opportunities. The financial resources- mobilized through the micro credit, have not optimally translated into economic activities. One reason could be that borrowers use much of the credit for consumptive purposes or 'lifecycle' needs, which are not strictly economic activities, though important. The other reason, which is equally significant, is that micro enterprises formed out of micro finance are generally conventional and extremely small scale (self-employment for single person or a family at the most), carried out with minimum business skill & knowledge, heavily dependent on limited local markets and often mutually competing. Hence there is a big disconnect between the huge scale & outreach of micro finance and limited success of micro enterprise. Micro finance has resulted in access to finance and cushion against vulnerability for the poor; enterprise can lead to economic security for the poor, which is yet to happen.

In view of above, we need to revisit the 'micro enterprise' model. It is time to leverage on the strengths of the SHGs cohesion, common interest, collective/ shared ownership of resources and spirit of self-managing and build strong, sustainable economic units. The groups have already graduated into organization building and financial management. ***The challenge is now to build viable enterprises on these foundations and converge business with the fund access, rather than keeping them in two isolated compartments of 'micro-credit' and 'micro-enterprise'.*** While much technical assistance and systematic capacity building went into micro-finance activities, micro enterprises are largely left to their fate without required knowledge inputs. **This is where**



we at Development Research Communication and Services Centre (DRSC) propose to intervene by organizing specially designed workshops for SHPIs of West Bengal, Jharkhand state with the above-mentioned objective.

We envisage identifying various emerging business opportunities suited to the ground realities of the groups and building their capacities through training and knowledge inputs to enable development and sustenance of micro / small economic enterprises.

Our proposed workshop was broadly cover

- Identification, diversification and augmentation of micro and small business opportunities
- Understanding the market
- Marketing strategies and actions
- Operational management- process, methods, systems
- Resource mobilization & fund flow management
- Profitability and sustainability of enterprise





The Venue

The training centre is situated at Bolpur in Birbhum District, near Visva Bharati University at Santiniketan, which is one of the very well known place in West Bengal. The Centre has three storied building with all modern facilities like

- accommodation in 2 bed/4 bed/dormitory
- AC training hall
- library with special focus on dry land agriculture and livelihood
- generator facilities
- The courtyard is designed with dryland agriculture techniques
- Organic food and other product of the farmer's group are used

Date

25th – 26th September, 2008.



The Schedule

Session	Topic of Discussion	Faculty
1st day		
Session 1	Inauguration	
	Inaugural Session	Anshuman Das
Session 2	Principles of Micro-Finance & Micro-Enterprise	Mr. Tarun Debnath Secretary, West Bengal SHG Promotional Forum
Session 3	Sharing of experience on MSME by participants	DRCS
Lunch		
Session 4	Sharing of successful enterprise	Dr. Sonali Sengupta & Mr. Uday Bhanu Roy- Bio Diverse Farming Pvt. Ltd.
Session 5	Experience sharing of rural biotechnology related entrepreneurship	Vivekananda Institute of Biotechnology, Nimpith
Session 6	Principles and strategy of marketing	Ms. Keya Sarkar, Alcha
Dinner		
2nd day		
Session 7	Marketing strategies and actions (Types of Outlets /Kiosks for products of Enterprises)	Mr. Gopal Ghosh Consultant, Bagnan Credit Cooperative Society
Session 8	Exploring venture for Business Development related to MSME	Mr. Dipak Ghosh, Program Officer, WBKVIB
Lunch		
Session 9	Resource mobilization & fund flow management	Mr. Dipak Ghosh, Program Officer, WBKVIB
Tea & Snacks Break		
Session 10	Exposure visit on successful marketing outlet	Alcha and Samhati Bipani
Session 11	Consolidation, Planning of follow-up action	
Dinner		



Session 1

The workshop inaugurated by Mr. Mongala Hazra, leader of a Self Help Group, which is one of the model economic enterprise group in Birbhum district.



