

**ACCESS Development Services**  
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Committed to Communities,  
Enabling Empowerment











# Contents

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Vision and Mission

Envisioning ACCESS

The Idea of ACCESS

Groundswell of Support

Projects and Programme

Strengthening the Enabling Environment

Institutionalising Solutions for the Poor

ACCESS at Work

# Vision

*Access is the global partner of choice providing inclusive and innovative livelihood solutions enabling the poor to overcome poverty and live with dignity.*

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# Mission

*To build the capacity of community-based institutions that deliver relevant financial and livelihood development services to the poor and unreached households.*

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# Envisioning ACCESS

## Board of Directors Reflect

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The Board of Directors is the apex decision making body of the organization. Over the years ACCESS has been fortunate to have distinguished Board members representing diverse experiences such as banking, private sector, government, development sector and legal services. ACCESS draws value from the aggregate experience and maturity of its Board of Directors to design its strategy and direction. Uniquely, all Board of Directors of ACCESS remain fully engaged and committed to the affairs of the organization.

While the Board of Directors meet every quarter, a Board constituted Management Committee meets on a monthly basis to review programmes and progress on the Annual Operating Plans and supports the CEO in the organisation's functioning.

# Founding Chairman Remembers



Sometime in first half of 2004, Mr. Steve Hollingworth, the then Director, CARE India asked me to suggest future course for DFID funded Credit and Savings for Household Enterprise (CASHE) project beyond December 2006 when the project was scheduled to conclude. Mr. Vineet Rai of Intellicap joined me in this scoping assignment. After looking at the critical weakness in the microfinance sector still dominated by southern players and weak policy environment it was felt that the need for nurturing and financing start-ups in underserved geographies besides a mature policy environment was still there and given the business case for microfinance, it should be possible to raise necessary resources to sustain the activities not only for 4 DFID states but for all underserved geographies of the country. The deliberations on the content and

structure continued over several meetings during the period between 2004 and 2006 and it was finally decided to set up 2 different entities - one for hand holding and the other for financing start-ups. As transfer of revolving fund of CASHE was facing FCRA hurdle, ACCESS was set up in March 2006 as a section 25 company to undertake microfinance related development activities. The intent to set up ACCESS even before December 2006 was to use the remaining months of the project to give a robust start without immediate concern for funds. Before the first meeting of the Board held in July 2006 an elaborate scoping exercise coordinated

**ACCESS is a great idea whose full potential is yet to be tapped**

by Mr. Biswajit Sen was undertaken and it emerged that in coming years it would be good to gradually add livelihood support services to company profile. It was then envisaged that by 2011 about 75% of revenue would flow from the livelihood vertical which proved so right. I am so grateful to Steve for giving full freedom in creating the new entity and Mr. Daniel Sinnathamby, the then Deputy Director, CARE India for his active participation in its early nurture. Mr. Ajay Sud, then legal advisor to CARE India was an integral part of the structuring exercise & continues to be on ACCESS Board till date. As projected, ACCESS gradually transformed itself to livelihood support entity and to keep a separate focus on microfinance, ACCESS ASSIST was set up. The way a target of about 75% was laid for livelihood services during 2006-11 which was achieved, the senior team as well as the Board deliberated over several sittings and narrowed down the focus area of ACCESS to farm livelihoods in weak geographies for the next 5 year phase (2011-16) with a target to earn about 75% of revenue of the company from farm related services

and set up an ambitious target of strengthening half a million livelihoods.

Looking back ACCESS has done exceedingly well in the area of policy advocacy through annual sector reports, yearly summits, policy retreats on critical issues and occasional papers written by eminent professionals both in the area of microfinance and livelihoods. The annual summit and the publications have gained global recognition positioning ACCESS as a knowledge platform par excellence.



These events however take a heavy toll on senior management time especially of Vipin. As was planned in the early years, it is time that a separately housed entity like ACCESS Knowledge Trust be set up for the purpose leaving ACCESS to focus on its core mission of supporting livelihoods for the poor.

In spite of best intent and major thrust on strengthening farm livelihoods through Producer's collectives, the progress has been rather slow. The major inhibiting factor has been limited availability of development funds for 2 or 3 years whereas building and stabilizing a Producer Company is unlikely to take less than 7 years. Having gained sufficiently long experience in promoting and nurturing producer collectives, it would be great if Access participates in farm revolution through raised productivity and aggregation benefit in purchase of inputs and sale of final produce. A revenue model for covering as much development cost as possible out of incremental wealth created will need to be evolved.

ACCESS is unique in many ways and was never conceived as an NGO or a

consultancy group. Since its establishment, it has been continuously evolving around the two pillars of scale and sustainability. In some ways it has achieved scale ambition especially in the area of policy advocacy but yet to crack on long term sustainability of operations. For raising the quality of life for large number of its rural poor, India will need to invest heavily in agriculture to create wealth in the hands of poor. Here lies the opportunity for ACCESS to be an important participant of this impending revolution. The company should start dialogue with important stakeholders like NABARD, Government of India, NRLM, some of the forward looking State Governments and socially conscious corporates under their CSR initiatives and position itself as an active implementation partner.

Looking back lot of credit will go to Board for jealously guarding programme focus, good corporate governance, ethical practices etc. Thanks to efficiency of Suryamani and Lalitha, the Board meetings were held on scheduled dates with rich participation. Likewise, Puja handled the management

meetings with equal efficiency & commitment. It is my privilege to thank each of my Board colleague for so well leading the company throughout its evolution. Vipin has been and remain the soul of ACCESS. It is his innovative thinking, great communication skills, & excellent relationship management, inspiring leadership, artistic taste and special eye for details which is the single most important factor in ACCESS journey to stardom.

It has been a momentous journey where everyone, the Board, highly committed team including at field level, ever increasing number of support institutions and goodwill of even those who moved out of ACCESS has contributed in making ACCESS of today. I am sure that ACCESS of tomorrow will be bigger, better and make significant impact in the lives of a million poor.

- Brij Mohan  
Former Executive Director, SIDBI



# Making a Difference

## Delivering Durable Outcomes



Good institutions get created over time with conviction and vision of its leadership. Great institutions create a lasting and sustained positive impact over lives of many. The exciting journey on path to greatness for ACCESS Development Services began ten years back.

ACCESS had an uncertain start in March 2006, spinning out of CARE as a legacy institution. The journey thereafter, for a long period had many stumbling blocks in its path. It took those set-backs as small hiccups, quite natural in the evolving process of an organization and took them all as learning experiences. It found its niche, and took up programmes providing inclusive and innovative livelihood solutions enabling the poor to overcome the state of penury and live life with dignity. The evolution of ACCESS as a national level livelihoods promoting organization was steady with the given focus on incubating innovative

and sustainable business models for the livelihoods promotion of the poor.

While putting my thoughts on the role ACCESS has played in its chosen space, I remember these words of Mahatma Gandhi, with reason.

*“Take the village people in your hands and give them the benefit of your knowledge, skill, insight, constructive work and patriotic spirit. Give the people this true education through the example of your own lives. Let all your activities be directed to the welfare of the people.”*

Working steadily on livelihood solutions for a very stressed section of our country and celebrating 10 years of success is not a small feat for a young organization like ACCESS. It continues to forge ahead while providing livelihood support to the needy.

ACCESS works around three pronged strategy to serve its mission - Organising, Aggregating and Integrating. Organising the primary producers strengthens their ability to negotiate with the markets, provides them with economies of scale and the ability to effectively access resources, capital, services and entitlements. Aggregation helps the poor to pool their small surplus into marketable lots and generate market interest and presents possibilities for local processing. Integrating the poor into value chains is critical for long term sustainability. Increasing their knowledge of market dynamics, market trends, information on pricing, information on suppliers, distributors, on competition, on new production technologies, awareness of policies and the ability to negotiate with markets.

It also works in collaboration with local NGOs, to build their capacity, develop community based strategies and design “lift and shift” models that can be replicated across contexts and regions. While each project has its own contextual specificity, requiring unique actions, this overarching strategy remains consistent across projects.

ACCESS undertakes national initiatives to inform and influence policy and strengthen the enabling environment. I am happy to put on record that ACCESS has operations in 9 States with 60 full time and another 200 contracted professionals implementing over 40 projects and programs. In Andhra Pradesh, we have taken up a project for development of “Handloom Cluster” under non-farm sector enterprises to address rural poverty. Projects such as DharaShakti in Rajasthan and National Vegetable Initiative, that are under way in the States of Rajasthan & West Bengal, are unique in nature in our livelihood support mission. These are aimed at large scale impact in the identified areas.

At regional level, ACCESS provides technical and managerial support to stakeholders in understanding, analyzing, proposing solutions, and undertaking impact studies to contribute to the wider knowledge pool within the sector. At the national level, it brings together diverse stake holders to identify key constraints affecting the sector, share experiences and discuss, delve into and devise solutions.

There are three affiliates that work seamlessly towards the group objectives. The exciting journey of over the last 10 years could not have happened without a huge groundswell of support from a





large variety of stakeholders, partners and friends of ACCESS.

Our growth over the years has been impressive and a model for civil society in India. It has kept in tune with the massive changes in giving livelihood to the underprivileged, across the country. The smile on the face of the poor in far-flung areas is emblematic of the achievements of ACCESS.

I have been a witness to the quality of work done by ACCESS as a dispassionate observer over last several years, and in last 2 years I watched it closely as a Director on the Board and currently as Chairman. Strong leadership and a highly committed team are making a difference in accomplishing the outcomes consistently. ACCESS is equally committed to highest level of ethical standards and continues to excel in quality governance.

India continues to march ahead and looks stronger with each passing year, even as the world struggles under mounting

problems of slow economic growth. The growing economic might of India must go hand in hand with upliftment of the poor and marginalised. Institutions like ACCESS will have to remain at the forefront in engaging all stakeholders in this journey. Remaining agile and innovative to address poverty at large scale will be the key, in the years ahead.

We created a vision, set our mission and laid out the road-map. Ten years of prominent presence with our innovative livelihood solutions has given us a niche. Our journey continues, with long strides and surging haste.

I congratulate Team ACCESS on the achievements and wish all success in its future plans. Together let us forge ahead.

- Sanjeev Asthana  
Chairman, ACCESS Development Services  
(Founder and Managing Partner  
I-Farm Venture Advisors Pvt. Ltd.)

## A Long and Winding Road...

### Ten Years of ACCESS, Survival and Beyond

It's a long story, but must be told

DFID had recently completed the Mid Term Review of CASHE, a large microfinance programme it had supported, being implemented by CARE. Broad conclusions from the Review were that the programme had accomplished twice the expected outcomes with half the resources spent in half the project life. DFID was generally happy with the programme and CARE was exultant. Several routine ideas proposing additional outreach targets, expansion of programme area, additional partners, et al was put forth to DFID and all were accepted. Given the potential advantage emanating from this comfort of a programme well run, when I proposed the idea of institutionalizing the CASHE experience, not quite fully knowing what it meant at that time, as a strategy to sustainably exit from the programme and with élan, at first there was general skepticism. After fleshing out the idea a bit more and a couple of iterations with my supervisor, Daniel in CARE India and Lauren Hendricks, Director Economic Development in CARE USA, it seemed that although there was no precedent of a programme exit through creation of a legacy institution, the idea was exciting and worth further probe and pursuit. This got us started on a long meandering

broad contours of this new entity were in place, Daniel and I, like peddlers of cheap wares, went from stakeholder to stakeholder, meeting-to-meeting, making presentations, selling the idea. Stray ideas of this nature were not very easy to maneuver in the CARE system. For a while, while things looked up, they seemed to be going nowhere. Till... I came up with the catchy acronym, ACCESS – Advancing Community Cooperation through Economic and Social Sustainability. Given CARE’s current focus on community empowerment and a general liking for acronyms, I finally got the nod from Steve Hollingsworth, the Country Director, when Dan and I presented the idea to him at his home on a Sunday morning over breakfast. “Lets register!”, he ordained! Thereafter, Steve sort of took complete charge of the process. Other SMT member reservations were quickly overruled, CARE USA buy in was accomplished, and the idea was bounced off a few critical stakeholders.

With internal buy needed to strategic Fortunately, in DFID Peach, who and was quickly potential it found at least

in achieved, as next step, we convince DFID on the value of the idea. the CASHE manager was Julian Hamilton grasped things quickly, a man in a hurry. He understood the strategic of the proposition; but it prudent to consult one important partner.



Julian telephoned Nachiket Mor, Deputy Managing Director of ICICI Bank and sought his views. CASHE had a MoU with ICICI Bank, largely influenced by Nachiket, for lending to the fledgling MFIs that CASHE had incubated and therefore was an important partner. “Fantastic idea!!”, said Nachiket. Cutting out the internal protracted processes and the bureaucracy, the next day, CARE received a mail from DFID, agreeing to incubate ACCESS in the last phase of the programme. On March 1, 2006, the entity was registered as a not for profit, Section 25 Co. as ACCESS Development Services with great support from Ajay Sud, the legal consultant to CARE.

Although ACCESS was a CARE spin-off, and during that period the process of transformation of CARE into an India entity had been initiated, perhaps the parent organization missed an opportunity to integrate ACCESS into the schema of the transformation. While CARE fully engaged in incubating the organization, invested human and financial resources in setting it up and despite early intent to leverage it to expand its impact in the country; it became complex to link ACCESS to the CARE brand. An opportunity for CARE was lost.

