



SOCIAL ENTREPRENEUR OF THE YEAR INDIA 2011

Social Entrepreneurship for Inclusive Growth

Introduction

Professor Klaus Schwab founder of **World Economic Forum** along with his wife Hilde founded the Schwab Foundation for Social Entrepreneurship in 1998, with the purpose to promote entrepreneurial solutions and social commitment with a clear impact at the grassroots level.

The World Economic Forum and the Schwab Foundation work in close partnership to provide social entrepreneurs with unique platforms at the regional and global levels to showcase their important role and work in today's society.



*Prof. Klaus Schwab
and Hilde Schwab*

Jubilant Bhartia Foundation, the social wing of the **Jubilant Bhartia Group**, was established in 2007. As a part of the Jubilant Bhartia Group, we focus on conceptualizing and implementing the Corporate Social Responsibility initiatives for the group. The foundation's objectives include various community development work, health care, culture and sports, environment preservation initiative, vocational training, women empowerment and educational activities.



S S Bhartia and H S Bhartia

The Importance of Social Entrepreneurship

Social entrepreneurship is about applying practical, innovative and sustainable approaches to benefit society, with an emphasis on the marginalized and the socioeconomically disadvantaged. Social entrepreneurs drive social innovation and transformation across all different fields and sectors, including but not limited to health, education, environment and enterprise development. They pursue their social mission with entrepreneurial zeal, business methods and the courage to overcome traditional practices.



Foreword

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.

The Schwab Foundation, a sister organization of the World Economic Forum, has been selecting social entrepreneurs in India since year 2001. The Schwab Foundation is proud and honored to collaborate with the Jubilant Bhartia Foundation in this second year of partnership.

This year in 2011, we received over 140 applications, and selected 4 finalists after a multiple rounds of rigorous assessment: Husk Power Systems (Gyanesh Pandey), Industree Crafts Foundation/Mother Earth (Neelam Chhiber), Magic Bus (Matthew Spacie) and Waterlife India (Sudesh Menon).

Our national jury consists of an independent panel of eminent leaders from Business, Government, Media, and Civil Society. We are grateful for the jury's insights and contributions to the selection process.

We thank you for joining us in congratulating all finalists of the Social Entrepreneur of the Year search and selection process. All finalists exude business acumen, operational excellence, and most importantly an unwavering social mission to the people of India.

We would also like to acknowledge with deep appreciation the contributions of our media partner 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.



Hilde Schwab

Co-founder & Chairperson
Schwab Foundation for
Social Entrepreneurship



Shyam S Bhartia

Director
Jubilant Bhartia Foundation

Social Entrepreneur of the Year Award 2011

Criteria for Selection

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 settings in 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.

List of Jury Members



Ms Sudha Pillai
Member Secretary
Planning Commission



Ms Shobhana Bhartia
Chairperson & Editorial
Director
The Hindustan Times



Mr Y C Deveshwar
Chairman
ITC Ltd



Mr Adi Godrej
Chairman
Godrej Group



Dr Harish Hande
Managing Director
Selco Solar Light Ltd



Mr Rajiv Khandelwal
Co-Founder & Executive
Director Aajeevika Bureau



Ms Rohini Nilekani
Chairperson
Arghyam Foundation
India



Ms Mirjam Shoening
Senior Director
Schwab Foundation for
Social Entrepreneurship

About our Media Partner

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.



Indian Social Enterprises

Profiles

Profiles

FINALISTS 2011

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Finalists 2011



Gyanesh Pandey

Husk Power Systems

www.huskpowersystems.com

Finalist - Social Entrepreneur of the Year 2011

Husk Power Systems (HPS) is lighting up the darkest (and not coincidentally, the poorest) rural regions of India through a proprietary technology that cost-effectively converts bio-mass waste (primarily rice husks, but also such bio-wastes as mustard husks/stems, corn cobs, and some varieties of grasses) into electricity. By installing and operating 25kW to 100 kW 'mini power plants', HPS wires up villages and hamlets of up to 4,000 inhabitants, to deliver electricity to communities who pay for the service.

Focus

Rural Electrification, Clean Technology

Background

There are areas of severe energy poverty in India. The region that remains the darkest is Bihar. It is not a coincidence that Bihar is also one of the poorest states in India with per-capita annual income of around US\$160, making it one of the most densely populated regions of poor people anywhere in the world. At the end of 2009, the Bihar State Electricity Board had about 2.96 million consumers in a state that has a population of 90 million people.