The Inaugural speech

Anshuman Das, Secretary, DRCSC

Crises in the small and marginal peasant farming sector has been of serious concern in the recent time. Large section of the small and marginal farming community across the country is facing drudgery and is at a loss to sustain their age old livelihood option. A host of factors are responsible in

this process of de-motivation that may be summarized as follows:

- Following nearly three decades of practicing high external input driven mono-cropping production paradigm, there has been large scale loss of soil fertility, repeated pest outbreaks and other related agro-ecological maladies. This has led to stagnating and often falling land, input and labour productivities.
- The recent climatic instability has a great impact in the yield
- Increasing input requirements, erratic crop productivity and marketability have led to increased indebtedness.
- Weakening of local economy in the face of globalized economic order and entry of corporate agricultural initiatives has compounded the peril.

There has been progressive decline in local market options of value addition and retailing of the primary agricultural produces following entry of large business conglomerates causing shrinking income base of the vast section landless but biomass based rural poor. This has also taken away the supplementary income generation options of the farm households.

On the outset of the above concern, micro enterprise development is again on to the focus.



Session 2

Principles of Micro-Finance & Micro-Enterprise

Tarun Kumar Debnath, Secretary, West Bengal Self Help Group promotional forum



Tarun Kumar Debnath has a long experience of capacity building of NGOs and CBOs mostly in to field of SHG related issues, worked closely with Micro Finance project in West Bengal with CARE India.

Mr. Debnath during his discussion emphasized the gaps of SHG movement. He told that, today most of the development facilitators think that, SHG is a solution to development concerns, it's not true at all. Within the context of this workshop, however, it is true that some of the livelihood

issues can be addressed by SHGs. In West Bengal total 6000 SHGs are formed so far. But the growth with quality is a big question.

SHGs had a the following role to play:

- | | | |
|-----------------------------------|---|----------------|
| ▪ Consumption smoothing | : | Success |
| ▪ Traditional ongoing enterprises | : | Partly success |
| ▪ Market oriented enterprise | : | Ignored |

The day to day consumption and need for the purpose of education, medical etc. of the family has been very well addressed by micro-credit of SHGs. But using the money for improving the already existing traditional small businesses is addressed to some extent. But market oriented business development is completely ignored. It is high time that we think on the principles of taking this aspect also.

On a participant's question, he answered that to effective implementation SHG intervention depends upon the principles of effective and transparent governance.



Session 4

Sharing of successful enterprise

Ms Sonali Sengupta and Mr. Udaybhanu Roy, Bio Diverse Farming (BDF) Pvt. Ltd.



Bio Diverse Farming is located Tonagram, about 25 kilometers east from Kolkata under Bhangor of North 24 Parganas covering area about 5 acres of land, which includes livestock rearing of various kinds, fishery, fruit trees and food processing unit. Apart from marketing these products, BDF collects grains and raw products from the village and market it. Villagers are given bio-inputs in terms of compost etc which are produced from the byproducts of the farm. The farm and production house is maintained by the villagers itself. Villagers have share of the company.

BDF selected its activities in a manner so that the concept of organic practices can be implemented all over the region and firmly established as commercially successful venture. Raw materials like fruits, vegetables, mustard seed, wheat etc. are procured locally as far as practicable. Local farmers, voluntarily participating in the farm activities are provided with free organic compost and their produces are bought by the farm at a keener price compared to the markets savings then also the hazards of transportation. During last six years the farmers have become more and more interested in the organic practices since this provides a means for year long activities.

Ms Sonali Sengupta and Mr. Udaybhanu Roy described the BDF activities as follows:

- Organic farming of medicinal and aromatic plants and preparations of products.
- Animal and bird rearing (goat, sheep, duck, chicken, rabbit, quail etc)
- Manufacture of food products (pickles, jam, sauce, beverages etc.)



- Agriculture for fish production and providing food chain to duck, fish etc.
- West management on zero waste concept with the production of organic compost through vermiculture
- To establish a market chain connecting ground production and the customers

On a question of marketing they answered that they don't depend on media, direct and whisper campaigning are the major marketing tools. They emphasized that, their case study may be a model for establishing economic enterprise by federation of SHGs. BDF can help in marketing products if quality and supply chain are assured.

Session 5

Experience sharing of rural biotechnology related entrepreneurship

Dr. B. K. Dutta, Director, Vivekananda Institute of Bio Technology



VIB, an institute under Sri Ramkrishna Ashram, Nimpith, is a renowned centres of West Bengal, which promotes entrepreneurship development by providing training and consultancy specially in the field of Rual Biotechnology.