### **The First Year, Setting the House in Order**

Starting an organization can be both exciting and frightening. With these mixed feelings, we embarked on the process of institutionalizing ACCESS. Among the first things, ACCESS needed a strong, committed and a diversified Board of Directors. We were privileged to have Brij agree to take on the Founding Chair responsibilities. Others who agreed to be members included Prof. M S Sriram, IIM Ahmedabad; Vijayalakshmi Das, CEO Friends of Women’s World Banking, India; Sitaram Rao, CEO SKS Microfinance, Ajay Sud, Expert on Non Profits; and two representatives from CARE India - Malavika, Director HR and Veena, State Head Gujarat – all eminent in their own ways.

Michael Drinkwater from CARE USA, an international OD expert through a tedious two-day process, facilitated ACCESS in developing the Vision and Mission. Even ten years later, although ACCESS is not yet a “global partner”, the focus on community structures, their empowerment and economic betterment continues to remain the principal focus.

To make sure that ACCESS was not driven by the compulsion to survive and be opportunistic, among the first things was to embark on developing a Long Term Five Year Strategic Plan. Biswajit Sen, one of the founding members of PRADAN, helped us develop the strategic plan. During this participative process, it was evident that as an organization ACCESS would be under-optimized if the vision were limited only to building and consolidating the good experiences of a successful programme and only focusing on



microfinance. Globally too, it was largely being realized that while access to finance was critical; by itself, it was not sufficient to sustainably impact the lives of poor.

The First Five Year Plan, appropriately recommended a greater and more meaningful contribution to come from ACCESS if efforts and investments were made in designing innovative and composite livelihoods strengthening programmes.

Among the key strategies adapted from the CASHE design was the three-tiered approach to our work, which still remains relevant.

To ensure that ACCESS efforts remained relevant, it was felt that the organization needed to engage in the value chain at all levels; else its impact would remain ephemeral. ACCESS strategy appropriately adopted the Three-Tier approach under which Tier I would relate to programmes on the ground; Tier II would focus on providing techno managerial services and in building capacities of capacity builders, the Tier III focus would be in strengthening the enabling environment and provide policy support.

**Among the key strategies adapted from the CASHE design was the three-tiered approach to our work, which still remains relevant. This allows us to engage at all level of the development sector value chain.**

While the access to finance strategy in ACCESS was largely influenced by successful interventions taken up under CASHE, designing the new strategy for livelihoods promotion became an important urgent task. As a part of the Business Planning exercise, it was agreed that ACCESS would work on a sub sector basis. My experience from an earlier organization I had started for the Government of Rajasthan (Rural Non Farm Sector Development) had demonstrated the efficacy of a sub sector approach. Those

sub sectors in which more poor were engaged would become the basis of sub sector identification. Clusters within each sub sector would be identified and communities within these would be formally organized. Sub sector interventions would be initiated by SPARC (Small Producers Advisory Resource Centres) established by ACCESS. SPARCs would be a small skilled pool of resources that would handhold the cluster. Some analysis was undertaken to assess the per capita investment in creating one

sustainable livelihood through the SPARC to keep delivery of interventions efficient. The broad strategy within ACCESS was to narrowly focus on a few interventions to help primary producers to effectively integrate in the value chain and benefit from it.

With the Business Strategy seemingly sorted, survival and subsequent sustainability of the new organization became the next priority. Although it was agreed that unspent resources from the CASHE programme would transition to ACCESS as a Corpus Fund, there was an urgent need to explore new programme opportunities in the next nine months. Fortunately, the incubation period within CARE helped a great deal in this exploration. ICICI Bank, SIDBI, Ford Foundation, SDC were among the first donors that committed to supporting ACCESS with significant programming opportunities, but largely for microfinance programmes. Within the first year itself, ACCESS was fortunate to get a few opportunities in livelihoods promotion from important organizations like Sir Ratan Tata Trust, CARE UK, Pioneer Seeds, among others. From January 2007, ACCESS was on its own. ACCESS had moved from an idea into a well functioning entity.

#### **ACCESS on its own, Growing and Evolving...**

Over the years, as work in ACCESS grew, an important aspect that always bothered the institutional thinking was the need to



remain true to its mission and vision and remain aligned to current realities. In early years, this is generally difficult, as survival becomes a key consideration. However, over a period of time, as ACCESS evolved, strategies became more refined and themes for pursuit became more focused. It was in about the third year of ACCESS that the Board decided, based on prevalence of the poor in the agriculture sector, that significant attention by ACCESS should be given to the farm sector. Thereafter, steadily the bulk of the Tier I focus of the organization shifted to engaging with small and marginal farmers, helping improve their productivity, linking them with input suppliers and markets. To help them better negotiate within the marketplace, an important strategy that ACCESS designed was to organize them into Farmer Producer Companies. Although ACCESS was a bit ahead of its time in moving on the Producer Co.

**Based on the prevalence of poor in the agriculture sector it was decided that significant attention by ACCESS should be given to the farm sector**

idea with its first FPO established in as early as 2007 with help from Pioneer Seeds, it was a lucky coincidence that this was also the time when SFAC was getting revitalized under the dynamic leadership of Pravesh Sharma through which the Government of India mandated to establish FPOs in the country. Over years, ACCESS became one of the largest partners of SFAC for promoting FPOs. The biggest breakthrough that ACCESS accomplished in FPO promotion came last year when the Government of Rajasthan awarded ACCESS with the responsibility of promoting 40 FPOs in 16 districts of the State. With this programme titled as “DHARASHAKTI”, ACCESS is among the leaders within the country having promoted or in the process of promoting over 100 FPOs across five states in the country.

Through its programme initiatives, ACCESS seeks to create “Inclusive Value Chains” seeking to maximize benefits within the value chain for the primary producers. ACCESS pursues both volume and value strategy to strengthen the livelihoods of the primary producers. Under the “Volume Strategy”, through better practices, ACCESS helps to enhance productivity. Under the “Value Strategy”, simple to complex incremental value chain functions are introduced as the level of production. Simple ideas like sorting grading, washing and drying has helped the producers to gain about 15% incremental value. In a few projects,

local processing infrastructure was introduced. This helped households gain further value. And, for some potential products, high quality packaging and branding was introduced to help these processed commodities to attract the most discerning customers.

Although the farm sector and rural focus continued to remain the principal programme thrust for ACCESS, the organization continued to support a few interesting innovative non-farm sector programmes. While in the outskirts of Jaipur, it worked with vegetable tanned leather artisans under TANNs Project, in Western Rajasthan, in Barmer, ACCESS, through the Desert Pastoral project, supported rural women in applique craft to help their products reach the highest value markets. The most important non-farm project ACCESS implemented was with 10,000 fashion jewelry artisans in Jaipur, first supported by the Gates Foundation through the SEEP Network and subsequently by the Dell Foundation. Under the UPLIFT (Urban Poverty Livelihoods through Finance and Training) Programme, artisans were provided with training and marketing support





and financial linkages to upscale their microenterprises. Some eager colleagues net surfed and informed with pride that UPLIFT was among the world's largest artisanal initiative.

The Tier I portfolio of ACCESS grew over the years, and at its peak, boasted of 42 projects and programmes across nine states.

Some significant initiatives were undertaken in Tier II as well. Besides the nine states' SJSRY study, the ACCESS team provided techno managerial support to the Delhi Government to converge all its social welfare schemes under one platform - Samajik Suvidha Sangam, as also providing techno managerial support ,in partnership with PWC, to the Government of Himachal Pradesh to roll out the National Rural Livelihoods Programme. Handholding support was provided to CARE in Afghanistan to incubate one of its MFIs. ACCESS was also a part of the Consortium led by Christian Aid to implement one of DFID's largest civil society programmes – Poorest States Civil Society programme.

While ACCESS takes immense pride in its Tier I programmes, as our efforts through these projects directly impact the lives of the poor, the organization receives very high visibility and opportunity to inform and influence policy through the Tier III initiatives. One of the important

legacies of the CASHE programme that passed onto ACCESS was the annual Microfinance India Summit and the Microfinance in India State of the Sector Report. The Summit was first organized in 2004 under CASHE. While there were significant resources within the programme available to organize the event as a programme activity; strategically, it was decided that this initiative needs to have a wider sectoral buy in. Appropriately, CASHE raised sponsorship from a few other stakeholders as well. To supplement the Summit, from 2005 onwards CASHE started to bring out the State of the Sector Report.; leveraging funding support from other stakeholders. Right from the beginning, the Microfinance India Summit was conceived as a global event. Over the years, it was positioned as among the most important global forums, attracting over 120 speakers and over 800 delegates from across the world. The State of the Sector Report too became, according to CGAP, among the four most downloaded microfinance reports globally in its second year itself.

Beyond CASHE, in ACCESS, both these initiatives grew in size and stature and became an annual event that stakeholders waited for. Over the years, new complexities kept getting added under the Microfinance India Summit banner. In 2006-7, a marketplace was created for MFI investors and investees; in 2009 ACCESS instituted the Microfinance India Awards

supported by HSBC; in 2010 ACCESS started to bring out another annual report on Social Performance, given the bad press and the crisis that the sector was going through. Each year some additional publications were released at the Summit.

Since ACCESS, as per its Strategic Plan, was required to increasingly focus on livelihoods, in 2008, a Day Three was added to the Microfinance India Summit to focus on livelihoods. The idea was that this would reinforce our work on the ground and provide greater credibility to ACCESS as a livelihoods promotion agency. The idea of Livelihoods India Day was very well received by a wide variety of stakeholders. This encouraged us to continue the format into the next year Summit, by when it seemed that there was a great need for a national forum where all stakeholders in livelihoods promotion could meet annually and share experiences and the idea had settled well. Appropriately, and convinced of its viability as a self standing initiative, from 2010 onwards, ACCESS took the bold step of delinking it from the Microfinance India Summit and organizing it as a separate two day event. Several stakeholders immediately agreed to support this as a separate initiative. To supplement and strengthen the initiative, similar to the State of the Sector Report, a separate report styled as the State of India's Livelihoods Report was brought out from that year onwards. This Report





too, over a short period, became an important reference document to track progress and breakthroughs in livelihoods promotion. Subsequently, to make it into an important initiative with value for the sector, a Case Study Competition in memory of one of our Founding Board of Directors – Sitaram Rao was instituted. Several knowledge products were released at the Livelihoods India Summit annually. In the five years since it was run as an independent initiative, it became equally well positioned as an important national initiative organized by ACCESS.

ACCESS is known, some say, for constantly reinventing itself, once every while, to remain fresh and relevant. It helps in reinvigorating the internal environment as well. In the ten years since Microfinance India Summit was first organized, and in the five years of Livelihoods India, the two Summits had built very high brand equity and had got very well established. It looked foolhardy to meddle with these brands. Irrespective, from 2014 onwards, the organization decided to reposition the two Summits.

Since the Government had been giving a big thrust to financial inclusion in the country, within which microfinance was a small segment; it was decided to reposition the Summit as Inclusive Finance India Summit to broaden the ambit of its sweep. Related to this, the scope of the State of the Sector Report too was expanded to cover financial inclusion in totality. Similarly, the case of Livelihoods India, given the similarities in demographics and poverty challenges within South Asia, it was decided to reposition the Summit as a South Asia platform to allow cross-pollination of ideas and initiatives in poverty reduction within the region. Since 2014, the event has been styled as the Livelihoods Asia Summit. The gamble worked and both the Summits' strategic repositioning was welcomed.

### Specialized Affiliates

Although the pretext for setting up ACCESS was to consolidate the experiences of CASHE, the Livelihoods promotion, in its third year itself, surpassed the microfinance portfolio. Also, internally, there was a great push to position ACCESS as a livelihoods promotion agency. And further, although housed within the same institution and guided by the same Board of Directors there was very little overlap between the livelihoods and the microfinance teams; the stakeholders they were engaging with were vastly different and there

was little mutual reinforcement between the two. Although still early in its life, ACCESS decided to spin off its microfinance programmes into a new specialized affiliate, viz. ACCESS-ASSIST (Advisory and Support Services for Institutional Strengthening Trust).

Although the transition took a while, once Radhika took over as the Head of ASSIST, this new entity got going. Over time, the responsibility of organizing the Inclusive Finance India Summit and its other sub initiatives were completely passed on to ASSIST. Of course its biggest accomplishment has been the participation in the DFID supported and SIDBI led Poorest States Inclusive Growth Programme. Within the last five years, ASSIST is fully sustainable with an impressive portfolio and strong balance sheet.

Similarly, in a bid to move away from project-based solutions, ACCESS believes that institution based solutions are more durable. Since access to markets has always been a significant challenge for primary

producers, in 2011, ACCESS incorporated another specialized affiliate Ode to Earth with a vision to help and support the poor in taking their products to the highest value markets. In the last four years, Ode to Earth too has come of age, not only supporting the marketing challenges that ACCESS programmes face but also supports several other NGOs and artisan groups in market facilitation. Ode to Earth now has four retail outlets, links with over ten e-commerce platforms and organizes and participates in several market events. This venture too has settled.

With a desire for stitching a common vision of all these group companies, ACCESS set up ACCESS Venture Holding Pvt. Ltd. While largely it performs the holding function, AVHL also undertakes a few large consulting assignments.

### Groundswell of Support

These last ten years have been a heady experience. ACCESS has got well established, with high credibility in the sector; known for inventive thinking; constant entrepreneurship; collaborating and competing with stakeholders; known for excellence; known for straddling complexities; high caliber and committed professionals. Most important for ACCESS, across these ten years, has been its ability to attract the attention of key stakeholders and associate them with its ideas and initiatives. If it were not for this incredible support, ACCESS may not have come so far in its evolution. I take great pride in being a part of this story.

- Vipin Sharma  
Chief Executive Officer  
ACCESS Development Services

**ACCESS is known for constantly reinventing itself, once every while, to remain fresh and relevant. It helps in reinvigorating the internal environment as well**

# My Ten Years Association with ACCESS



My best wishes to Vipin and his great team on the occasion of completing 10 years in Indian Inclusive Finance space.