Innovation and Activities

On an average, every HPS power plant serves 2,500 people and up to 25 small shops, enabling small businesses, especially rice mills, to generate additional income. It replaces 18,000 litres of kerosene per year with energy efficient compact fluorescent light (CFL) bulbs. As of August 2010, HPS had replaced 10,000 tons of CO2 with clean energy, and saved a total \$2.25M in cash for all households served by its plants.

HPS currently runs 80 power plants that supply electricity to more than 200,000 individuals in 350 villages (a majority of which are off-grid) in Bihar and Uttar Pradesh. Gyanesh Pandey and his team aim to set up 2,000 plants by 2016, impacting 5 million lives.

The Entrepreneur

A native of Bihar, Gyanesh brings over 11 years of semiconductor and manufacturing experience, and currently manages 350 people. Gyanesh graduated from IIT in India and came to the U.S. to pursue MS in Electrical Engineering from Rensselaer Polytechnic Institute.



Matthew Spacie

Magic Bus

www.magicbus.org

Finalist - Social Entrepreneur of the Year 2011

Magic Bus has pioneered a 'Sport for Development (S4D)' curriculum that harnesses the transformative power of sport to enable extremely marginalized children to reflect deeply on life choices, and exercise positive development decisions, vis-a-vis education, health, gender and livelihoods – levers that are critical for their growth as active citizens.

Focus

Sports, Youth, Education

Background

Personal and social development is a fundamental aspect of the education of the whole child. The current scenario of inequity and inequality for children's rights demands that intervention. Empowerment is sustainable and through empowerment one can access his/her rights to achieve a better life for himself/herself.

Innovation and Activities

Magic Bus has directly delivered the S4D curriculum to 250,000 children in the age group of 7-18 years in 5 states through a trained network of 5,000 Community Sport Coaches and Youth Mentors: a majority of whom are graduates of the Magic Bus program and belong to the same communities as the children they facilitate.

The cumulative cost-per-child of delivering the Magic Bus curriculum is 800 Indian rupees and is expected to drop further, as Matthew Spacie and his team prepare to directly reach 1 million children in the next 3 years.

Children who engage with Magic Bus live in impoverished communities with no easy access to

role models, inspiration or facilitation to take positive life decisions. In Mumbai, (where Magic Bus delivers its program to 70,000 children every week), 20% of all Magic Bus participants across locations tend to be school dropouts, of which 34% go back to school and stayed enrolled due to the Magic Bus influence; 85% of Magic Bus participants across age groups stay clean of addiction; More than 95% of the youth in Magic Bus have enrolled in higher education courses and 50% of those in employable age have signed up for livelihoods and skill development initiatives.

To secure large-scale, systemic impact, Magic Bus has signed a formal contract with the Indian government to incorporate its S4D curriculum into the National Rural Sports Program – opening up a catchment of 30 million children at the Panchayat level. As pioneers of the S4D pedagogy in Asia, Magic Bus has also trained more than 150 organizations from the South Asian region in its sport-led approach to changing behavior in resource-constrained communities. Additionally, Matthew Spacie has partnered with premiere sports brands (Barclays Premier League, Nike, The Lewis Group) to strengthen the sustainability and growth of Magic Bus model.

The Entrepreneur

The former Chief Operating Officer of Cox and Kings and co-founder of cleartrip.com, Matthew set up Magic Bus in 1999. Matthew was elected an Ashoka Fellow and a TED Fellow, and, in 2007, was awarded an MBE for services to children in the Commonwealth. Matthew also has played rugby for the Indian national team.



Neelam Chhiber

Industree Crafts Foundation

www.industreecrafts.org

Finalist - Social Entrepreneur of the Year 2011

Industree triples incomes of marginal artisans by moving them from being 'piece rate workers' to owners and entrepreneurs of grassroots community enterprises. It works both at the production and market ends of complex supply chains to help artisans living below the poverty line to participate in India's booming retail markets.

Focus

Rural Development, Enterprise Development, Culture/Handicrafts

Background

India has about 40 million people working in its creative sector and a 5000 year legacy, however most of them live under absolute poverty due to issues of lack of market access, lack of production knowhow, lack of contemporary and diversified products, lack of working capital and enabling mechanism for development giving rise to mass urban migration, bulging cities, environmental problems, poverty and deprivation. Poverty is high in rural areas due to class, gender, inter-district and urban-rural disparities.