Dr. Dutta started the session with a film on a successful entrepreneur, who offer consultancy service, training, knowledge and bioinputs to the farmers of Patharpatima, a remote block in Sundeban area.

After the film show he started discussion from the present scenario of agriculture sector. He informed that there are corporate houses entered in the agricultural retailing such as; ITC,



Reliance, Heritage Foods India, Spencer's Fresh (Goenka), Subhiksha, Hindustan Lever's I - Shakti, Godrej's Aadhar, Mahindra & Mahindra's Shubh labh, Tata Kisaan Kendra, Escort's Krishi Sansar, Chambal's Uttam Bandhan, Cargil's Sathi, Pepsi, Haldiram etc. The growth of agro-retail industry as follows:

- Country's agro-retail industry is worth of Rs.9,30,000 crore (5% growth per annum).
- In 1999, the organized retailing sector was of Rs. 5000 crores, in 2004, it was Rs. 30,000 crores.
- In the world scenario India is next to China, presently at 2007 it is worth \$200 billion; By 2010 it is expected to be \$ 300 billion

He informed that in India farmers get 25 – 30 % only of the price paid by the consumers (except Amul model) where in developed countries it is 60 -65%. Because production is distributed to the buyers through different level of marketing agents. Besides marketing issue, scientific knowledge and skill are another issue. About 7 million youth, every year, need knowledge & skills for employability in rural sector.



He referred a report of the committee on India Vision 2020, Planning Commission; "Existing system of 300 & odd KVKs need to be expanded and supplemented by a national network of thousands of farm schools.

In this present context Dr. Dutta quoted a few speech of nationally reputed scientist:

"Use of biotechnology in conjunction with traditional farming practices is the sustainable solution for the future." Dr. Anil Kumar Singh, Director, IARI, 2006

*"If we have to make agriculture attractive again, we not only need to increase productivity but also think of uplifting the farmers, their knowledge and skills."
Prof. Ramesh Chand, National Center for Agricultural Economics & Policy Research*

"The farming sector is fast heading for a total collapse if no remedial measures are taken." M.S. Swaminathan.



Dr. Dutta described about the Vivekananda Center for SKILLS, where he is working. The steps of the Centre as follows:

- Bring together a diverse group of persons who share a common interest in agriculture will develop a professional skill set or establish a farming lifestyle.
- Identify potential trades with job market in the target area
- The trades have thus been rearranged into 1 - 3 days course modules
- The scope of escort services has been taken as a mandatory part of the franchisee model to make the venture more attractive as well as financially viable.

He told that, knowledge and skill development are major essential effort to develop enterprise development at grass-roots level, which his institution is doing for five years. In this regard he approach the participants for avail their services.

Session 6

Principles and strategy of marketing

Ms. Keya Sarkar, Alcha



Ms. Sarkar is a consultant of Micro-Finance Institutions like Basix, Institute of Livelihood Promotion, Arohan etc. Before that, she was engaged in financial sector. She was traveled different places of India and Abroad on her servicing life. At the very beginning, she was interested in handicrafts. She looked there different kind of things and design. So, after end of her job she and her three colleagues started a weekly Haat (village fair) named Khoai-haat in Bolpur, Birbhum, where only producers can seat and selling their products



to the customer directly. Any middlemen are not allowed to sell products. In addition, the visitors can listen to local famous song 'Baul'.

Beside this haat, she has opened a marketing outlet of various handicrafts, designed cloths, mats, ornaments, art work etc. produced by village artisans at Santiniketan. She decorated the shop like an exhibition with homely with a restaurant, where people can rest a while and take traditional food of Bengal in a village atmosphere. The turnover of her shop is 20-22 Lakhs.

After described her work, she analyzed the marketing strategy with some specific example of her experience.

- o Innovation power and presentation skill are the essential for marketing
- o Identify aria of marketing, market demand and level of clients
- o Orient the produces about the clients need and demand
- o Evaluate the entrepreneurs skills, whether their skill marketable or not.
- o Fixing rate of products always keep in mind regarding the purchase power

Another issue focused by Mr. Das, Secretary of DRCSC that NGOs often go for handicrafts training (like bamboo basket making, stitching, pottery etc) – which are most of the cases not economic because all the villagers already doing the same thing as a traditional practice.