As a consultant of the DFID team that was evaluating the CARE Cashe project, I was aware of the idea of setting up an institution with the support of CARE India to play a significant role in Indian micro finance which was at its nascent stage. Never thought that I will be involved closely with ACCESS that was created to play this role for almost a decade. The association was quite exciting and being part of a vibrant organization led by Vipin and his team was memorable.

The Indian microfinance sector was emerging when ACCESS was established and it wanted to be recognized as an important player in poverty alleviation and prove that poor (women) are bankable. They wanted to share their success. The sector wanted to establish linkages with Banks, investors, government and the regulator. ACCESS

## **The decision to hold the Micro finance Summit and the Livelihoods Summit one after the other was a great idea**

provided that platform through its annual conference initially known as the India Microfinance Summit and now as Inclusive Finance India Summit.

ACCESS also recognized the plurality of the Indian micro finance sector and tried through its conference and its Reports the success and failure of all the models. It was a rewarding experience for me, who was deeply involved in micro finance sector, to be part of the Board of ACCESS and the Advisory Group since 2006. The Board meetings revolved more around the work ACCESS was doing in underserved states to promote livelihood opportunities for the poor. This less known work of ACCESS, in comparison to the successful Annual Summit it was organizing, was really growing and the Directors were reviewing it regularly and setting higher goals to reach out to.

Being a member of the Advisory Group which was guiding the content of the Summit every year, I was and still amazed at the quality of the Reports that were published during the Summit, Vipin's struggle and success in getting excellent authors who were very analytical, honest and many times prophetic. With a small team how Vipin could organize a conference of such scale year after year speaks volumes of the commitment and capability of the entire team who managed to remain at the back stage. The decision to hold the

Micro finance Summit and the Livelihoods Summit one after the other was a great idea. The Reports that were produced for the Livelihoods Summit was also of great quality.

The Summit was always well attended and every stakeholder of the sector was looking forward to it. Recognizing the achievers every year under different categories was very much appreciated by the sector and personally I knew what it meant to the organizations that got that recognition. ACCESS gave me an opportunity to meet the thought leaders and critics of the sector and in the process acquired many great friends. Special mention about Sitaram Rao, a friend for whom I had very high respect, joined the Board of ACCESS along with me. We will miss him when ACCESS is celebrating its completion of a decade.

My sincere greetings to all the members of the Board of ACCESS and the excellent team led by Vipin on this joyful occasion.

- Vijayalakshmi Das  
Chief Executive Officer  
Ananya Finance for Inclusive Growth Pvt  
Ltd.



# Nurturing Thought Leadership

It is a matter of great joy that ACCESS is celebrating 10 years of its purposeful existence. While to start with, it had its endowments and support from CARE India, ACCESS has been one of the most exciting start-ups in the inclusive finance and livelihoods space. It has remained small enough not to lose its focus, but has grown large enough to be impactful in the space it works in.

What is well known about ACCESS is the contribution it has made to nurturing thought leadership and the discourse around inclusive finance and livelihoods. ACCESS has been adaptive, rising up to the situation and organizing events that add to the overall discussions. What is not so well known about ACCESS is the grassroots work it has been doing through its various other initiatives.

During the first year, when ACCESS wanted to organize the first pan India Microfinance Summit, it was also planned that a report talking about the state of the microfinance sector would be commissioned and released. I was approached to do the report, but I did not agree. That was with reason. I was not sure that I would be able to pull it off. There were several players, all adopting different approaches, with no centralized agency bringing them together. The best data available at that time was with MCRil who were doing ratings, largely for SIDBI. That data was proprietary. So it was a very tough and unstructured task and I did not have the courage to step up. Prabhu Ghate was approached and he laid the very strong foundation to what has become a landmark and reference annual document. It was only after 9 such reports

were published, after the entire sector was organized and data available at more centralized sources did I have the courage to take up the challenge of writing the report.

Over a period of time, the Inclusive Finance India Summit has also grown to be one of the destination summits globally and almost the only summit of its size, stature and credibility.

I was proud to be associated with the first board of ACCESS and benefitted a lot from learning how it transformed from an embedded programme to an autonomous institution. The board has had some very well informed and well intentioned individuals. While there were significant differences that one had about some of the larger trajectories that the organization was envisaging to take, these were largely strategic and ideological in nature and never in the nature of calling to question the intention or the integrity. Therefore, it was possible for many of us to continue to associate with the organization, while having some differences. These differences never came in the way of the professional conduct nor in functional engagement.

At this stage one person we miss amidst all these celebrations was Sitaram Rao. An understated, soft spoken person who always brought balance and cheer in the organization, is no longer amidst us. He was a person who took a stand when it mattered most and had the best interests



of the poor borrowers and clients of microfinance.

I should also put on record my deep appreciation of the commitment of Brij Mohan and Vijayalakshmi Das, my fellow board members – who continued to be on the governance for a much longer period – in picking up issues and bringing in informed balance and maturity in handling issues. They have immensely contributed to Access being a very respected and mature institution.

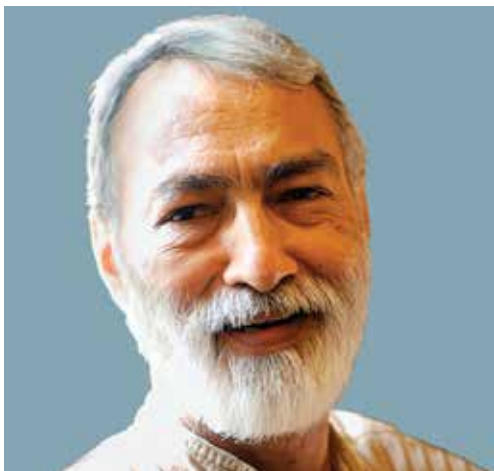
And of course the face of ACCESS – Mr. Vipin Sharma. Usually shunning the limelight, constantly working with the core interests of the organization, taking his colleagues along and ensuring that nothing is frayed, even if it means handling a thousand guests simultaneously. Ultimately the success of the organization is defined by who is at the frontline, and leading a happy team of youngsters is not something to be trivialized.

I extend my greetings to the young and awesome team at Access at this joyous occasion.

- M.S. Sriram  
Fellow, Indian Institute of Management,  
Bangalore



# Combining Grassroots Work and Policy Advocacy



A decade is but a short time in the life of a new organization. It takes time to mobilize and gear up, build a like-minded constellation for guidance and governance, clarify your purpose, recruit, socialise and train the right kind of staff, set up systems and try out your wares in an uncertain world. It is doubly difficult for NGOs given a hyperactive state that leaves little space for any one else, a climate of suspicion in our society about the motives of anyone seeking to toil for unrelated others and limited institutional support and resources for independent citizen initiatives. As it completes its first decade, ACCESS can be rightfully proud of its achievements. Beginning from CARE's CASHE programme, it soon spun-off the micro-finance support portfolio to focus exclusively on livelihood development. ACCESS has the unique distinction of combining grassroots work among poor rural communities on the theme of livelihood development with policy advocacy and knowledge exchange via the iconic yearly summits on financial inclusion and livelihoods. The leadership of ACCESS has shown exemplary entrepreneurship in mobilising

resources, building and periodically renewing a professional Board, recruiting professional staff and building networks—of creating 'supports' that are so vital for any new initiative to take roots and thrive; it deserves all the accolades for its achievements. It has been a happy experience for me to be associated with ACCESS over the past six years as its Board member.

Creating adequate, meaningful and dignified livelihoods for all is unquestionably the greatest challenge before our nation and society, especially in our villages where a majority of our people still live and will continue to live in the near future. Even as urbanisation grows apace with urban population now growing much faster than rural, it will be a few decades before the balance of population shifts away from the rural. Declining farm sizes, low and stagnant factor productivity, limited market access, low levels of human development and a young population alienated from farming and other rural occupations makes the rural livelihoods challenge particularly complex. It is well therefore that ACCESS has focused principally on the rural in its livelihood development. The farm sector is the principal source of rural livelihoods and beyond subsistence, livelihood augmentation in the farm sector can only come about by linking

rural producers to urban consumers while simultaneously enhancing productivity, reducing risk, diversifying produce, improving quality and enhancing value. ACCESS has rightly chosen to focus on these through a livelihood development strategy that entails organising small producers to reach the scale necessary for sourcing inputs and services, create economic lots of farm produce to access markets on fair terms and link up with value chains to realise higher value for produce. In a way, the basic building blocks are well in place and there is now rich experience in the organization, especially in setting up and nurturing producer collectives.

**ACCESS has rightly chosen to focus on the farm sector that entails organising small producers for sourcing inputs and services on fair terms and link up with value chains to realise higher value for produce**

Moving ahead and thinking about the second decade and beyond, ACCESS would be expected to address the challenges that come up with being 'established', attaining adulthood as it were ... Saliency or making impact I believe is one such challenge—every successful and visible initiative faces the 'so what' question and that is the place ACCESS is at. And it is a valid question

given the scale of the livelihood challenge. While the annual events ACCESS hosts and the Livelihood Report have a salience of their own, the core of ACCESS' work is action on the ground and that is where salience has to be sought and established. Saliency can of course be attained through scale, by creating large scale impact—how large is large? A million households? It is for ACCESS to decide—but, equally, it can be attained by spawning or creating an idea or a 'model' that can either gain its own traction and spread or can be taken

to scale by others. So, how can ACCESS, more specifically what ACCESS does, attain salience? What might observers at a later date call ‘the ACCESS legacy’? While it is not my call to proffer answers, and I have none in any case, a couple of pointers may be in order. One is to seek focus—geographically, in terms of interventions or offerings, sectors ...? Another is to have a long term game plan—an eye on the horizon. And the third is strategic collaborations—steady, long term collaborations. All policies, strategies and actions, including human resources, financing strategy and collaborations would then be so guided—and would inevitably include the willingness to say ‘no’. A bit of luck is always handy but unwise to bank on!

The second issue ACCESS may need to begin thinking about is that of an exit strategy. It is a hackneyed phrase thrown at every development initiative but I do not mean it in such a rhetorical sense. While the state by definition can stay for ever and market players will—and must—drop unsustainable operations, citizen initiatives of the NGO variety are caught between the imperatives of empowerment (or, at least not creating dependencies) and ethics (not leaving anyone high and dry or worse off than they initially were). This is a challenge with regard to all the field operations, but more so in the case of the producer collectives ACCESS is



promoting. The challenge is at two levels: one, in building true and lasting stakes of the members of the collective, and two, in creating capacity in the collective to effectively deal with players from domains alien to them. On the first, collectives are all too prone to fall victim to the proverbial tragedy of the commons—everyone wants someone else to take the responsibility of managing the affairs and in the process those who do take responsibility either become suspect or begin to skim off, leading to eventual death of the collective. One exception seems to be women’s SHGs, especially those that have grown into addressing issues of women’s rights and personhood; producer collectives built on this base seem to do better in terms of member involvement. ACCESS may find some other ways to deal with this issue. On the second, the challenge arises from the fact that the collectives need to deal with markets, competition, service providers, changing contexts ... They typically lack the knowledge, know-how and sense of agency to deal with these and ACCESS cannot for ever play the Trustee role to supervise the external staff who play these roles even if the collective has the resources to meet the costs.

I know ACCESS will be able to deal with these challenges and have much to celebrate at the next milestone ...

- Deep Joshi  
Former Member  
National Advisory Council

## Leading action and convening thought leadership



And as ACCESS completes 10 years of its formal life, I am happy to share that I have had the pleasure and privilege to be a part of ACCESS since it’s founding in 2006. It has truly been a memorable journey for ACCESS and for me as member of the ACCESS family.

ACCESS was conceived to institutionalize and carry forward CARE-in-India’s successful microfinance program CASHE (Credit and Savings for Household Enterprises) implemented between 1999 and 2006 with support from DFID and Government of India.

CARE-in-India, since 1998, had begun exploring ways to transform and indigenize through a process of Organizational Evolution and the CASHE Program ending in 2006 presented an opportunity to take the first definitive step in this direction that was courageously and innovatively stewarded by a group of visionaries led by Steve Hollingworth, the

then Country Director of CARE-in-India, Shri Brij Mohan as a sector leader, Vipin Sharma as leader of the CASHE Program, and Daniel Sinnathamby as CARE-in-India ACD.

As an advisor to CARE-in-India, and closely engaged with its Organizational Evolution, I had the opportunity to closely participate in the conceptualization and creation of ACCESS - two years of patient painstaking process including stakeholder consultations and business planning sessions, gave shape to ACCESS which was finally incorporated on March 1, 2006; well before the CASHE project came to an end.

While clearly, technical services to the microfinance sector and the thought leadership through the annual Microfinance India Summit were logical progressions of the CASHE legacy, the ACCESS Board of Directors, now led by Shri Brij Mohan as Chairperson realized that there was an imminent need to move from an early lifecycle and somewhat opportunistic trajectory to a strategic thematic focus for ACCESS based on its aspirations and ambitions guided by its legacy, its foundational principles and the intent of the institutional sponsors namely CARE-in-India and DFID.

The strategic direction, identified through a structured process, facilitated by Biswajit Sen, then a World Bank livelihoods specialist, was to focus ACCESS efforts in the area of providing composite support for creation and scaling up of sustainable Livelihoods.

Over the years ACCESS has established itself as an institution leading actions and convening thought leadership, nationally and internationally, in the livelihoods and financial inclusion space. What makes ACCESS different and special is that it is an institution with

a national mission and each member of the board and staff has a sense of ownership and belonging thanks to its participatory leadership.