Innovation and Activities

At the producer's end, Industree incubates community enterprises and common production entities that are jointly owned by artisans and local entrepreneurs (typically unemployed or under employed youth). At the market end, Industree's multi-retail brand, Mother Earth, and aggressive sales force, set up with investment from the Future Group, offers the new producer-entrepreneur with a direct market platform to the Indian retail market, ensuring steady business of high volumes and smooth cash flows, year-on-year.

For every 100 Indian rupees of revenue increase for Industree, producer incomes increase by 58 Indian rupees. As a result, community enterprises incubated

by Industree, and owned by artisanal communities, break even within their first year of operation. In addition, 13% of the brand Value of Mother Earth has been locked into a MBT for artisans to purchase at par.

As of August 2011, Industree has incubated 13 SHG-based community-owned enterprises and common production units in Karnataka and Tamil Nadu, and directly impacted more than 10,000 marginal producers and their families, of which 61% live below the poverty line, earning less than one US dollar a day. Industree also trains and sources products from 400 crafts-based collectives and SHGs in 10 Indian states, opening up the Mother Earth brand and market platform for them.

In 5 years, Neelam Chhiber and her team aim to directly impact more than 50,000 individual artisans by incubating their enterprises and facilitating their diversification into newer products, brands and markets, beyond those offered by Mother Earth.

The Entrepreneur

Neelam Chhiber is co-founder Industree, a social enterprise that connects rural producers to urban markets. Neelam is an Industrial Designer from National Institute of Design and alumunus of Social impact International, as well as Global Social Benefit Incubator, Santa Clara University, USA. She believes that the strong marketing platform that Mother Earth will provide for Food, Fashion and Home will drive producer incomes upwards, increase potential of ownership in their own enterprises, which in turn will drive efficiency. The basic production module that Industree Transform develops is a group of SHGs who invest their own working capital in their enterprises and who are provided assures orders, on new designs created by Transform, along with access to improved infrastructure, working capital, and business development skills



Sudesh Menon

Water Life India Pvt Ltd

www.waterlifeindia.com

Finalist - Social Entrepreneur of the Year 2011

Waterlife India makes safe and clean drinking water accessible and affordable for under-served communities who live in geographies with high water contamination.

Focus

Health, Water, Clean Technology

Background

As per official estimates more than 65% people in rural areas and 45% people in urban areas do not get safe water. More than 2000 children in India die every day due to waterborne diseases, and more than 20 million children grow stunted because of the onslaught of waterborne diseases. India also has the highest rate of diarrhea related deaths in the world at more than 400 deaths per hour, more than 6400 crores are spent on rural medical expenses (as per a TOI report). In addition many people are affected by fluorosis caused by endemic fluoride contamination which results in deformed bones, and several other millions are affected by arsenic poisoning in drinking water that can lead to cancer and death. The majority of villages are not aware of this acute contamination, nor the severe issues related to consuming contaminated water.

Innovation and Activities

Waterlife India has developed a range of green and cost-effective water treatment technologies that can address complex combinations of water contamination in any area. Since 2008, 1.1 million excluded customers have availed safe drinking water from its community water systems by paying a nominal user-fee.

The Waterlife business model partners with local

governments, citizen groups and health workers who drive the education and awareness for clean drinking water. It sets up and maintains flexible community water systems that can serve populations from 2,000 to 25,000 by selling the capital equipment to the government, undertaking long-term operation and maintenance contracts for each system and receiving a user fee of INR 4-7 for 20 litres of water, that customers willingly pay. A majority of its systems can operate in off-grid villages.

To date, Waterlife has set up 1,300 community water systems in 6 Indian states that have the highest levels of water contamination. Most Waterlife customers live below the poverty line and do not have the wherewithal to purchase water at regular market rates. Access to clean drinking water within this population base has led to dramatic declines in water-borne diseases, higher attendance in schools and increased incomes for local entrepreneurs and SHGs who deliver water to those living far away from the community water systems.

Sudesh Menon and his team aim to reach 25 million excluded customers across India and South Asia by 2014.

The Entrepreneur

Sudesh Menon pioneered the community water systems in India, first as CEO of WaterHealth, which he led from start up until 2008, when he co-founded Waterlife. A trained engineer from IIT, Kharagpur, Menon was Country Head for General Electric (GE) based in KL, Malaysia. He was challenged and inspired by Dr.Anji Reddy to try to solve the drinking water issues in the country through more a sustainable and scalable model.