In this regard Mr. Amitabha Sarkar of DRCSC shared their study on income enhancement of SHGs of Swayamsiddha project under West Bengal Women Development Undertaking, Government of West Bengal. On a question of Ms. Sarkar, he described the methodology of study. The steps of methodology were:

- Direct discussion with SHG members to collect present IGA status
- Survey of local haat/ market to know the market demand of different client level
- Study on village profile to know the future possibility of IGA
- Facilitation support to improvise income generation activities





He expressed that, he had a unique experience about the member's skill which have an enormous possibility of income enhancement. He felt that, there is need some innovation of productions to capture the market.

Ms. Sarkar agreed with him regarding the discussion. She emphasised that, without innovation power and presentation skill none can continue his/her growth of marketing. She invited the participants to visit her outlet, where participants can get idea how simple products can put up for sale at higher rate. The participants anonymously decided to visit her outlet.

On 26th September at 9.00 AM, the session was started with recapitulation of previous day.

Session 7

Marketing strategies and actions: experience of Bagnan-1 Mohila Bikash Cooperative Credit Society Ltd

Mr. Gopal Ghosh, Advisor, Bagnan-1 Mohila Bikash Cooperative Credit Society Ltd

In the year of 1997, Mohila Bikash Cooperative transformed and registered as a cooperative from a forum of DWCRA groups. The present status of the cooperative as follows:

- o Total number of SHGs : 783
- o Total number of SHG members : 16217
- o Total number of sub-cluster : 56 in 138 Samsads
- o Total number of Gram Panchayat Samity : 10 in 10 Gram Panchayat Samity
- o Total Savings : Rs. 4,45,11,941 (March 2008)



- o Total outstanding of loan to the members : Rs. 3,92,04,691(March 2008)
- o Total income : Rs. 60,00000 (March 2008)



Mr. Ghosh emphasised that the cooperative never took loan from any body form its inception. They belief there is relation between Finance and fidelity. To marketing of group products, forum of DW CRA groups started a products-outlet by their initiatives. The strategy of marketing was developed by the process of 'doing and modification'. He described the experience as follows:

- o We can easily market our product if marketing is around our working area and can maintain the continuity of marketing chain.
- o Through after assessment of market establishment of outlets is scientific. But we have not faced any problem to create our own market of our small or tiny enterprise (i.e. 'Aapna Bazar' strategy).
- o To establish our own market, we should emphasize on the product of daily life, instead of show piece of handicrafts.
- o There is nothing constant. Without growth and development demolish is inevitable. So that should look after.
- o Rate of the products is very important. Increase or decrease the product rate is creating problem for marketing. Moreover quality of product is required for popularize.
- o We always want to sell our products by cash. But credit is inevitable. In this respect, there should have a credit recovery system.
- o The continuous system of evaluation/assessment of marketing agents is necessary which is helpful to develop new strategy

Besides the above mention points; reliability, honesty, focused, social minded and record keeping are same important for successful marketing effort.



The participants were spellbound by his presentation. Most of the participants were shown interest to visit the cooperative. At the end of discussion, he mentioned the present status of marketing effort.

- o Total capital : Rs. 16,82, 000(in 2008 - 2009 financial year, up to August)
- o Amount of selling : Rs. 10,01,525(April - August, 2008)
- o Number of clients : 3,325
- o Number of worker : 28
- o Income from marketing : Rs. 20,00,000
- o Profit of margin : Rs. 20%

One of the participants asked about the distribution of profit margin. Mr. Ghosh has given some data on it. Out of 20% profit margin how they are distributed, is given below.

10% profit is distributed to-

- Sales representatives : 8%
- Office expenses : 2%

Other 10% is distributed to-

- Transportation marketing etc. : 5%
- Reserve/ Capital : 5%



Session 8-9

Exploring venture for Business Development related to MSME

Mr. Dipak Ghosh, Program Officer, Khadi & Village Industry Board.



He stated discussion about the perspective, meaning and types of Khadi. He emphasised that, without the knowledge of present science of livelihood small or micro enterprise can not be sustained. In this regard he discussed about the possibility of four resources in the small and micro enterprise scenario.