As a founder member of the ACCESS Board between 2006 and 2015 I had the opportunity to engage closely with the evolution of ACCESS from its CASHE legacy to a national level leader in the Livelihoods and Financial Inclusion space. The Board met mostly at the ACCESS office in the quaint, vibrant and colourful (presently overwhelmingly so) Hauz Khas Village and periodically at field locations to connect more closely with and gain appreciation of the work on the ground.

Working with fellow Board members, all of whom were highly respected leaders in various sectors provided invaluable opportunity to gain from their knowledge, experience and wisdom.

In true measure the wealth of ACCESS is its human capital, or more appropriately, the ACCESS family – capable, committed and concerned. Vipin has truly led from the front, ably supported by Suryamani, Puja, Radhika, Ram, Monika and the entire ACCESS team.

I take this opportunity to thank the steward group that envisioned ACCESS, the institutional sponsors that enabled its creation, the partners and supporting institutions that have been integral to its growth and the ACCESS family comprised of its entire team and its Board members, past and present, who make ACCESS what it is today and provide the momentum for its journey to the new horizons that beckon.

- Ajay Sud  
Legal Practitioner and Management  
Advisor for Not-for-Profit  
Organizations

## Reflections on A Decade of ACCESS



When ACCESS was being registered as a separate organisational entity with its own mandate, I was asked by Vipin to help them think through the first five years and prepare a five year perspective plan for ACCESS. Through a workshop with the senior management team of the nascent organisation, we prepared a plan that included not only the direction which ACCESS should take but also its Mission Statement. Over the decade of ACCESS's development and growth, I have been closely associated with ACCESS both informally and formally, sometimes as a consultant, sometimes a Board member, and sometimes as a participant in some of the activities.

ACCESS's journey over the last decade has been interesting to watch, as it has grown both in terms of revenue turnover and number of projects, but also in terms of deepening its involvement within the rural development space in India. The first plan decided that ACCESS, while continuing its activities in the microfinance space, needed to increasingly move into working on rural livelihoods for the poor. It is gratifying to see that not only has this focus remained



in the organisation in terms of strategies and projects, but this focus has been further fine tuned to build up a variety of experiences at the grassroots level in the thematic area of livelihoods, particularly in building up small farmer led producer organisations on the one hand and agriculture on the other. When we started no one in ACCESS had any domain knowledge of livelihoods at all. Over the decade, ACCESS also managed to spin off from their flagship Inclusive Finance Summit, a separate Livelihoods Conference that today is the premier summit of its kind in the livelihood space. Having been a constant participant in these summits has been an enriching experience, as in both the conferences the best in the field has always been active participants. Probably too much success of this summits has eclipsed other achievements of ACCESS and it is time to give equal importance and publicity to ACCESS's field level work. When any organisation with a free mandate attempts to carve out a niche for itself as a sustainable institution in any domain, there are always challenges in terms of maintaining focus, raising financial resources, building a sustainable people team, and leveraging its strengths while addressing its weaknesses. These challenges change over time both because the environment changes and internal contradictions in an organisation arise. Organisations that manage such change successfully survive, others die. Hence while ACCESS has been very successful in building itself as a 'brand' within the development space in India, to retain its name, goodwill, and good work it also needs to change; which essentially requires honesty to look at weaknesses and dynamism to look at new opportunities, but without losing its soul-the values that guides its work. I stay still involved with ACCESS in this new endeavour.

- Biswajit Sen  
Livelihoods Sector Expert

## ACCESS – Carving Out a Special Niche



I remember participating in the discussion when DFID supported CASHE program being implemented by CARE India was in the process of phasing out and it was planned to transition it into a new identity. DFID was keen to consolidate and build up the experiences of the large scale CASHE program running across several states. Senior leadership in CARE India and CARE USA facilitated discussions for articulating and distinctly enunciating the vision and mission and strategic interventions along with the road map for new identity. Long marathon sessions- in Bhopal, Chennai, Delhi and Gurgaon were held with the help of internal and external resource persons for more than a year as CARE was trying to promote an identity that could 'fit' inside the CARE vision and ideology and also address the needs of the micro finance sector. There were jitters..... it was the moment of uncertainty for everyone in CARE India given its international experiences of evolving

and promoting varied organizations. However the senior leaderships were buoyant enough and helped in sharpening the focus for the new institution. Finally ACCESS Development Services was spun out as a legacy of CARE India and registered as nonprofit organization.

CARE was categorical that an independent organization with the basic support would need to be established. Vipin Sharma, a dear friend and colleague in CARE, was handed over the leadership position of ACCESS Development Services. He readily took this as a challenge. Daniel Sinnathamby, ACD, CARE India and I in the capacity of State Head of Gujarat & UP were nominated amongst the founding Board members as CARE representatives. Few of CARE India colleagues namely Suryamani Roul, Lalita Sridharan and others joined to support Vipin Sharma. This was a proud moment for all of us yet with wise skepticism.

Given the leadership transition in CARE India too, ACCESS Development Services was alone to swim in the tempestuous ocean of vast non-profit world. Vipin Sharma had a tough task of not only shaping the mission and strategic direction, to mobilize resources but also monitor program performance for quality assurance. The toughest task was to form and win the trust of the board of governance and a very strong and widely acclaimed team of governing body was formed. Vipin Sharma as a true visionary leader had always come up to the expectation of the board. Not that it was an easy beginning. At this juncture, Respected Shri Brij Mohan ji , first Chairman of ACCESS Development



Services, well known for his contribution to the micro finance sector, always came to rescue to Vipin and his team . In him, sometimes, I saw a critique to Access's work and rightly so, but he also stood behind the team as rock pillar. The esteemed board members devoted time and expertise through regular meetings, visiting field sites of the programs and helped ACCESS Development Services to become an effective organization.

ACCESS has worked extremely well with its enablers and stakeholders and survived the difficult scenario. I am aware that ACCESS has undergone certain difficult period but has not only survived it but also made a special niche for itself. Further spinning off affiliates – ACCESS ASSIST and Ode to Earth, creating the network for smaller MFIs called AmFA , and much awaited annual events of Micro Finance (now Inclusive Finance) Summit and Livelihood India (now Livelihoods Asia) Summit has positioned ACCESS nationally and internationally too. Starting with the Micro Finance India report , today ACCESS and ASSIST can boast of several publications which have become an annual feature.

In the end, credit goes to Vipin Sharma's leadership and his team who have worked in unanimity, tirelessly to make Access Development Services a great institution leaving behind all the skepticism. In the process, many more leaders are evolving with the institution.

Bravo and Kudos to the entire team of Access and its affiliate team members.... Lots of best wishes and good luck to Access Development Services and its affiliates .....

-Veena Padia  
Theme Leader, Gender and Financial  
Literacy  
PSIG-SIDBI

## Board of Directors Across the Ten Years



Ajay K. Sud  
Legal Practitioner and Management Advisor  
for Not-for-Profit Organizations  
**From 2006-2016**

Ajay Sud, a senior Chartered Accountant and Legal Practitioner, provides Management Advisory Services to Not-for-Profits, Institutions in the voluntary/ social sector. Ajay was formerly the head of KPMG India's Development Sector Practice. He serves on various Not for Profit Boards and Resource Networks for implementing multi-country programmes.



Anand Mohan Tiwari  
Principal Secretary, Education Department, Government of Gujarat  
**From 2006-2013**

Anand Mohan Tiwari is a senior Indian Administrative Services Officer and was the Managing Director of Gujarat Narmada Valley Fertilizers Corporation Ltd. Prior to this he was the Secretary, Tribal Development Department, Government of Gujarat.



Anil K Khandelwal  
Chairperson, Centre for Microfinance  
**From 2011-2014**

Dr. Anil K Khandelwal has been Chairman and Managing Director of Bank of Baroda and Dena Bank. He is on several Boards including GAIL, a Maharatna company. He is a well known HRD expert and headed a committee to study HR in Public Sector banks, which was appointed by the Govt of India.



Biswajit Sen  
Livelihoods Sector Expert  
**From 2014-2016**

Biswajit Sen has taken voluntary Retirement from The World Bank as senior Rural Development specialist. He has initiated and mentored several national level NGOs including PRADAN, IIMPACT and GDS. Has been an Advisor to UNICEF in African and Central Asian countries, to the Swiss Development Cooperation and the McArthur Foundation.



Brij Mohan  
Founding Chairman, ACCESS and Former Executive Director, SIDBI  
**From 2006-2016**

Brij Mohan is also the chair of Ananya Finance for Inclusive Growth as well as of Micro Save. He is a director on the Boards of Micro Credit Rating International Ltd and Foundation for MSME Clusters. Besides this, he is also the Chairman of RGVN (North East) Microfinance Ltd. Brij Mohan plays a lead role in promoting the responsible finance agenda within the sector.

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Damodar Mall  
CEO, Innovation and Incubation, Future Group  
**From 2006-2014**

Damodar Mall has worked with the Hindustan Uniliver Ltd. for ten years and successfully launched a chain of supermarkets, now called D'Mart. Damodar Mall is also a member of the Coke Asia Retail Research Council. Currently he has moved to Reliance Retail as its Chief Customer Strategy Officer.

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Daniel Sinnathamby  
Assistant Country Director, CARE  
**From 2007-2008**

Daniel Sinnathamby is currently Regional Humanitarian Coordinator - Southern Africa at Oxfam. He is a senior management development and humanitarian professional with more than 20 years of experience with international relief and development agencies in Asia and Africa. He has been associated with CARE for over 18 years and has held the position of Assistant Country Director-India and Deputy Regional Director – Asia

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Deep Joshi  
Member, National Advisory Council  
**From 2009-2016**

Deep Joshi is one of the Co-Founders of PRADAN and is the recipient of the Magsaysay Award for social work and the Padma Shree. Mr. Joshi earned his engineering degree from the National Institute of Technology, Allahabad and also holds a Masters Degree in Engineering from the Massachusetts Institute of Technology and an MBA from the Sloan School of Management.

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Harish Kumar Rasiklal Dave  
DMD, NABARD  
**From 2014-2016**

Shri H R Dave has done his Post Graduate Diploma in Management from IIM, Ahmedabad in 1983. Prior to assuming the charge of Deputy Managing Director of NABARD, Shri Dave, a career NABARD officer, has held various positions in NABARD, including that of Director of Bankers Institute of Rural Development [BIRD], at Lucknow and Chief General Manager of Corporate Planning Department at Head Office. He has successfully steered NABARD's engagements in rural development in the state of Gujarat, New Delhi and Arunachal Pradesh in the capacity of Regional Office in-charge.





M.S. Sriram  
Professor, Indian Institute of Management, Ahmedabad  
**From 2006-2008**

Prof. MS Sriram is also a Distinguished Fellow at the Institute for Development of Research in Banking Technology. He has served on several expert committees appointed by the Indian Government, Reserve Bank and NABARD, including on the Task Force on revival of Rural Cooperative Credit Institutions [Vaidyanathan Committee] and has also been on the external advisory committee of the RBI for evaluating the licences for the proposed Small Finance Banks.

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N.K. Maini  
Executive Director, SIDBI  
**Fom 2010-2011**

Navin Kumar Maini was the Deputy Managing Director of SIDBI. Before joining SIDBI at its inception in 1990, Mr. Maini served at the Industrial Development Bank of India (IDBI) and UCO Bank. He has over 30 years of experience in various facets of financing SMEs and large companies, microfinance and other core business functions of both commercial and development banks.

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N Raman  
Executive Director, SIDBI  
**From 2010-2016**

Mr. Raman is a Mechanical Engineer by training and is also a Certified Associate of India Institute of Bankers, besides having a diploma in Development Banking, awarded by the Indian Institute of Bankers. He has over 34 years of experience in the areas of industry and development banking, of which 30 years have been with two apex financial institutions of India viz. IDBI and SIDBI.

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Prakash Bakshi  
Chairman, NABARD  
**From 2009-2011**

Prakash Bakshi was a member of the team that designed and replicated the Self-help Group -Bank Linkage Programme. He headed the micro credit initiatives of NABARD. He was associated with the Committee on Cooperative Credit Structuring as also the Committee on Recapitalization of RRBs, set up by Government of India.

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R N Mohanty  
COO, CARE India  
**From 2009-2013**

R N Mohanty is a Project and Program Management expert with more than 25 years of international and national level experience in the social and development sector. Over the years, Mr. Mohanty has managed and implemented large-scale multi sectoral programmes on Reproductive and Child Health Management along with Nutrition and Livelihood Management. He has worked extensively in the poorest regions of India and Africa, including Rwanda, Uganda and Kenya.

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Sanjeev Asthana  
Founder and Managing Partner at I-Farm Venture Advisors Pvt. Ltd.  
**From 2013-2016**

Sanjeev Asthana is a recognized leader in Food & Agri business with over 22 years of work experience in India & Internationally. He was instrumental in developing unique business models viz Rural Business Hubs (RBHs), Ranger Farm stores, Global farm sourcing etc. He has also served on 3 key committees of the Planning Commission. He is also on the board of 2 leading Agri companies Ruchi Soya and NCDEX Spot Exchange.



Satish Pradhan  
Former Chief of Group Human Resources, Tata Sons Limited  
**From 2013-2016**

Mr. Satish Pradhan is currently an Independent Consultant and Advisor, Tata Sons Limited. Prior to joining the Tata Group in 2001, he was with ICI PLC in London at their Head Office leading the Organisation Design and Development function. Mr Pradhan has a Masters in History from Delhi University and has worked in several Public & Private Sector companies over the last 30 years.

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Senthil Kumar  
Executive Director, CARE India  
**From 2014-2016**

Senthil Kumar has more than 16 years of rich experience in social research and programming, spanning humanitarian and long term social development in diverse socio-cultural settings Before CARE India, Senthil worked with various national NGOs on the issues of governance, micro finance, and enterprise development.