Schwab Social Entrepreneurs



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 the total agricultural map in India; 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. The result, coupled with severe water crises, often contributes 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 one-fifth of competitor models. These 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, which enables 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.

Over one million smallholder farmer families have been reached through IDEI-promoted, 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 and/or water scarce regions. The technology saves up to 50-70% in water usage and increases crop yields by 30-40%. Seventy local manufacturers produce the irrigation products sold under the KB brand by a network of almost 5,100 retailers and village mechanics in 226 districts of India.

Customer satisfaction is tracked through a management information system and feedback is incorporated to refine the products further. The treadle pump for example, has been customized and is available in several variations to meet regional requirements of the farmers. 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 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 their income in their children's education and 15% have increased their spending on family health. IDEI is exporting its technologies to countries in Africa and South-east Asia.

The Entrepreneur

Amitabha Sadangi was born in a village in Orissa, India. He holds a law degree and a post-graduate degree in labour and social welfare. While working for Oxfam, he sharpened many of his ideas around market-based programmes for poverty alleviation. Sadangi is co-founder of a for-profit sister company, Global Easy Water Products, which allows private investors to invest in the spread and replication of its irrigation technologies. He and IDEI have received several awards, including the Tech Museum BD Biosciences Economic Development Award (2010); Zayed Future Energy Prize (2010); Ashden Outstanding Achievement Award (2009); First Prize Winner of the Ashden Award for Sustainable Energy (2006); Skoll Award for Social Entrepreneurship (2005); Templeton Freedom Prize for Social Entrepreneurship (2005); and Tech Museum Award for Economic Development (2004).



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 make up the poorest segments of the population. On average, these workers do not earn much more than US\$ 1 a 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 that are 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. For 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, the 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 10,000 children of Nidan members, who previously could not access education, now go to formal schools and 24 community schools launched by Nidan in urban Patna and Samastipur districts in the Indian state of Bihar.

Most significantly, Nidan is returning to underdeveloped states and organizations of informal workers a culture of accountability and honest enterprise. Its contracts are secured without bribes and at competitive market rates. This has soldered the confidence of the poorest in transparency and collective action.

The Entrepreneur

Arbind Singh spent his early years in Katihar, a district in India's north-eastern state of Bihar, which is a hub of first-generation migrants who travel 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, Singh 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 and women and their children involved in the informal economy.



Ashok Khosla

Development Alternatives

www.devalt.org

Schwab Foundation Social Entrepreneur

Development Alternatives' innovative technologies or methodologies always combine two goals: to create income for the poor and to regenerate the environment.

Focus

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

Background

In India, half of the rural population is unemployed, underemployed or informally employed. This population needs income-generating jobs that provide them with economic security and with the products and services required to satisfy their basic needs. At the same time, the industries that create these jobs must reduce their wasteful use of energy, water, forests and other natural resources. Conventional development practices only increase the gap between the haves and the have-nots. New technologies and institutional systems are needed to achieve equitable and environmentally-sound development.

Innovation and Activities

The strategy of Development Alternatives is to implement good science for social benefit and science which has a low impact on the environment. This includes such initiatives as 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 having and exercising the 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 towards mobilizing community responsibility for environmental assessment, environment protection and carbon neutrality.

In line with the organization's strategy are machines that produce 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. Its 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%. Development Alternatives' paper production units employ 40 workers to produce high-quality paper out of rags and recycled paper. DESI Power, the electric utility of Development Alternatives, 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 over 200 franchised local telecentres, which provide information services, including 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 across 1,500 villages to critical agricultural information through volunteers. Its functional Hindi literacy programme has made more than 60,000 rural women literate. Local groups and official agencies use Development Alternatives' 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 promising scientific career to focus on issues of environment and development. After helping to 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 United Nations Environmental Programme (UNEP) in Kenya before starting Development Alternatives in 1983. Khosla 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. In 2002, Khosla received the United Nations Sasakawa Environment Prize, and in 2008 received an Order of the British Empire by Her Majesty the Queen of England. In 2009, he was elected president of the International Union for Conservation of Nature (IUCN).



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 ranked 147th out of 177 countries measured for literacy. 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 for increasing their literacy; every year, approximately 27 million children complete primary school as non-functional readers.

Innovation and Activities

PlanetRead operates on the basis that literacy skills have to be constantly reinforced so people do not regress towards 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 exactly what they are listening to.