- o Forest resource
- o Mineral resource
- o Agricultural resource
- o Animal resource

He described on each resource in details with some examples. He explained how knowledge of resources helps grass-roots people to enhance their income. To sustain the village industry, there is need to correlation within different types of micro and small industry. Otherwise one day all village industries will disappear. During discussion he exhibited some products which can be very good possibility in the market.

Recently the KVIB selected 15 acres of land near Bankura town for small and micro entrepreneurs. The KVIB will promote interested youth by offering land, selection of enterprise, skill development, infrastructure and credit linkage facility. He requested to the Bankura people to avail this opportunity.

Besides he informed some schemes and opportunities of Government of India, which any organisation can avail for their groups, such as:

- o Rajib Gandhi's Uddagi Mitra Yojana
- o Scheme of Credit Guarantee Trust

He promised to circulate the recent guide lines of Khadi Board through DRCS.



Exposure visit on successful marketing outlet

At evening the participants visited outlets of Ms. Keya Sarkar and Sanghati Bipani (out lets of group products) as per schedule, where they discussed about their marketing strategy and systems. They were very impressed on the Ms. Sarkar's outlet, how low cost and unused materials can sell higher rate by innovation and creativity.

Session 11

At night the participants sat together and discussed about the next course of action workshop. The following proposal of actions was emerged by the discussion.

- o Develop a information bank for MSME development
- o Collection and dissemination of information regarding group products
- o Collection of information about the resources of each organisation, so that any organisation can avail.
- o Listing of resource persons and organisations regarding MSME

The facilitator of workshop requested to the forum members to look after the proposals in the coming meeting. The facilitators express gratitude to the participants for active participation in the workshop.



Conclusion

The key learning outcome

- alternative livelihood options, especially for the small and marginal farming community in the dryland is essential
- we need to look beyond the role of micro credit in day to day consumption smoothening to more on to the micro enterprise development
- agro input production can be a probable option. Even, the knowledge driven business in agro-sector is possible
- before leaping in to the training of micro enterprise, one should do proper market study
- no point in giving training on practices which are known to everybody
- innovation and uniqueness of the product is the key to the marketing strategy
- there are various schemes of government, one should make use of it
- honesty, loyalty, transparency, participation of all members and sustained effort is important for successful micro enterprise development

It is a well-known fact that, SHG and Micro-finance programme is the major component to build and develop solidarity among the grass-root level people, where they can take initiatives to uplift their social -economic condition. But the small and micro enterprises are being faded away due to lack of marketing strategy. The people are being increasingly pushed into finding new ways of generating income. Regular wage-earning jobs are becoming harder to come by, while pressure on the land drives many families to seek alternative means of support. In this situation the Non Government Development Organisations are in dilemma what will be the way-out of income generation of grass-roots community. The workshop helped to the

participants to re-think about their livelihood programs. Every body was very much excited about the discussion of resource persons. The participation from NABARD was very much expected, but however, they cancelled it in the last minutes.



Annexure 1

List of participants

Sl. No.	Participants Name	Name & address of the Organisation	Designation
1	Mr. Shyamal Dey	Paribesh Chetana Rajnagar, Dist.; Birbhum e-mail: p_chetana@hotmail.com Ph.: 94331 42417	Secretary
2.	Ms. Mira Sinha	Paribesh Chetana Rajnagar, Dist.; Birbhum e-mail: p_chetana@hotmail.com	Co-ordinator
3	Mr. Shantanu Kr. Roy	Nayantara Memorial Trust Dist.: Birbhum e-mail: sudipmajumdar@hotmail.com Ph.- 033-24751933	Trustee Member
4.	Mr. Anil Kr. Roy	Nayantara Memorial Trust Dist.: Birbhum e-mail: sudipmajumdar@hotmail.com Ph.- 033-24751933	Technical Advisor
5.	Mr. Soumen Bhattacharya	Rural Development Association Paschim Medinipur e-mail: nandini.rda@gmail.com Ph.: 03222-274008	Area Co-ordinator
6.	Mr. Sujoy Bhattacharya	Rural Development Association Ghatsila, Jharkhand e-mail: sujoy.rda@gmail.com Ph no:- 09431952495	Project Manager
7.	Mr. Madan Dolai	Ranabania Alamo Rural Development Society Vill: Ranabania, P.O.: Rampura Block: Narayangarh Dist: Paschim Medinipur Pin: 721437 Ph.: 97337 23141, 033222-295518	Member
8.	Mr. Sanjoy Karak	Chaplin Club Vill. Naraharipur, PO. Chakpuruswattam, Dist.: West Medinipur, Pin: 721 211 Ph: 9434161436	Member
9.	Mr. Ashoke Majhi	Lakhasminarayan Khadi and Mohila Samity PO. Mejia, Dist. Bankura Ph.: 099323 20306	Co-ordinator
10.	Mr. Dipankar Pal	Lakhasminarayan Khadi and Mohila Samity PO. Mejia, Dist. Bankura	Member



