

IN CONVERSATION WITH HANUMANT RAWAT

DIRECTOR OF LIVELIHOODS, AIF



AIF Livelihoods Director Hanumant Rawat with a new rickshaw owner and Rickshaw Sangh partners.

AIF Director of Livelihoods Hanumant Rawat has nearly two decades of experience in the development sector with expertise in program design and delivery, monitoring and evaluation, strategic alliances, and institution building. Hanumant has overseen the wholesale expansion and consolidation of AIF's largest portfolio of rural and urban programs in nearly twenty states in India. He led AIF's efforts to scale up its Market Aligned Skills Training program to its current level of 147 centers in 20 states. He also forged partnerships with national banks including the Central Bank of India and Punjab National Bank to secure access to credit for collectives of marginalized rickshaw drivers in India, most of whom are recent urban migrants, to empower them to own their vehicles. Hanumant holds two Master's degrees in Economics from the University of Garhwal and the London School of Economics.

In the interview below, Hanumant reflects upon the evolution of AIF's livelihoods portfolio and gives a detailed account of AIF's three distinct livelihoods programs, their approaches, and successes.

How did the Dairy Collective begin and what makes it innovative?

The Dairy Collective started in 2006 in Rajasthan and Madhya Pradesh – two highly migration prone regions because of the harsh climate and temperamental weather. We wanted to find a way for rural families living in these states to earn a sustainable income that would not be dependent on weather conditions. There were government initiatives such as the provision of milk-producing livestock, but since there were no existing facilities to market the milk and connect to larger towns to sell, the livestock became more of a liability rather than an asset.

We focused on three interventions to help turn livestock into a productive source of income – providing bulk cooling units to help milk aggregate and get cooled so it could

be sold in larger amounts, putting women in charge of managing the plant, and building a women-centric institution. Since we put women in charge of the animal work, we wanted them in charge of the marketing and profit process as well.

The Dairy program has so far reached 7,000 families in rural areas near Tonk, Rajasthan and Sagar, Madhya Pradesh.

How are the challenges of livelihoods programs different in urban and rural settings?

The rickshaw profession in particular was an area where we saw an opportunity to apply similar approaches as in our rural livelihoods programs. Similarly to the Dairy program, the collectivization of rickshaw pullers would allow for advantages that were previously unavailable.

Small joint-liability groups allowed for several advantages, including access to loans, bank accounts, insurance, uniforms and municipal permits. They created accountability among the group members, and the collective identity helped the groups lobby in the community for issues that affected them.

One difference in urban versus rural livelihoods is the importance of time in accessing formal credit. In faster paced lifestyles in urban areas, if credit is not given within a certain time, the requesting group disappears. Unlike rural families who work from their land, members of urban groups don't have the time to wait for credit that may or may not be given so they go and look for other work, and the project falls apart.

Continued on Page 3



MAST candidates learn how to use the Mobile “Kunji” app at the launch event on May 31, 2013 in Gurgaon.

AIF INTRODUCES FINANCIAL LITERACY MOBILE APPLICATION FOR BENEFICIARIES OF LIVELIHOOD PROGRAMS

The popularity of mobile phones across the world makes mobile technology one of the most promising learning tools available today. According to the United Nations International Telecommunication Union, by the end of this year, 96% of the global population will own a mobile phone – nearly five times more than the number of computer users. Mobile content is easy to upgrade and circulate online, and it provides fast and efficient methods of collaborating and communicating. With the support of Citi Foundation, the American India Foundation (AIF) has developed two mobile applications designed to improve financial literacy among beneficiaries of AIF’s livelihoods programs. “The potential for disseminating knowledge through mobile technology is immense,” says AIF Country Director Dr. Hemanth Paul. “The AIF-Citi mobile applications for Financial Literacy engage youth innovatively, and provide a fun, interactive, and practical platform for them to learn lifelong lessons for positive financial behaviors.”

The mobile applications will strengthen the work of the Market Aligned Skills Training (MAST) program, a vocational training program for underprivileged youth across India. Once trained, qualified candidates are placed at entry-level jobs, beginning a path to financial independence. Yet, as most MAST graduates are first-time employees, they face financial challenges like

opening bank accounts, getting a loan, and understanding their savings options. The two applications will serve as tools for underprivileged youth navigating new financial territory.

Mobile “Kunji” (Reference booklet): The “Kunji” app tests users on their financial knowledge through features like true/false quiz questions and step-by-step instructions on topics such as writing checks and online banking. The application also allows users to ask questions, which are answered by AIF staff.

Mobile Game: The Mobile Game app aims to reinforce classroom learning and instill responsible financial behavior in youth using real-life situations. The game uses a virtual 3D board in which the player can earn points (virtual money) by learning key skills and correctly answering financial questions.