SLS is grounded in rigorous research and 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 their results

are telling: 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 is able to generate 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 scale 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 wished that the subtitles could be in Spanish so that he could read along and understand the dialogues. Kothari has an MA in Physics from the Indian Institute of Technology (Kanpur) and a Masters and PhD from Cornell University in Communications and Education, respectively. After completing his dissertation at Cornell, he returned to India as faculty at IIM Ahmedabad. Combating illiteracy through SLS has since become his personal and professional passion.



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

About 94% of the women's workforce in India is self-employed. Yet, self-employed women have historically enjoyed few legal protection or workers' rights. Most are illiterate and subject to exploitation and harassment by moneylenders, employers and officials. In 1972, Ela Bhatt, a lawyer who was chief of the women's section of the Textile Labour Association in Ahmedabad, witnessed the terrible conditions faced by women working as head-loaders, weavers, needlecraft workers, cigarette rollers and waste collectors. As a result, she began helping women to organize themselves.

Innovation and Activities

The Self-Employed Women's Association (SEWA) provides comprehensive support to poor, self-employed women. Its efforts over three decades to increase the bargaining power, economic opportunities, health security, legal representation and organizational abilities of Indian women have brought dramatic improvements to thousands of lives and influenced similar initiatives around the globe. Based in the Indian state of Gujarat, SEWA's one million members include 500,000 women representing more than 100 informal trades within the state and an additional 500,000 members in eight other states.

SEWA is the largest women's union in India, offering its members a broad array of financial, health, childcare, insurance, legal, vocational and education services. Its members have created 100 cooperatives and over 3,000 producers groups, thereby forging market linkages and enhancing their bargaining position. The efforts have had so much success that from 1994 to 1998 members increased employment income by 600%.

SEWA Bank, with 300,000 savers, has issued loans to thousands of members. To provide for its members' healthcare, SEWA has also helped start health cooperatives and developed an insurance programme that provides members' coverage for healthcare, emergencies and loss of life. A SEWA-affiliated team of 500 midwives and health workers serves the healthcare needs of 250,000 individuals. The insurance programme has now developed into the VimoSEWA cooperative, India's first such national-level organization.

SEWA is also working through video, telephone, computer and satellite communications to provide information technology to the working class. To address legal issues such as housing and wage disputes and other exploitation issues, SEWA provides its members with legal aid services. Currently, SEWA leaders are dedicating their time to influence national and international policies in support of informal and self-employed workers around the world.

The Entrepreneurs

After graduating with a law degree in 1954, Ela Bhatt joined the Textile Labour Association, a union founded by Mahatma Gandhi in 1917. While working there, she observed the conditions of the non-organized sector – primarily comprised of women – and decided to help “unionize” them. Bhatt is the recipient of the Magsaysay Award, the Right Livelihood Award and other national and international honours. She is currently a member of the Council of Elders, led by Nelson Mandela.

Mirai Chatterjee has a BA in History and Science from Harvard University and a Masters in Hygiene and Public Health from Johns Hopkins University and 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 adviser to the National Rural Health Mission and was a commissioner for the World Health Organization's Commission on Social Determinants of Health (2005-2008).



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 rests on three principles: the poor can afford sustainable technologies; the poor can maintain sustainable technologies; and one can run a commercially viable 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 to make it affordable and productive for the end user. To do so, SELCO pioneers linkages between technology, financing, energy services, income generation, and quality of life. The organization runs its grassroots operations through 25 Energy Service Centres (ESCs). The centres each market, sell, install, and service SELCO's products.

The company's core business is the sale of energy systems that provide electricity for lighting as well as water pumping, clean cooking, communications,

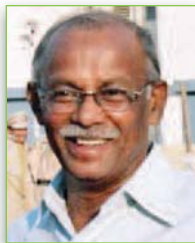
computing, entertainment and small business appliances. The company works with banks to structure innovative financing for customers.

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 installments of US\$ 6-8 over five years. The user can also pay with customized payment schedules, using extra income brought in from additional work made possible with the light and from savings generated by eliminating costly fossil fuels.

SELCO further spreads the sustainable technology through "business associates". These entrepreneurs lease solar-powered lights to street vendors in the evening. SELCO has reached 120,000 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

Dr. 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 he changed his academic focus after visiting the Dominican Republic where he saw areas with poverty worse than India using solar energy. Upon returning to Massachusetts, he pushed aside 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 widely recognized as an international expert in the field of renewable energy.



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 that are unwilling to accommodate their housing needs.