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Late Sitaram Rao  
Former CEO, SKS Finance  
**From 2006-2009**

Late Sitaram Rao, a mentor and guru of Indian microfinance and livelihoods movement, was a trained chartered accountant and had held several senior advisory positions with finance, microfinance and international marketing companies including Equitas, the DCL Group (India), Muscat Finance Company (Sultanate of Oman), and Paradigm InfoTech (USA). He had also served as a visiting faculty member at Management Development Institute (Delhi), Industrial Finance Corporation of India, Computer Maintenance Corporation, and the State Bank of India and was on the board of several apex finance institutions.

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Veena Padia  
Program Director, SNEHAL project, CARE India  
**From 2006-2012**

Veena Padia has a background in economics and specific interest in micro finance, livelihoods and issues of social exclusion, poverty and women's empowerment. With more than 20 years experience in banking & social development sector, Veena has extensive experience of working within and with the Government.

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Vijayalakshmi Das  
Executive Director, Friends of Women's World Banking, Ahmedabad  
**From 2006-2012**

Vijayalakshmi Das was the interim Chairperson of the Board of ACCESS Development Services and occupied this position from 2013 till 2014. She is also the Chief Executive Officer at Ananya Finance for Inclusive Growth Pvt Ltd. and is also one of the founding trustees of the Indian School of Microfinance for Women.

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Vipin Sharma  
CEO, ACCESS Development Services  
**From 2006-2016**

Vipin Sharma, the founding CEO of ACCESS Development Services, has headed the organization since its inception in the year 2006. Starting his carrier with Reserve Bank of India(RBI), Vipin has over 33 years of experience in banking, agriculture and rural development with several institutions including NABARD. He was the Executive Director with Rural Non Farm Development Agency and at CARE, Programme Director of Microfinance unit and a part of Regional Leadership Team.

# The Idea of ACCESS

## Key Stakeholders Endorse

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ACCESS was incorporated on March 1, 2006 as a legacy institution of a large microfinance program supported by DFID & implemented by CARE India.

Both DFID and CARE had the vision to understand intrinsic worth of instituting pan India new generation professional organization to contribute to the poverty challenge of the country.

ACCESS was intituted as a not for profit Section 25 company largely focused on strengthening livelihoods of the poor in India. Without the incredible support within CARE India and CARE USA and without the go ahead from DFID for the idea, ACCESS could not have been born. ACCESS is grateful to DFID and CARE for its incubation while the CASHE program was still under implementation. This section is dedicated to the significant contribution both DFID and CARE.





Gordon Brown, Hon'ble Prime Minister of UK appreciates the institutionalization of ACCESS as a legacy institution of the DFID supported CASHE programme during his visit to New Delhi India in February 2007.

**I am proud that DFID funding of the CASHE Project has led to setting up of a legacy institution. This is a brilliant exit strategy for a Project. Given the dynamic growth of the microfinance Sector in India, continued services provided by ACCESS will be of significant value.**

**I wish ACCESS to succeed in its efforts in strengthening community capacities to access resources, services, finance and markets and support their empowerment and help them realize their aspirations.**

**I wish luck for the ACCESS team in its quest to seek sustainable solutions for combating poverty.**

Gordon Brown

# ACCESS – An Example of Sustainability and Scale



My association with ACCESS began while serving with CARE in India, the initial years' business of ACCESS was largely based on the experiences of the CASHE program, being implemented by CARE. CASHE was a micro finance technical assistance provider and incubator program under the direction of Vipin Sharma.

There was a shared recognition that the experience of CASHE and the leadership of Vipin needed to be given the right legal framework and independence to thrive beyond the project life cycle. CARE and DFID supported the idea of 'institutionalization' as an exit strategy for CASHE program, which CARE successfully implemented during 1999 to 2006 – and thus ACCESS was created in March 2006 as a not-for-profit company. Since then in its journey during the past ten years, ACCESS has matured and emerged as a national livelihoods support organization with major focus on incubating innovations for sustainable livelihood of the poor.

The gradual progression from providing microfinance technical services to delivering more comprehensive sustainable livelihoods solutions to the poor is one of the single best examples of sustainability and scale that I have seen. Moreover through the two national level summits namely, Micro (now, Inclusive) Finance India Summit and Livelihoods India (now, Asia) the impact of ACCESS is both directly on the lives of clients as well as on the building of the sector.

I am deeply grateful to Vipin and his team for the incredible contribution they continue to make to India's development. His leadership and the vision of ACCESS is a true inspiration and a shining example of how to build a highly relevant, sustainable and impactful organization in our sector.

Best wishes to ACCESS at 10 years!!

- Steve Hollingworth  
President and CEO  
Grameen Foundation

# Incubating ACCESS

## From an Idea to Entity

I have been requested to provide a write up on ACCESS Development Services on the occasion of its 10<sup>th</sup> Anniversary. I approach this with trepidation since so much has been related, written and documented about ACCESS that I have no idea what value my write up is going to add. Also it's very difficult to relate a narrative when one is a part of the story and intimately and intricately associated with its beginnings, the 'when' of it which is still not clear to me. Also the narration is a challenge because the inception and development of ACCESS is not a linear story. While the idea of ACCESS was fairly straightforward the journey from inception to realization had a myriad of distractions and cross-roads where one had to pause and look for sign posts to help with paths and directions to choose. Very often there were none – because ACCESS had no precedent or experiences that it could learn from and take direction because it was - to my knowledge, unique and the first of its kind. I'd like to think that the idea of ACCESS must have begun



and been conceived of a dream. In the *Seven Pillars of Wisdom* T. E. Lawrence says that 'All men dream, but not equally. Those who dream by night in the dusty recesses of their minds, wake in the day to find that it was vanity: but the dreamers of the day are dangerous men, for they may act on their dreams with open eyes, to make them possible'. Somehow there was a conviction that ACCESS was the next logical progression of the CASHE<sup>1</sup> programme. So rather than write about ACCESS and its accomplishments I would like to highlight what I learned from this experience and relationship with ACCESS. It's a story of vision, purpose, persistence, tenacity and innovation.

When I joined CARE India in 2004 as Assistant Country Director responsible for the Social and Economic Development portfolio I inherited the management of the CASHE programme and had the privilege of working with Vipin Sharma and his small team of very committed professionals. It was a time when India was experiencing a period of unprecedented economic and development growth with the GDP value of India representing 3.33% of the world economy and in 2006/2007 reaching 1 trillion USD making it the 10<sup>th</sup>. largest economy in the world. However more than 350 million people were disconnected from India's economic and developmental growth and below the World Bank poverty line earning less than 1 USD per day. The CASHE programme was working towards connecting these

1 Credit and Savings for Household Enterprise

people and their participation, especially women with the formal economy through the promotion of savings and borrowing from formal financial institutions either directly as self-help groups or through intermediary organisations (the micro finance institutions). By the end of the CASHE programme it had provided support to more than 728,431 women. During the final year of ACCESS there was a huge demand for its capacity building capabilities of micro-finance institutions and DFID agreed to spin off ACCESS as an exit strategy for the CASHE programme. ACCESS would be an independent entity competing in the market by selling its services and using 'its finances to 'incubate' micro finance institutions.

### **I'd like to think that the idea of ACCESS must have begun and been conceived in a dream**

There was much anxiety within CARE India...this had never been done before; what were the liabilities and consequences? Would CARE's brand be compromised? How would CARE manage and control this entity? Was the concept sustainable and financially viable? What financial implications would

CARE have to face? With over GB£ one million in seed capital how would CARE have oversight of ACCESS? After much discussion, debate, emotion, subjectivity and objectivity the idea of the exit strategy prevailed and ACCESS was realized. So what did I learn and how was I inspired? What did I take away with me when I left India in 2008? Four key lessons on 'participatory leadership'.

**Vision:** Vipin's vision for ACCESS was for it to be a pathway for poor and marginalized households to participate and be included in the formal economy and thereby resolve and implement innovative solutions for them to overcome their circumstances and poverty. He imbued this vision within his team, his colleagues,



CARE's management both in India and the U.S, external stakeholders and those very influential in the world of microfinance in India. He did this with passion and objectivity; he carried a PowerPoint Presentation of the concept in his laptop like a magician with his accretions and shared it with anyone who would listen, whatever the place or location. He pulled the rabbit out of the hat finally convincing the Country Director of CARE Steve Hollingworth on the idea of ACCESS. Vipin was also able to convince relevant and significant personalities to join him on this journey. Shri Brij Mohan was one of them who mentored, moderated, curbed enthusiasm and shared his wisdom and counsel to ground the vision in pragmatism and reality.

**Purpose:** Vipin wanted ACCESS to be driven by demand and the market. He never compromised this purpose; his unspoken message was that we are embarking on this venture and you're welcome to join on our terms and conditions. He was able to put together a number of significant and relevant partnerships; some convinced, some curious, some skeptical but in agreement and the most impressed by the audacity and ambition of the idea of ACCESS that Vipin was able to lay out before them. Each iteration of the idea was more articulate, effective and purpose driven (and with a logo) so that by 2005 he was able to put together the first Board of ACCESS Development Services whose mandate and charter incorporated the core and central ideas of the purpose of ACCESS Development Services and its aspirations for the poor and marginalized communities and households.

**Persistence and Tenacity:** No time was inconvenient or inappropriate to discuss or conduct ACCESS business. Vipin travelled extensively advocating for ACCESS and using the logic and rationale to inform and influence key partners, prospective

clients, investors and collaborators. No constraint was an impediment as Vipin and his team were able to overcome or circumvent them. Vipin and his team developed approaches that were driven by logic and facts and recognized the gaps and weaknesses in the sector. This resulted in the Annual *Microfinance India* event and the development and dissemination of the *State of the Sector* Reports. To my knowledge this is one of the most anticipated and looked forward to events in the world of Microfinance in Asia and its various constituencies at different levels...from community based organisations to the highest and most prestigious actors and stakeholders. I also recollect Gordon Brown's (then Prime Minister of the U.K.) visit to India in early 2007. He was to visit a small exhibition of participants who benefitted from DFID programmes and women who were participants in the ACCESS programme were also present with their exhibits. Gordon Brown visited one part of the exhibition and was about to leave given time constraints and the visit organizer informed Vipin that he would not be able to visit the ACCESS participants. Vipin physically shepherded Gordon Brown to interact with the ACCESS participants which Gordon Brown did and was very gracious with his comments.



**Innovation:** The experiences of CASHE and its partnerships initially in four states laid the technical foundation for ACCESS Development Services. The involvement of CASHE in responding to the *tsunami* of 2004 also helped in looking at service provision through a different lens. ACCESS was able to establish relationships

with other *tsunami* affected countries such as Indonesia and Sri Lanka. Periodically new initiatives with innovation built on previous experiences were developed. There was a culture of learning from mistakes and also a culture of investing time, effort and resources on learning. The division between supporting micro finance institutions and sustainable livelihoods was a part of this innovation. Other areas were helping 'incubating' micro finance institutions setup stalls at the *Micro Finance India* events and help them prepare their 'pitch books' for potential investors. And always exploring new ideas, possibilities and opportunities. The initial batch of staff was from the CASHE programme who were able to learn, pick up ACCESS mandated interventions and transition into their new roles.

So when I try to explain ACCESS to my colleagues or others who want to hear the story of my little bit of involvement in ACCESS, I start off by explaining the CASHE transition and then say "It's complicated...check [www.accessdev.org](http://www.accessdev.org) because I feel that I cannot adequately convey the experience of the richness and the very special relationships that I developed during my association with Vipin, his team and the Board. I'm not sure if I have done justice to the request for the write up or if it meets the expectations but it was fun going back into old memories and recollecting one of the most interesting and rewarding moments of my career. I also remember the dinner at my house on the day of the inauguration and the aftermath with Vipin, his core team, single malt whiskey and soft music talking about future possibilities.

- Daniel Sinnathamby  
Regional Humanitarian Coordinator -  
Southern Africa at Oxfam

# Beyond CASHE

## ACCESS – A Partner of Choice



In mid 90s, Government of UK's Department of International Development (DFID) already known for its work in livelihood promotion arena ventured into micro-finance through two large projects supporting two different models and two different institutions viz. SIDBI and CARE. Rest they say is history. SIDBI went on to play a pioneering role in the sector through SIDBI Foundation of Micro-credit (SFMC). CARE CASHE supported the alternative model through 34 NGOs and Self-help Promoting Institutions and left behind legacy institutions such as ACCESS and APMAS. The success of DFID programmes is measured by sustainability of initiatives beyond its programme life and ACCESS is a shining example.

ACCESS started with a small corpus from CASHE and over last 10 years has not only grown into a self –sustaining institution but has also given several platforms to the sector, which are globally recognised such as Inclusive Finance India and Livelihood Asia. As an institution it has continued to bridge the classic divide between livelihood promotion and enabling access to finance. It's on the ground projects enhance its credibility in the sector. ACCESS through its several publications singularly has contributed to the body of knowledge for the sector.

Under Vipin's astute leadership, it has leveraged networks, built relationships both nationally and globally to work across policy and institutional building spectrum with relative ease. It has always attracted senior sector experts to not only guide its strategy but also enabled them to respond to changing sector trends with alacrity.

We at DFID take a lot of pride in evolution of ACCESS from a donor driven project platform to a globally recognised enabling institution. ACCESS continues to be our partner of choice and is currently supporting two of our ambitious projects PACS and PSIG. I wish ACCESS all the very best in its future endeavours and hope that it will scale even greater heights in the future.