Both these apps, which are available in English and in Hindi with English script, are designed to be inclusive and customizable, and can be used by anyone who wishes to improve his or her financial skills. Remarks candidate Madhu, 21, “I have never played a game that combines both education and fun. I play this game at least once every day. I am very happy to be able to ask questions

on subjects I don’t know about related to financial literacy.”

AIF launched the mobile applications on May 31 at a MAST center in Gurgaon, to an audience of MAST candidates, faculty, and partners. Thirteen volunteers competed for the highest score in the game. “The game has evoked interest in me about financial literacy,” says 25-year-old Sheetal, a MAST participant. “Earlier, I often found

“The potential for disseminating knowledge through mobile technology is immense”

the classes on financial literacy boring and dull. I have learned a lot with this game that I didn’t know earlier. It’s great for me to know different types of address proof, identity proof and other documents required for opening a bank account.”

AIF will roll out the new mobile applications to 100 MAST candidates in Delhi and Jaipur by the end of September 2013. Based on the output and the impact of the pilot, AIF will add more features such as a web interface, videos, and images, and scale up outreach to other livelihoods programs across India, such as Rickshaw Sangh. ■

ON THE GROUND

INDIA

IN CONVERSATION WITH

HANUMANT RAWAT (CONTINUED)

Continued from Page 1

What role has joint spousal rickshaw ownership played in families' lives?

Through the joint ownership requirements of Rickshaw Sangh, the rickshaw driver and the spouse maintain equal ownership of the rickshaws, trolleys, and other assets. This gives women not only equal control of the assets, but also of the profits and savings from the assets. We have seen anecdotally that this prevents the rickshaw driver from hiding or hoarding income, and promotes a more open and egalitarian approach to family spending, as well as greater savings capital.

Do you see similar family-wide benefits in MAST?

The majority of the youth who train with MAST are the first generation in their family to be employed in the formal sector. Once the first child gets a job, even if it's a minimum wage job (~\$200 a month), the impact on the family is tremendous. The stability of consistent income allows the family to get a bank account, credit, and a credible status in the community. Having this consistency also improves the perception of other family members who are looking for regular 9 to 5 jobs, and inspires the rest of the family to reach higher as well.

that the majority of youth look for computer training. They see technological prowess as a ticket to the modern world and white-collar jobs.

“By first thinking about what the jobs in the market are, we can strategically plan our approach to fit those needs.”

What has most surprised you while working in livelihoods programming?

Unlocking financing from public sector banks is very unique within India. Not many people have success in unlocking public sector finance, especially for marginalized people not within microfinance initiatives. This access to timely credit has been the biggest challenge and the biggest surprise.

What is the most important lesson you have learned from directing the livelihoods program at AIF?

The biggest lesson I've learned is that we need to focus on market-based solutions. We need to apply our interventions to specific communities and we need to prioritize which community we want to impact. By first thinking about what the jobs in the market are, we can strategically plan our approach to fit those needs. This framework will help us deliver long-term impact through rural and urban livelihoods programs. ■

AIF'S LIVELIHOOD PROGRAMS

RICKSHAW SANGH

Rickshaw Sangh enables rickshaw drivers to own their vehicles, providing access to formal credit through collectives, and key social benefits.



MAST

Market Aligned Skills Training (MAST) provides underprivileged and disabled youth with skills training and access to formal employment opportunities.



DAIRY COLLECTIVE

The Dairy Collective provides rural families with opportunities to create sustainable livelihoods through women's collectives and access to business services.



What industry do you see having the most growth in India in the next decade?

I am not an analyst, but I do see the biggest growth happening right now in construction and infrastructure. This means more demand for electricians, plumbers, and construction workers. A second sector that I see large growth in is retail. There is a transformation from a 'mom and pop shop' industry into a more organized and expanded industry. This growth will hopefully mean more jobs for youth in India.

What are the most popular skills development training courses that students seek?

In terms of aspirations of youth, we have noticed

IN THE COMMUNITY

AIF AT WORK: ACTIVITIES IN THE US AND INDIA



FELLOWSHIP ENDPOINT

AIF's Clinton Fellowship Class of 2012-13 hold up their certificates with Country Director Hemanth Paul (2nd row leftmost) and CEO Ravi Kumar (1st row rightmost) at Endpoint in June 2013.



GURCHARAN DAS IN DC

AIF DC Chapter members Pradeep Wahi, Suresh Shenoy, and Hiten Ghosh at a book reading with author Gurcharan Das (second from right) on June 12, 2013.



AIF-YP MIDWEST INAUGURAL EVENT

AIF-YP Midwest Chapter members Ashish Kaura, Varsah Kaura, Ashish Jain, and Ritu Jain with author Amish Tripathi (second from left) at their inaugural event: a book reading and discussion with the author on June 29th, 2013.