Innovation and Activities

The Society for the Promotion of Area Resource Centers (SPARC) has 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, 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 the past 20 years, the 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 kinds of 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 themselves, 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. From her experience, she came to realize that even the most efficiently delivered welfare does not produce real change in the lives of the poor, and that unless organizations working on poverty issues find new ways to address these problems, there can be no change. She founded SPARC with other like-minded peers to bring about that change she knew could happen. Patel has been recognized for her work and is the recipient of 2009 David Rockefeller Bridging Leadership Award and the 2000 UN-HABITAT Scroll of Honour Award. She also chairs the board of Shack Dwellers' International.

Jockin Arputham is from the southern India state of Karnataka. He ran away from home as an adolescent and came to Mumbai where he lived on the streets and in the slums. Arputham 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. Arputham was awarded the Ramon Magsaysay Award for Peace and International Understanding in 2000.



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 rural poor in the Indian state of Orissa when he led a group of student volunteers from Madras University who were providing relief after a cyclone devastated the area in 1971. Struck by the terrible poverty, particularly among Adivasis (indigenous people) and Dalits (Untouchables), Madiath stayed to provide further assistance. At that time, Orissa's villages lacked even the most basic infrastructure. He quickly 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 helps tens of thousands of villagers organize themselves to solve a wide range of social and health problems. Gram Vikas demands the participation of 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 Gram Vikas 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 on their ability to pay. Once the fund is established, the organization contributes supplementary resources or makes 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), Gram Vikas has helped more than 55,422 families in 943 villages build low-cost facilities for safe drinking water and proper sanitation. As a result, every family in the village has a toilet, bathing room and protected piped water supply; water-related diseases have been reduced drastically. All constructions make 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 from home. 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.



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 is assailed by many problems, including the lack of teachers, disengaged students, irrelevant textbook content and chaotic classrooms with multiple-grade students under one or two instructors. While the government has invested heavily in universal primary education, in less developed areas school dropout rates remain as high as 40%-70%. Overburdened teachers have little creative control of classroom content and teaching methodologies. Left with little external support, teacher absentee rates 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 so learning is aligned with each student's ability. Children from different levels learn together in a self-directed fashion, freeing up teachers' attention to work 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 different languages.

RIVER gives teachers extensive support through training, information exchanges and distance learning tools in their network. RIVER 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 – education secretaries, district administrators, principals and teachers – train in RIVER methodologies for 2-4 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. Results so far are telling. Attendance in RIVER schools is above 80%; dropout rates are 30% lower. Student learning levels are also 40% higher than those of public schools. UNESCO reports confirm improved math and verbal scores of RIVER students and attests to 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 also 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 1987-1993, 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.



Rajiv Khandelwal & Krishvatar 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

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 unorganized 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 notion that rural-to-urban migration is an inevitable socio-economic reality, especially for those for whom rural resources are no longer able to generate a meaningful livelihood. 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. In addition, the organization offers skills training and job placements for rural youth. Through trade-based collectivization of migrant workers from the unorganized 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 linkages with government schemes, food security, health services, and counseling of women and children who are facing long-term absence of male family members. In addition, Aajeevika Bureau manages migration resource centres, which provide knowledge, capacity building and management support to migration initiatives in other NGOs and projects. The Bureau is a non-profit, charitable trust registered in Udaipur, Rajasthan. It 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.



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.



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, solar 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).



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 overcome 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 (CRHP), a community-based healthcare programme for the rural poor, has brought about extraordinary health and social improvements in 300 villages in Maharashtra. Despite extreme poverty, severe gender and caste inequality, and minimal public health services, CRHP has attained phenomenal outcomes by training local village healthcare workers and by helping villagers to address economic, social, agricultural and health needs through self-organization.

The Aroles initially gained acceptance from village leaders. To earn the trust of the community, they invited all groups to volleyball games, which

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 their own health survey, a crucial step towards overcoming traditional beliefs about the causes of disease and identified simple ways to improve health, including draining puddles that attracted mosquitoes.

The clubs also encouraged women to become village health workers. With coaching and guidance from the Aroles, they 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. From 1971-1993, infant mortality rates in areas where CRHP worked plunged by 84%, while maternal mortality dropped by 75%.

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.



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.