- Meenakshi Nath  
Head, Private Sector Development  
DFID India

# Groundswell of Support

## Friends of Access

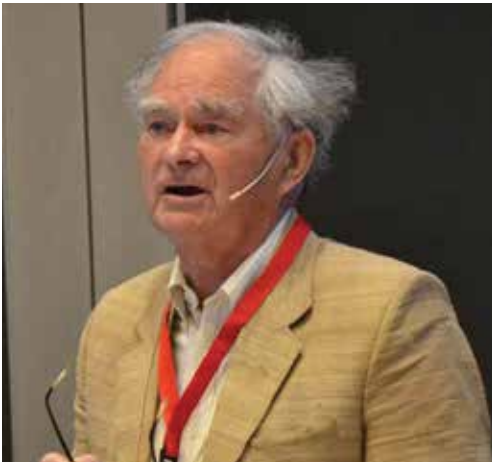
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ACCESS has been singularly fortunate, across all these ten years, to have received a groundswell of support from several diverse stakeholders, without which the organization could not have remained true to its Mission. This support comes from some true friends of ACCESS who have contributed to the organization in their own capacity as advisors, funders, and well-wishers. This section attempts to bring together some pieces on ACCESS's journey and evolution in the last ten years.





# ACCESS – Its Origins & After Ten Years



ACCESS is a classic social enterprise, and entrepreneurs are central to the establishment, evolution, growth (and sometimes demise) of enterprises. I have myself had the pleasure of knowing Vipin Sharma for over twenty five years, so I hope that I will be forgiven for mixing my comments about ACCESS with some musings about him, as a social entrepreneur and as a person. All the people in an organisation are of course the key to its success, and the ACCESS team is one of the best, anywhere. Vipin has built the team, and one of his many virtues is his ability to select great people and to encourage them to build their careers; these thoughts about him should not in any way give the impression that I do not appreciate that ACCESS's success is anything but a team effort.

And, of course I shall write a few lines about ACCESS. I've been lucky enough to see something of the origins, growth and in some cases decline of a number of institutions, I am still a bit (a small and declining bit) of an academic, and it's fascinating to stand back and compare their

trajectories and their leadership. So it will be rather personal.

My first contacts with Vipin, and with ACCESS, were unrelated to ACCESS and took place long before it was born, maybe even before some readers of this note were born. In 1992 I was a member of a Swiss Development mission which visited NABARD, partly to observe and if possible to suggest improvements to the then brand new self help group programme which they had just started, and partly to introduce a new Swiss adviser to NABARD. As is usual on these occasions, NABARD were anxious to impress the donor and its new adviser, so we went to Udaipur, Jaipur and Assam (including Kaziranga, where the rhinoceroses were not members of SHGs, but they played their part very well).

These places were of course chosen because of the good work being done with bank linkage, and perhaps also because of their touristic attraction. In Udaipur the famous Lake Palace was of course a 'must' for dinner, but, to the NABARD head office people's great disappointment, no tables were available.

A young and unobtrusive NABARD District Development Manager called Vipin Sharma stepped quietly into the breach. He made a couple of phone calls, we had a wonderful dinner in the Lake Palace, and, even more remarkable, Vipin himself was not part of the party; he quietly excused himself.

That experience demonstrated one of Vipin's many qualities, which have contributed to make ACCESS what it is; Vipin is one of India's greatest 'Mr Fixits', but, even more admirably, he is an

unobtrusive self-effacing Mr Fixit. ACCESS is itself a 'quiet' organisation, you don't read about it in the newspapers every day, it works out of a modest set of quite cramped offices down an alley and up some stairs in Hauz Khas Village, but it gets things done, and has made an important difference to many millions of people's lives.

A few months later, Vipin participated in one of the Cranfield University training courses in the UK. I was not running the course myself but it was clear from what everyone said that Vipin had demonstrated another of his strengths. Putting it simply, he is 'a very nice guy', everyone likes him, and, from an institutional point of view, this makes him, and the organisation he has built, a great place with which to work and to collaborate. Even more importantly, as I am sure that everyone who reads this knows very well, it has always been a pleasure to be exploited by ACCESS, and I am proud to be one of the many people whom Vipin has ruthlessly exploited for so many years; we always come back willingly for more !

Vipin's next move was to set up RUDA, the Rural Non Farm Development Agency. I saw something of RUDA's work in Rajasthan, and here again Vipin showed more of the personal qualities, and insights, which have made ACCESS what it is. RUDA was an awkward hybrid. It was partly an independent development enterprise, partly an arm of the State Government of Rajasthan, and Vipin had himself at the same time to be a bureaucrat and a social entrepreneur.

Most development NGOs in India work independently of government, and many of their staff regard government as an obstacle or even an enemy. Government staff may quite reasonably respond by treating NGOs as opponents rather than allies, but Vipin, like ACCESS itself, was able skilfully to navigate between the two worlds and to achieve great results for mojari makers, potters, and many other marginalised



groups of artisans. This was long before the NRLM, or indeed the Livelihoods India Conference, but Vipin realised long before many of us that credit, whether it came through the IRDP, through SHGs, or through microfinance institutions, was not in itself sufficient to enable people to escape from poverty; sustainable livelihoods also need markets, marketing networks, and skills, and information. This may be as simple as the knowledge that ‘modern’ consumers don’t want to buy mojaris which are the same for both feet, and Vipin’s ACCESS helped the cobblers, and indeed also the bureaucrats, to understand this.

Vipin had been with RUDA on deputation from NABARD, but in 2000 he resigned, in itself a courageous and entrepreneurial thing to do, and joined CARE, one of the world’s biggest (and sometimes most bureaucratic) NGOs. He took over a number of their projects, including a British aid project called CASHE, or Credit and Savings for Household Enterprises. I had myself a few years before played a small role in the genesis of CASHE, as a member of CARE UK’s project committee. I spent most of my short time in that committee trying, usually without success, to reduce the numbers of Land Rovers and the cost of expatriate staff in the projects which CARE was submitting to DFID and other donors.

The CASHE proposal did not seem to suffer from these extravagances, since India had its own vehicles and plenty of its own very competent staff, but there was one major problem. I forget the exact figures, and the total cost of several million pounds seemed quite high to me as a British taxpayer, but the total was beneath the minimum amount which DFID (or its previous avatar, ODM) was willing to consider. We had to add a loan fund of several million pounds, which seemed to me to be totally unnecessary, before ODM would even look at it. Like so many aid agencies, their aim was to get rid of

as much money as possible with the least possible administrative expenditure, and the added loan fund made this possible. I was pleased to learn from Vipin that the added loan fund remains largely unused to this day. CASHE was generally successful, but unlike most aid projects it did not die when the donor funding came to an end. Vipin again demonstrated his entrepreneurial flair and his ability to work effectively with bureaucrats; he designed and then implemented the transition to ACCESS, which enabled CASHE to exit from CARE in 2005, and to reinvent itself as an independent Indian programme. ACCESS has since then survived and grown mightily under Vipin’s leadership, through accessing its own funds from a wide range of sources.

I have myself been privileged to play a very small ‘walk-on’ part in the story of ACCESS’s development. When Vipin first mentioned the idea of the ‘Microfinance India’ Conference, my first reaction was to discourage him; did development in India need yet another conference? But how wrong I was! Since I could not beat him, I joined him, and have been able as a regular participant to observe and admire the evolution of the conference from its birth until today. It is with little doubt the best conference anywhere on microfinance, not only in India. It has changed its name, but, much more important, the focus, content and participants have changed dramatically, in response to changing realities.

What’s more, the conference has gone beyond reflecting change; it has influenced and promoted change, and has spawned a remarkable range of publications; the

## The Microfinance India Conference has gone beyond reflecting change, it has influenced and promoted change

annual ‘State of the Sector’ report is globally recognised as the most authoritative source of data on microfinance and financial inclusion in India. Like everything else that ACCESS does, it is responsible and accurate but is also accessible; the 2013 publication on ‘Crests and Troughs’ is more than that; it is entertaining, and it demonstrates that useful information need not be tedious.

The more recent arrival of Livelihoods India, which has now expanded to Asia as a whole, reflects Vipin’s earlier move from NABARD to RUDA; it is now generally recognised that microfinancial services, even when they go beyond the provision of microcredit, that is putting people into microdebt, and





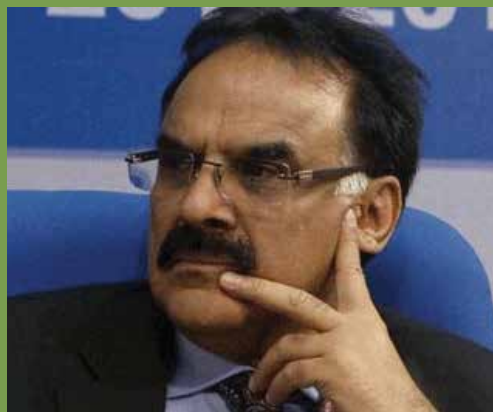
include savings, insurance and money transfers, are not in themselves sufficient to move people out of poverty. They need sustainable livelihoods, and the newer conference, with its own growing range of authoritative publications, has already become a global leader in that far more complex and important field.

When ACCESS first moved out of CARE in 2005 it employed nineteen people and was working in only three states; the annual budget in 2006 was a little over two million rupees. Today, barely ten years later, ACCESS employs a total of 280 people in nine states, with a budget of around 150 million rupees. It consists of four separate registered institutions, ACCESS itself, which works in livelihood promotion, ACCESS ASSIST which as its name suggests assists a large number of microfinance institutions (and, critically, does not itself deliver microfinance services), Ode To Earth, which helps artisans to obtain better access to markets, and ACCESS venture Holdings Ventures which provides a range of consulting services.

These four institutions are all member of the ACCESS family, and they provide a wide range of management and capacity building services to institutions which themselves serve hundreds of millions of needy people. Unlike many entrepreneurs, and many social entrepreneurs also, Vipin and his colleagues understand that there is no merit in growth for growth's sake. They appreciate that growth is no more than a means to the end of providing better services to more people, and if this can be achieved by 'spinning off' different activities into separate independent entities, that is what they do. Their aim is not to build ACCESS, it is to do what ACCESS has been set up to do.

- Malcolm Harper  
Professor Emeritus, Cranfield School of  
Management

# From Microfinance to Composite Livelihoods Solutions ACCESS Evolves



I have always marvelled at the capacity of some individuals to create institutions with enduring values and a life beyond that of its creator. ACCESS is such an institution driven by the imagination and energy of Vipin Sharma, someone I have had the privilege of knowing for close to fifty years. ACCESS, which was created in March 2006 as a not-for-profit company, has since then matured and emerged as a national livelihoods support organisation with major focus on incubating innovations for sustainable livelihood of the poor. This is no mean achievement.

ACCESS has rapidly moved from providing micro-finance related technical services to delivering more comprehensive sustainable livelihoods solutions to the poor. ACCESS, registered as a Section 25 not-for-profit company, started by integrating livelihoods expertise and inputs but has gone far

ahead of it and has been executing independent livelihoods programmes. Because of the integrity of purpose and credibility ACCESS has been able to attract a large number of fund-ing organisations and partners to its innovative models and initiatives.

Over the years, ACCESS has diversified. At the end of its first five years of existence, ACCESS has spun off its micro-finance work as ACCESS-ASSIST. ACCESS has also incubated Ode to Earth (OTE) to provide market facilitation support to poor producers. Started in a phased man-ner, initial phase of OTE focused on branding through market events both international as well as annual

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market events. From there it developed a network of member artisan groups and organi-sations who received integrated market facilitation support. Now in its third phase, OTE has been registered as a for-profit entity providing market facilitation support to producer groups and or-ganisations.

In its drive to diversify and reach out to all those who deserve to be assisted within its objectives, ACCESS has established its credibility as a global partner of choice with some of the most pres-tigious international agencies. Amongst others it is a member of the SEEP Network, technical advisor to Scottish Government Programme

operational in Sri Lanka, Bangladesh and India, part of the value chain approaches for poorest of the poor of the Grameen Foundation, USA, and Micro Finance Transparency.

ACCESS has also been a consortium partner to one of the mega programmes supported by DFID called PACS. Besides PACS, ACCESS has been instrumental in bringing the consortium of apex organisations in India like SIDBI, NABARD, ITC and IFMR trust; that has been identified to design and execute the PSIG programme, supported by DFID. ACCESS's current interventions would have far reaching impact. Through incubating and strengthening producers' institutions viz. cooperatives, federations and producer companies it organises primary producers to form Producer Groups on the lines of self-help groups, which are then federated at cluster level to form cluster level collective/federation or at producer company level to form a Farmer Producer Company (FPO) or a cooperative as may be registered under different laws. To its credit, ACCESS has been able to institutionalise around 60 such producer collectives. Over time, based on initial learning ACCESS has customised and standardised the processes of organising the primary producers.

It has also been working in the area of enhancing farm productivity. The producers, organised under different collectives, are given training on good agricultural practices. ICT based extension services are provided to the producers for better understanding and adoption on seed replacement and treatment, bio-fertilisers and pesticides, soil testing and treatments, micro irrigation systems and processes, harvesting techniques and quality maintenance of perishables etc. To supplement these efforts, demonstration plots and farmers field school techniques are also adopted.

In promoting inclusive value chains, ACCESS has focussed on integrating small producers to the value chain by developing partnership with institutions and market players. A series of activities are undertaken like aggregation of produce at one place instead of multiple locations, primary grading/sorting, collective price agreement, sometimes even organising logistic for transport etc. ACCESS also encourages FPOs to do processing and branding.