		Ph.: 09232660468	
11.	Ms. Rupali Ghosh	Skill Knowledge and Yield, Vill. Tantbandhi Dist.: Birbhum	Senior Field worker
12.	Mr. Mongola Hazra	Skill Knowledge and Yield, Vill. Tantbandhi Dist.: Birbhum	Group Member
13.	Mr. Prasanta Kumar	DRCSK, Purulia project Vill. & PO: Krossjuri, Dist.: Purulia	Project Manager
14.	Mr. Asis Kr. Das	Haribhanga Uttran Samaj Kalyan Samity, Vill.: Haribhanga Dist.: West Medinipur Ph no:09733759378	Oraganisation Member
15.	Mr. Nabin Konar	Technology Research Communication & Services Centre (TRCRC) Patomda, Jharkhand Ph: 06576 452037, 09939377268 e-mail: manas_das2004@sify.com	Treasurer
16.	Mr. Pradip Kr. Mondal	People Institute for Development and Training(PIDT), Jagdishpur, Dist: Deoghar, Jharkhand.	Field Co-ordinator
17.	Mr. Gadadhar Pal	Sanhati Bipani, Bolpur, Birbhum	Incharge
18.	Mr. Faruta Zen	Azunino, Hotaba, Nagano, Japan	Researcher
19.	Mr. Gopal Ch. Saha	Manb Jamin, Vill: Mirjapur, Post: Raipur, Birbhum	SHG Incharge
20.	Mr. Prasanna Modak	Green Grant Foundation, India Chapter	Faculty
21.	Mr. Sourav Ghosh	Development Research Communication and Services Centre, Kolkata e-mail: drcsc@vsnl.com , website: drcsc.org	Faculty Member
22.	Mr. Milan Panda	Natural Resouce Management Division, DRCSK, Kolkata e-mail: drcsc@vsnl.com , website: drcsc.org	Field Organiser
23.	Mr. Saptarshi Basu	Bolpur Training Centre, DRCSK, Kolkata e-mail: drcsc@vsnl.com , website: drcsc.org	Training Coordinator, Bolpur
24.	Mr. Gupen Kisku	Multipurpose Education Centre, Koyetpukur, Birbhum	Centre Head
25.	Mr. Nandalal Jha	ADL, Shantiniketan	Education Co- ordinator



Annexure 2

List of Resource Person

Sl No.	Name	Oraganisation Name & Address details	Designation
1.	Gopal Ghosh	Bagnan-1 Mahila Bikash Co-operative Credit Society Ltd., Bangalpur, Howrah. Ph no: 0986025583	Consultant
2.	Dr. Sonali Sengupta & Mr. Udaybhanu Roy	Bio-Diverse Firming Pvt. Ltd., TONA village, South 24-Parganas. Ph no: 09830452194, 09830096686	Managing Director & Board of Director member
3.	Dr. B.K. Dutta & Dr. (Ms) Rama Dutta	Vivekananda Institute of Bio-tech, Nimpeeth, South 24-Parganas	Principal & Member of Organisation
4.	Mrs. Keya Sarkar	ALCHA, Ratanpally, Bolpur, Birbhum	Consultant
5.	Mr. Dipak Ghosh	West Bengal Khadi & Village Industries Board, Bankura, West Bengal Ph no: 09434014914	District Officer
6.	Mr. Anshuman Das	Development Research Communication and Services Centre, Kolkata	Secretary
7.	Mr. Amitabha Sarkar	Development Research Communication and Services Centre, Kolkata.	Training Co-ordinator