Focus

Health

Background

There are an estimated 45 million blind people in the world and an additional 269 million who are visually impaired. About 90% live in developing countries where they must also face the challenges of poverty, illiteracy and diseases of epidemic proportions. In India alone there are 12 million blind people, more than in any other country. Most of the blindness is easily treatable by simple cataract surgery or with a pair of glasses. The challenge is to address affordability and access issues so that 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. Aravind encompasses five hospitals, two surgical centres, seven community eye clinics, 39 primary eye care 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 has built a sustainable service delivery model, with currently 55% of its services being free or significantly subsidized for low-income families. Some of the activities and innovations—all of which are carried out through cost-effective and efficient processes—behind the model are: producing and making available high-quality, low-cost intraocular lenses and other ophthalmic supplies; extensive use of telemedicine and other such technologies to improve

rural access; recruiting and training hundreds of young rural women each year 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 to provide 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. The Lions Aravind Institute of Community Ophthalmology (LAICO), for example, was set up in 1993 to help Aravind transfer the best of 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. After receiving his MBA from the Indian Institute of Management in Calcutta, he stayed in the city and worked for a multinational company. In 1981, Ravilla joined Aravind and soon after spent a year at the University of Michigan to study 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 for five years as the South-East Asia Regional Chair of the International Agency for Prevention of Blindness. In 2003, he founded VISION 2020: The Right to Sight - India, a consortium of voluntary eye care institutions, and headed it until 2008. Honors include the 2007 Champalimaud Foundation Vision Award, the 2008 Gates Award for Global Health, the "Hospital Administrator of the Year in 2008" in India, awarded by the Modern Medicare and GE Health group, the International Gold Award of Chinese Ophthalmological Society in 2009, and the 2010 Conrad Hilton Humanitarian Award.



Vijay Mahajan

Bhartiya Samruddhi Investments & 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. As a result, the number of small loans going to rural areas declined rapidly, since they are less profitable. BASIX was set up in 1996 with an ambitious target: to disburse 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 also 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. But

BASIX does not confine its loans to the landless poor and self-employed as do most other MFIs. Rather, it argues that most of the poorer population groups prefer to be employed. Thus, providing credit to the microenterprises 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 over 7,500 villages in more than 40 districts in 9 states of India. 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 over 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

Educated at India's Institute of Technology in Delhi and at the Institute of Management in Ahmedabad, as well as a fellow at Princeton's Woodrow Wilson School of Public and International Affairs, Vijay Mahajan could have chosen many different life paths and lucrative careers. Instead, he chose to channel his talents and education to improve rural Indian society. In 1983, he co-founded PRADAN, which is one of India's most respected rural development NGOs, and in 1998, he 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 over half a million women's self help groups in the state. Mahajan has published a book on the rural non-farming sector in India and over 50 articles on rural development and microfinance.



Vikram K. Akula

SKS Microfinance

www.sksmicrofinance.com

Schwab Foundation Social Entrepreneur

SKS Microfinance empowers India's poor, especially in rural areas, to become economically self-reliant through better access to financial services.

Focus

Financial Inclusion, Microfinance, Technology

Background

The commercial banking sector in India has traditionally avoided lending to the poor, deeming them risky and unprofitable due to lack of collateral and the high transaction costs of small loans. As a result, hundreds of millions of poor people either turn to exploitative moneylenders who charge as much as 72% interest, or else suffer without capital. The Grameen Bank model of group lending has largely overcome risk by demonstrating that group guarantors can ensure high repayment. However, high transaction costs have long remained a challenge to growth. To date, most Indian microfinance institutions have not been able to significantly scale their operations and reach many borrowers across different states.

Innovation and Activities

SKS Microfinance applies global business best practices to the field of microfinance. It was launched to address a fundamental flaw in microfinance, namely, the inability to scale to large numbers. SKS has overcome this challenge by applying three innovative principles known as the "three C's" – capital (using a profit-oriented model to overcome capital constraints); capacity (leveraging best practices for scaling from the business world to overcome capacity constraints); and costs (using technology to automate processes and lower costs).

SKS Microfinance's commercial model has led to high, sustained growth rates and attracted major equity investments from leading venture capitalists, including Vinod Khosla, founder of Sun Microsystems, and Sequoia Capital. This, in turn, has led to the ability to leverage debt from banks. As of September 2010, SKS had US\$ 1.2 billion worth of outstanding loans to more than 7.8 million poor women. Since inception, it

has disbursed more than US\$ 4.4 billion in microloans. SKS also provides emergency loans at no interest and offers loan insurance at 2% of the loan amount to members. In 2008, it launched micro-insurance services with Indian partner Bajaj Allianz.