I have had first hand experience of ACCESS working with the government agencies at the central level as well as across states, both as a technical resource agency as well as a direct implementation partner. In the Ministry of Minorities Affairs last year, ACCESS discharged its mandate of assisting in the national launch of the USITTAD scheme. Subsequently, they also launched the first Jashn-e-Ustad, exhibiting crafts of the minorities including the Parsis. ACCESS in collaboration with KPMG, also developed the State Implementation Plan for NRLM in Himachal Pradesh; in Rajasthan, it has worked with State Rural Livelihoods programme to develop district level livelihoods plans; it has worked as technical resource agency for Kolkata Urban Services for the Poor (KUSP) project under the Ministry Panchayati Raj and Urban Development, Government of West Bengal; and Samajik Suvidha Sangam (SSS) in Delhi.

Considering the wide canvas ACCESS have painted despite the constraints of being a non-government organisation and that too a not for profit company, I have no hesitation in saying that going forward ACCESS would attain greater heights and pioneer path-breaking innovations in the field of livelihoods not only in India but in other developing countries also.

- Arvind Mayaram  
Former Secretary  
Ministry of Finance, Government of India

## ACCESS - A Global Convener in Livelihoods and Microfinance Sectors



ACCESS was born in March 2006 at the end of the completion of a long-standing CASHE programme of CARE India. In the development sector once a programme is completed most often the entire team goes on to work on new projects and there is much resultant loss of capability and momentum. Due to the efforts of Vipin Sharma and his colleagues at CASHE this did not happen and the team moved smoothly from CARE India to ACCESS. It is now ten years since that event and the organisation has not only survived but

has grown and is pursuing a number of very significant projects on the ground. I want to compliment the entire ACCESS team on this achievement and on their determination and resolve that has brought them here.

Of all the efforts that ACCESS has been involved in the one that I am most aware of relates to the significant role that it has played in the field of knowledge management in the microfinance and livelihood sectors and the global convening role that their various annual summits have so successfully performed. The Annual Microfinance Summits and the associated State of the Sector Report and the Annual Livelihoods Summit and the associated State of India's Livelihoods Report have become benchmark events and publications. These kinds of events and publications one normally expects that government bodies and regulators would organise but that a relatively small independent non-profit has taken on this responsibility and has executed against it so effectively is quite remarkable. These summits have now acquired the status of the World Economic Forum for the development sector.

On this important occasion I want to congratulate Vipin Sharma, his entire team at ACCESS and ASSIST, and their respective Boards, and wish them every success for the future.

- Nachiket Mor  
India Country Director, Bill and Melinda  
Gates Foundation

## An ACCESS Connection Helping Build its Knowledge Repertoire



It seems a very long time ago that CARE India invited some of us to attend the rollout in Hyderabad in 1998 of the Credit and Savings for Household Enterprise (CASHE) project, the forerunner of ACCESS Development Services. Little did I know that this would be an association that would continue for nearly 18 years. The INGO I worked for as international microfinance coordinator was winding down its savings and credit programmes (for which they had placed funds in the hands of village communities) in favour of an ambitious rights-based approach to development. Elsewhere, however, microfinance ruled supreme. The Microcredit Summit Campaign had just been launched and the Grameen model held centre-stage – though not without some murmurings in Bangladesh itself from ideologues of rival MFIs about the purveying of “ghetto credit” and the need to be inclusive of the “core poor”. In India also new experiments were under way and NABARD’s involvement in SHGs was beginning to take off. Sa-dhan had

been formed recently to together MFIs through the efforts of Elaben Bhatt, Vijay Mahajan, Matthew Titus and others. CASHE was to be an important DFID initiative seeking to link the MFI and SHG models.

It was a pleasant surprise to learn that CASHE would be headed by Vipin Sharma. Vipin and I had worked together in the mid-1980s at NABARD on the Vikas Volunteer Vahini - the original innovative *Bank Mitra* programme. He had added many strings to his bow since and subsequently led CASHE with aplomb. Using a three-tier strategy CASHE relied, among others, on identified MFIs delivering financial services through SHGs in the states of Andhra Pradesh, West Bengal and Orissa. It was a well-devised project which produced considerable documentation, capacity building materials and assessment tools. It was instructive to be involved as consultant and adviser in project visits, impact assessment and training activities as also in bringing out a quarterly newsletter that provided, for the first time, an analytical compendium of data and experience of the 28 MFI partners. As the MFI model became more market- and openly profit-driven, and MFIs were pushed to the NBFC mode, several of these SHG - and federation-based experiments floundered. Sadly, there was limited dissemination of the large volume of material generated during this project through the endless studies and exercises that were undertaken. Nevertheless, CASHE did much to help develop operational standards as well as a strong advocacy climate for MFIs. By 2005 the CASHE project came to an end and there were 360-degree consultations and discussions on the way forward for the initiative. In the event



the creation of ACCESS Development Services as the repository of the resources of the earlier project appears to have been a masterstroke. Vipin and his team, relying rather more on unbounded enthusiasm than mere expertise, has over the last decade continued to innovate and pioneer an extraordinary large number of initiatives around microfinance, inclusive finance and livelihoods. In this task ACCESS has acted as a catalyst that has attracted interest and unprecedented funding from larger players such as development finance institutions, private banks, bi-lateral and multi-lateral agencies, corporate entities and large foundations for activities and programmes that they should ordinarily have undertaken themselves in the first place. It has truly been the case of an organisation which is the no more than the tail wagging the big dog. A case in point was the successful bid by ACCESS for UK Aid's Poorest States Inclusive Growth Programme by anchoring a partnership with NABARD, SIDBI, ITC and the Institute for Financial Management and Research.

And yet, as ACCESS has grown it has shown the ability to diversify its activities and to provide leadership in developmental innovation. The main feather in the cap of Access has been the establishment of the Microfinance India and Livelihoods India platforms and the many activities that have been developed around their annual conferences. It has been at the cutting edge of debates and networks in responsible microfinance and keenly supported the establishment of industry-wide associations and standards. At the same time it boasts of a portfolio of livelihoods interventions unmatched by an organisation of similar size and experience with particular contributions in the development of the discourse on producer organisations and value chain analysis and financing. It has also branched out into undertaking research and documentation on cooperative and agricultural finance and a direct engagement with implementing schemes for various

sub-sectors supporting rural livelihoods in different regions.

It goes without saying that the positioning and success of ACCESS owes immensely to the leadership provided by two special individuals - Mr. Y. C. Nanda and Mr. Brij Mohan - at the helm of affairs and the unique ability of Vipin to ensure their continued involvement and goodwill. A host of other luminaries too have contributed in various capacities to the organisation. One name that immediately comes to mind is that of Malcolm Harper who has acted as an invaluable sounding board and has guided the annual conferences - and indeed, along with Nandaji, some of my work with ACCESS.

My own modest involvement with ACCESS started at the very beginning –during the prolonged and tortuous consultation process on developing the structure and composition of the new entity and thereafter in participation in the two advisory groups on microfinance and livelihoods that had been created. I found myself being called upon to undertake many unremunerative but rewarding tasks – sitting in on brainstorming sessions and screening committees, whetting project proposals, reviewing reports and assessments and the like. More substantial assignments were also undertaken, which included the vision document for Bihar and books on self-help groups, apart from being honoured with the task of the preparation of the Sector report in recent years. All in all, there was great satisfaction in being associated with a committed team at ACCESS determined to make its mark through quality work. Over the years, there were frequent interactions with Vipin and seniors such as Suryamani Roul, Radhika Agashe and Amulya Mohanty, often over the *tiffin* platter provided by Naivedyam. I could not help but wonder how Vipin, even with his prodigious memory, could track and manage the whole organisation merely through his diary and Blackberry phone (and later, more high-end devices) but with never a piece of paper on

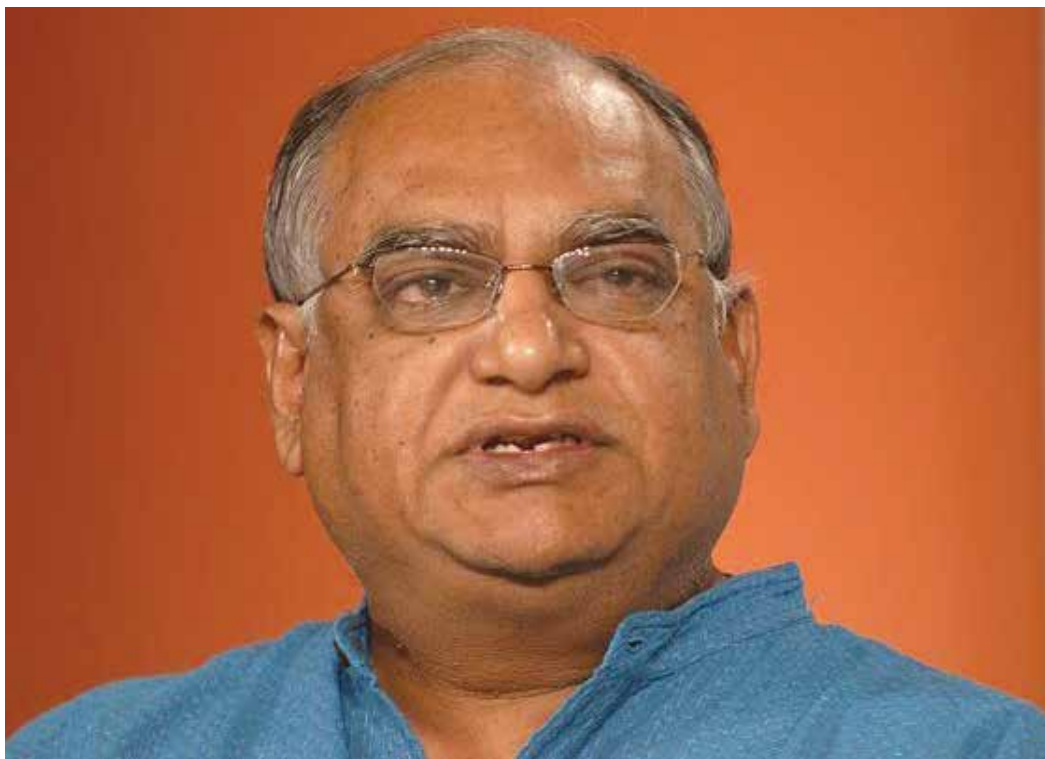
his desk! Of course, behind the scenes has always been the extremely resourceful and super-efficient manager in Lalitha Sridharan. I also had the opportunity to work with a large number of young and talented individuals who had their apprenticeship and intensive grounding at ACCESS before taking up higher responsibilities elsewhere. Indeed, dispersed across the microfinance and livelihoods space in India and abroad are probably scores of such persons who proudly maintain the link with ACCESS. This must count as a most important and unrecognized contribution of ACCESS to the field of development.

In conclusion, while there remains a large part of the activities of ACCESS that I have not been involved in, I feel that no other similar organisation has been as prolific in documenting and researching microfinance and related products in India. The host of reports, wealth of studies, and practitioner tools that have been developed annually has not been fully appreciated or utilized - possibly precisely because of the abundance of rich material that has been generated. (A sadly neglected resource is a brilliantly conceived volume, Crests and Troughs, which contains the reflections and experiences of 37 leading practitioners, policymakers and researchers in microfinance – a volume worth its substantial weight in gold). Thus, if ACCESS can be faulted on any count it is that, as with CASHE, it has not done enough to disseminate and market the many knowledge products and publications that unfortunately lie stacked on its premises, even as the ACCESS team moves on to the next set of projects. It is to be hoped that in the years to come, apart from growing from strength to strength, ACCESS will use its knowledge resources to undertake a more self-assured, robust and proactive engagement with the global discourse and practice of inclusive finance and livelihoods development.

- Ajay Tankha  
Development Consultant

## ACCESS is ten...

### Its Work Represents Decades



ACCESS is ten, but its work represents decades of accumulated development experience that its founder Vipin Sharma brought with him, having been in the RBI and NABARD for 15 years, then with the Government of Rajasthan's Rural Non-farm Development Agency (RUDA) for three years and then with CARE's CASHE program for another seven, which he so ably morphed into ACCESS in 2006. So Vipin brought with him an understanding of the rural credit system, of development as carried out by government promotional agencies and of international donors and local NGOs. He understood the strengths and weaknesses of the mainstream channel to finance the poor, largely the public

sector banks and regional rural banks, and through CARE CASHE, became one of the builders of the alternative channels – Self-Help Groups (SHGs) and Micro Finance Institutions (MFIs).

ACCESS was also lucky to have Mr Brij Mohan as its first Board Chair. He brought with him the experience of decades in the IDBI and later SIDBI, where while performing the bread and butter functions of these development banks, he always devoted himself to their fringe activity – promotion, particularly of excluded sub-sectors, segments and regions. In the final few years of his career, Brij was largely responsible for bringing SIDBI

into microfinance and supporting MFIs in a variety of ways, thus creating a robust channel of credit for the poor, but much more sustainable compared to the old style State Finance Corporations and the myriad development finance corporations – for scheduled castes, scheduled tribes, women and minorities; for handlooms and handicrafts, leather, khadi and village industries; and for backward regions like Vidarbha, Bundelkhand and Mewar. Yet, like Vipin, Brij was aware that availability of credit was a necessary but not sufficient condition for livelihood promotion.

The result of this combination of founding experiences is ACCESS – a unique institution that offers little microfinance on its own (having spun off its microfinance work as ACCESS-ASSIST) but focuses on making the entire microfinance sector effective and dynamic. ACCESS does this through policy advocacy work both at its annual Micro (now Inclusive) Finance India Summit and year round work of sponsored research and issue-based advocacy. Under this, for example, ACCESS produced microfinance vision and strategy documents for states like Bihar, Rajasthan, Madhya Pradesh, Odisha and North East region. I know, as the former President of the Microfinance Institution Network (MFIN) that these state level vision documents and the events linked to their release, were very important milestones in the progress of microfinance in those states. These documents were used to educate the wider public, the media and professional students, and to engage in dialogue with bankers, civil servants and political leaders, many of whom were often sceptical about microfinance.