LOS ANGELES MOTHER'S DAY DINNER

Honoree Dr. Amarjit S. Marwah, AIF Trustees Tania and Dinesh Mirchandani, and hosts Ravi and Radhika Achar enjoy an AIF dinner in Los Angeles on May 12, 2013, which raised funds for AIF's Maternal and Newborn Survival Initiative (MANSI).



ANNUAL SPRING AWARDS GALA - NYC

Honorees Dr. Amartya Sen, Ajay Banga, and Pranroy Roy during a panel discussion at the AIF Spring Gala in New York on April 27, 2013, which raised funds for AIF's Market Aligned Skills Training (MAST) Program.



ANNUAL BAY AREA GALA

AIF Vice Chair Pradeep Kashyap and AIF Chair Lata Krishnan hand Honoree Ram Shiram (center) his award at the Annual Bay Area Gala on April 13, 2013 in San Francisco. The event highlighted the accomplishments of AIF's William J. Clinton Fellowship for Service in India.

SPOTLIGHT

ENABLE INDIA: FOCUS ON DISABILITY



A visually impaired trainee marks her attendance for class at a center run by Bangalore-based MAST partner, EnAble India. (Photograph © Payal Rajpal)

EnAble India is an AIF partner working with the Market Aligned Skills Training (MAST) Program to provide career training and placement services to youth with physical disabilities. EnAble acts to provide employment services, continuing education, counseling and support services, as well as career training to people with disabilities, preparing them to join the mainstream workforce as competent and confident employees.

EnAble trainee Deepa Narasimhan is a self-trained graphic and web designer who has designed presentations and websites for NGOs, consultancy firms, and finance and IT companies.

At EMC2, she works as a web designer, managing the intranet portal and designing promotional materials. Deepa has Spinal Muscular Atrophy, a neuromuscular disease resulting in extreme weakness of muscles. She has been confined to a wheelchair since the age of ten, and only her wrists and fingers remain functional through physiotherapy. Because of limited mobility in her hands, she uses an onscreen keyboard that can be operated using a mouse. EMC2 has provided her with a helper, and has ramp-accessible buildings and rest rooms.

“Deepa is the perfect role model for persons with disability. Her confidence in her abilities, creative mind, excellent communication skills and pleasant disposition have been key in helping her secure a job in a reputed multinational organization and gain financial independence,” says Shanti, Founder and Managing Trustee of EnAble India. Deepa wishes to contribute to building a disabled-friendly society in India. She has been studying policies that exist in other countries for greater inclusion of disabled people, and she wishes to help build a similar society in India.

EnAble India has conducted 97 faculty trainings about the inclusion of persons with disabilities in MAST centers. This year, EnAble has trained 132 persons with disabilities in career oriented skills, and placed 65 of them in formal sector jobs, empowering them with financial independence and the confidence in their abilities. ■

UPCOMING EVENTS

**ANNUAL
CHICAGO GALA**
NOVEMBER 9, 2013
Union Station, Chicago, IL

**ANNUAL
NEW ENGLAND GALA**
NOVEMBER 23, 2013
Renaissance Waterfront Hotel, Boston, MA

FOR MORE INFORMATION, VISIT AIF.ORG

WAYS TO SUPPORT OUR WORK

DONATE ONLINE

Sponsor a program, invest in a region you care about, or start your own campaign!

For more information, visit aif.org/donate

DONATE BY MAIL

Send a check payable to:

American India Foundation
216 East 45th Street, 7th Floor
New York, NY 10017

MATCHING GIFTS

Double your Impact! Check with your employer to find out if they will match your gift.

For more information, contact us at workplacegiving@aif.org

216 E.45th STREET, 7th FLOOR
NEW YORK, NY 10017

RETURN SERVICE REQUESTED

NON PROFIT
ORGANIZATION
US POSTAGE
PAID
NEW YORK
NY PERMIT #5383

NEW YORK: 216 E. 45th Street, 7th Floor, New York NY 10017
CALIFORNIA: 4800 Great America Parkway, Suite 400, Santa Clara, CA 95054
INDIA: C-17 Green Park Extension, New Delhi 110016

www.AIF.org • info@AIF.org • 888 AIF 4IND



IN THIS ISSUE

In Conversation with
Hanumant Rawat,
Director of
Livelihoods, AIF

AIF Introduces Financial
Literacy Mobile
Application for
Livelihoods Beneficiaries

EnAble India:
Focus on Disability

AIF At Work:
Activities in the
US and India

FROM THE FIELD

Dairy Collective beneficiary Hirabai pours milk into a collection vessel at her home in Sagar District, Madhya Pradesh, which also serves as a Milk Collection Center and Dairy Service Center. Once there is a large enough quantity, Hirabai's women's collective will be able to sell their milk at the market for a profit. This Center is supported by AIF partner Self-Reliant Initiatives through Joint Action (SRIJAN).
(Photograph © Prashanth Panjiar)