From training field agents to streamlining data entry, SKS has created standardized operations that can be widely scaled. SKS also automates microfinance through technology in the back office and the field. Rather than relying on paper collection sheets and manually entering data in ledgers, SKS created its own automated Management Information System (MIS). Its user-friendly technology allows field staff with just a high school education to manage the system independently. Subsequently, a loan officer can handle as many as 540 customers with a portfolio of 3 to 4 million rupees – a standard unheard of in microfinance.

The Entrepreneur

Vikram Akula was born in Hyderabad and moved to the US when he was three years old. He witnessed India's poverty on numerous family visits to the country and made a promise to himself to do something to eradicate poverty. After college, he returned to India and worked as a community organizer with an Indian non-profit organization. During this time, he realized the most important initiative for the poor was economic development. Feeling that the microfinance sector was not scaling rapidly enough, he launched SKS.

Vikram is a former management consultant with McKinsey & Company and has over a decade of work and research experience in microfinance. He holds a BA from Tufts, an MA from Yale and a PhD in political science from the University of Chicago. Vikram and SKS have won several awards, including the Ernst & Young Entrepreneur of the Year in India (Business Transformation in 2010, Start-up in 2006), the World Economic Forum's Young Global Leader award (2008), Social Entrepreneur of the Year in India (2006) and the Echoing Green Public Service Entrepreneur Fellowship (1998-2002). In 2006, Vikram was named by Time magazine as one of the world's 100 most influential people.

Quotes from the Schwab Social Entrepreneurs

The concept of social entrepreneurship in the field of sustainable energy is still very new. There was a myth that any promotion of sustainable energy, especially for the poor, needed to be on a hand out basis. SELCO's approach has slowly dispelled the myth in many ways and in fact cemented the thought that the only way sustainable energies like solar can be propagated among the poor is via the social enterprise method. There have been many challenges and barriers on the way and crossing them is the ultimate excitement of running a social enterprise. The SEOY award in 2007, in fact gave SELCO and the sector a boost that was much needed. The award provided SELCO the credibility among the policy makers and more importantly it inspired many youngsters to look at sustainable energy as a viable career path - a critical component for the growth of the industry.

– Harish Hande, Selco Solar Light

SEO Award gives the much needed recognition to the Social Entrepreneur at appropriate level which enables the Social Entrepreneur to strengthen the work and increase accessibility and influences. Being social entrepreneur in India is a challenge in the absence of established norms and personalities. A social entrepreneur has to wade through new and troubled waters and has a challenge to establish the public good behind every action. The challenge increases as the money generated through the activities increases.

– Arbind Singh, Nidan

The prestigious Social Entrepreneur Award has increased my profile amongst policy makers, investors and people/organisations who support ventures that make Social Impact. The SEOY award has increased awareness about my work and has led to my being a part of larger networks". I have been asked to mentor young entrepreneurs and give talks in business schools

– Rajendra Joshi, Saath

They say, no power can stop an idea whose time has come. Maybe so, but the powers of status quo can certainly put the brakes on. My idea was to simply subtitle the lyrics of Bollywood film songs on TV in the 'same' language as the audio, for mass literacy. What you hear is what you read, in any language. In the 15th year, and counting, with all the scientific evidence to support the innovation, the honours and awards, it is my experience that the life of a social entrepreneur is a long and arduous climb. But as long as the summit is in sight, the climb goes on.

– Brij Kothari, PlanetRead

The Social Entrepreneur Award for 2010 has proved to be a major milestone in our work. The run up to the award comprised of appraisal visits by a very learned team that challenged us and helped us think avenues of growth. The discussions with the distinguished jury was hugely stimulating. Equally rewarding was the opportunity to meet the other finalists -- all of them leading unique, high impact social innovations with utmost rigour and impact. It is an honor to be in the same league as them.

Through this entire process the Jubilant Bhartia Foundation team was a constant source of support and real time help. Together with Start Up, they brought exemplary professionalism and attention to detail. They made the competition totally transparent and organised all events with perfection.

The Social Entrepreneur Award brought Aajeevika Bureau and its issue of supporting migrant workers much attention from a wide array -- media, civil society community, corporates and policy makers. We've had a number of opportunities to present and argue our model and have had a number of partnership breakthroughs. Our participation in the India Economic Summit of the World Economic Forum was a unique experience in showcasing our work and meeting an unprecedented number of practitioners and policy makers from business and government circles.

– Rajiv Khandelwal, Aajeevika Bureau



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