But recognising that credit, or for that matter the whole gamut of financial services, is merely a necessary but not a sufficient condition for promoting livelihoods, ACCESS has become more “focused on providing and incubating innovative livelihoods solutions for the

poor". Its work spans action on the ground – witness the fact it has catalysed the establishment of over 60 producers' collectives. I have visited several of these and find them to be participative, business-oriented, vibrant community based institutions, able to garner support from the banks and from government agencies, and deal with producers fairly and with market players confidently. To further strengthen producer collective's ability to deal with non-local markets, ACCESS incubated Ode to Earth (OTE) to provide market facilitation support. ACCESS has also promoted the TAMARA brand for spices marketing. I saw the farmer collectives around Udaipur in Rajasthan are using this to market very attractively packaged spices.

But ACCESS takes the full value chain approach and starts from enhancing productivity and offers crop specific package of practices. Extension services are provided to the producers for better understanding and adoption on seed replacement and treatment, soil testing and treatments, micro irrigation systems and processes, Integrated Nutrient Management, bio-fertilizers and pesticides, and Integrated Pest Management Practices, harvesting techniques and maintenance of the quality of perishables. To supplement these efforts, demonstration plots and

farmers field school techniques are also adopted. In West Bengal, I saw how ACCESS supported farmers have greatly enhanced their vegetable production using the technical assistance provided by ACCESS field staff.

**Its work spans action on the ground – witness the fact it has catalysed the establishment of over 60 producers' collectives. I have visited several of these and find them to be participative, business-oriented, vibrant community based institutions, able to garner support from the banks and from government agencies, and deal with producers fairly and with market players confidently**

At the other end, ACCESS works with various government departments and agencies across states, both as a technical resource agency as well as a direct implementation partner, for example, in Himachal Pradesh, Rajasthan, West Bengal and Delhi. ACCESS was a consortium member for designing, managing and executing large programmes like the Poorest Area Civil Society (PACS) and Poorest State Inclusive Growth (PSIG) of DFID, UK, covering Uttar Pradesh, Bihar, Odisha and Madhya Pradesh. PSIG aims to provide solutions to enable access to finance and markets by about 15 million poor in these states. As a member of the

PSIG Advisory Committee, I have seen how ACCESS uses these engagements very effectively to help build a more robust sector delivering sustainable programs for livelihood promotion of the poor. Since 2010, ACCESS has organized the Livelihoods India Conference which has established itself as an effective knowledge exchange platform on livelihoods. On this

occasion, the State of India's Livelihoods (SOIL) Report is released and it widely acknowledged as the only comprehensive report on livelihoods in India. As a regular contributor to the SOIL report and as a participant in the Livelihoods Asia (renamed as such since 2014) Summit, I know that it influences thinking of policy makers.

In short, as someone who established Basix twenty years ago with a similar mission of promoting a large number of sustainable livelihoods for the poor, and also someone who has helped build the microfinance and the livelihood promotion sector, I look at the work of ACCESS with a great degree of admiration. We all have a lot to learn from its comprehensive and yet community based, business-like approach, spanning grassroots action to policy advocacy. My compliments for the work done so far and best wishes for the future to the entire ACCESS team, from the producer members of its promoted collectives to the dedicated professional staff and Board of ACCESS and not the least, the man who put it all together, Vipin.

- Vijay Mahajan  
Founder and Chairman  
BASIX Group





# ACCESS - The Ten Year Old Punching Above its Weight

ACCESS completes ten years. Why is it significant? Years pass by and institutions reach a milestone, whether they do something meaningful or not. But in ACCESS, the 10 years have been exciting, eventful and full of learning. In the process ACCESS has been able to make a mark in the Indian development sector as a knowledge and advocacy organisation.

When Vipin set up ACCESS Development Services as a legacy institution of the DFID supported CASHE project, one was not sure of what this fledgling agency will be able to do to realise its ambitious vision. Mr Brij Mohan, the founding Chairman of ACCESS wrote “ACCESS has been promoted with a desire to catalyse national level impact and improvement in the lives of the poor by facilitating sustainable livelihood options coupled with microfinance. ACCESS aims to build the capacities of the community and facilitate access to livelihood and financial services.” When writing about ACCESS, we tend to think of the entire group of institutions that constitutes ACCESS. The group’s parent company is engaged in livelihoods related projects and initiatives including the Livelihoods Asia platform, Ode to Earth is providing access to markets for a variety of self-employed artisan and craftsmen and the ASSIST Trust is immersed in the financial sector managing the Inclusive Finance India platform and providing technical services in microfinance and financial inclusion.

ACCESS had and continues to have the ability to attract leaders from a wide ranging spectrum – from finance ministers to nobel laureates. The board of ACCESS has had chairmen of banks and development financial institutions, professionals at the pinnacle of rural development and microfinance sectors, top bureaucrats and



industry leaders. The annual conferences were found useful events for policy makers to sound out a few new ideas and gather industry feedback. What attracted such people to ACCESS, which in a country context is a very small organisation? We conclude that the energy, commitment and sense of purpose that was palpable whenever someone came in touch with Vipin and his team was the reason. Those who associated with ACCESS came out better off for the learning and experience in its different activities.

When we look back to what has been some of the significant achievements of ACCESS, there seem to be many. The commissioning of State of the Sector report on Microfinance India (which came to be known as the SOS and was presciently so given the appeals for help in 2010) was another very farsighted move by ACCESS. One could not have imagined the shape and space that the SOS in the next 10 years. The SOS chronicled the happenings, analysed developments and institutions, raised issues of policy and strategy and

played a powerful advocacy role. The SOS (now turned in to Inclusive Finance India report) has become a reference document not just for those in the business of microfinance, but also for the regulators, parliamentarians and academics. The launch of the Social Performance Report in 2011 as an instrument of recording and reporting on the developments in customer protection and responsible finance aspects was another topical and timely initiative by ACCESS ASSIST.

The Microfinance India Summit (metamorphed into Inclusive Finance India Summit in 2014) has completed 10 years as the ‘go-to’ event for many industry professionals. The Summit has truly evolved in to an industry celebration of the achievements and the clearing house of issues and problems. The winter event calendar of microfinanciers always included Microfinance India Summit. The event apart from the knowledge content, has been successful in launching new institutions, concluding several equity and loan deals, hiring of top level personnel

and spawning new partnerships. The choice of the Summit in 2011 to launch of the Unified Code of Conduct Summit by the two industry associations MFIN and Sadhan was significant. It signalled to the sector that the summit was a neutral meeting ground for competing institutions and ideologies to collaborate. In 2015 the summit became the venue of choice again for the two industry associations to launch the refined Code of Conduct.

The Livelihoods India platform was set up in 2008. In a significant (and highly necessary) move, the Livelihoods Summit was spun off into a separate event in 2010. The Livelihoods Summit is held immediately following the Microfinance India Summit. While the Livelihoods Summit is smaller compared to the size and scale of the Microfinance India Summit, it has a committed following. The participation is from a wide variety of practitioners, academics and policy institutions. The participation from Government of India and State Governments in Livelihoods Summits has been very intense. The Summit attracts strong participation from countries in the neighbourhood. The Livelihoods India Summit has been rebranded as the Livelihoods Asia Summit in 2014 to expand the ambit of discussions to Asia at large, recognising the commonality of issues across the continent.

An annual publication “State of India’s Livelihoods – SOIL” was launched in 2008 in an attempt at “annual stocktaking of the impact of various initiatives, efforts, opportunities and the enabling environment on the lives and livelihoods of the poor”. The publication, till 2014, was brought out as an edited volume with contributions from leading practitioners and researchers. The report was released in the Microfinance Summit for the first two years. With the new Livelihoods Summit coming into being in 2010, SOIL report now occupies prime space there.

The setting up of ASSIST as a trust in 2009 was necessitated by the expansion in the microfinance sector and the differing focus of livelihood and finance interventions that were part of ACCESS’ mandate. ASSIST had the mandate “to work at all levels of the financial value chain and make efforts, on the one hand to organize the demand on the ground and on the other hand, to engage with supply side actors and catalyze greater flow of funds to the poor”. Radhika Aghase came on board to manage ASSIST and carry the Microfinance India platform forward. Ode to Earth was set up in 2011 as a specialized affiliate of ACCESS Development Services with an aim to link small producers to the mainstream markets. Its outlets and brands of leather, wool and jewellery products are enchanting and move artisanal products to the highstreet.

Not just the conferences, but the roundtables and consultation meets of ACCESS and ASSIST have been able to influence policy. The roundtable on Small Finance Institutions and the consultation meet on draft guidelines on small finance banks readily come to the mind.

We have had exciting times accompanying ACCESS in its journey, especially in its publications, annual summits and its advisory and governance groups. We have enjoyed the continuing innovations and improvements that ACCESS had brought in to its work. New themes were embraced, new partners brought in, new ways of advocacy and dissemination thought of and new talent unearthed. The thin teams within ACCESS handling large tasks and events has become part of its DNA and do not surprise us anymore. We look forward to the new initiatives that are always around the corner in ACCESS. Vipin and Access Team, take a bow.

- N. Srinivasan and Girija Srinivasan  
Experts, Development Finance and Rural  
Livelihoods

## ACCESS - A Dream Combination in the Development Sector



Every organisation that has survived and maintained its relevance for almost a decade has some exceptional features. In the case of ACCESS, there are several, but the two that stand out the most in my view are the package and quality of services it offers and its understated yet dynamic leadership. From direct implementation on the ground to technical support and advocacy, ACCESS Development Services represents, what could be termed as a “dream combination” in the development sector. While there are good NGOs implementing highly

effective programmes on the ground, and there are great consulting firms providing a range of technical advisory services as well as organisations undertaking advocacy on a full time basis, it is rare to come across a single organisation which combines all the three functions. And does so, successfully. On the ground, ACCESS is organising primary producers, aggregating small surplus of farmers into marketable lots and integrating the poor into value chains. What makes it unique is its ability to use this knowledge to inform projects where it is a technical partner and at the same time raise the visibility of successful models and ideas through its flagship summits organised every year.

Playing such a diverse set of roles- and playing them all, so impressively- requires not only the willingness to undertake complex functions but also the vision to conceptualise this and the grit to deliver this effectively. In many senses, it requires a highly capable leader who knows how to bring together a great team and keep them motivated and has the ability to build bridges with a wide range of stakeholders. To me, the place that ACCESS has been able to carve for itself in the development landscape is a result of a high performing team and the inspiring leadership of Vipin Sharma, the CEO of ACCESS. He leads his team to a point from where they can take up and deliver their functions independently and then stands by and provides them the space and support they need. It has been a pleasure to deal with this quietly dynamic man who mixes modesty, humour and deft professionalism to wade his way through difficult and complex situations, never losing his amicable and decent behaviour towards his partners or his colleagues. In my view, Vipin should seriously consider “teaching” the art of leadership to the upcoming leaders of the future. Not only does he lead tactfully but has successfully spawned new organisations with niche roles, a remarkable feat for a 10 year old.

IFAD’s association with ACCESS started a few years ago- almost midway along their ten year journey. In financial terms it may not be perceived as a very “high value” partnership but ACCESS is a highly valued partner in terms of the richness of knowledge it brings to IFAD’s portfolio in the country. The Livelihoods Asia Summit and the Inclusive Finance Summit which IFAD supports, bring together a rich array of experiences and working models from across the country (and now from across Asia) which provide a good learning as well as opportunities for networking. IFAD financed projects in the country send delegates every year, who participate enthusiastically, often sharing their experiences in different sessions. It has become an annual feature for the projects as well as for IFAD who look forward to these two flagship conferences of ACCESS.

The Microfinance State of the Sector Report, State of India’s Livelihoods Report and Sitaram Rao Livelihoods India case study competition are also eagerly awaited. As a member of the Livelihoods Advisory team it is a pleasure to be part of the journey every year that culminates in the Summit and the release of the appropriately titled SOIL report. For many of us who are usually mere participants in such summits, being associated with this Advisory team has taught me how much hard work and intricate planning goes in the preparation of just these three products- a report, a competition and an annual summit- especially as it aspires to maintain the high standards and meet the ever growing expectations of the stakeholders. Do we, who hop in and out of workshops, ever realise and appreciate this?

As a member of the Livelihoods Advisory team, the most interesting experience for me usually starts very soon after the Summits conclude and when ACCESS organises a meeting of the Advisory team

to have an honest and frank discussion on what worked and what could be improved in future. I have been struck by the openness and genuine modesty with which the team takes the positive and negative feedback, not getting defensive, being so willing to accept and adopt suggestions and ideas. I have seldom experienced such a genuinely honest reflection process. Perhaps this is the reason that the quality of the summit has been sustained and continues to improve year on year. I understand a similar effort goes on, in parallel, for the Microfinance Summit too. Charles Darwin once said that it is not the strongest of the species that survive, nor the most intelligent, but the one most responsive to change. Perhaps this explains how ACCESS has grown into a reliable, relevant and well regarded player in the development sector, responding to the evolving priorities within the country and the changing expectations of stakeholders. Even in the last five years that I have personally witnessed its journey, ACCESS has not hesitated to make changes where needed, expanding its focus from microfinance to livelihoods, its scope from India to Asia and beyond, but carefully avoiding the temptation to become too big too soon and not compromising on its commitment to deliver high quality services and products.

I look at the journey and evolution of ACCESS with much anticipation and keen interest. Today it stands as a promising, energetic, fun-loving, quality conscious, home grown and well-grounded organisation with a youthful team guided by seasoned professionals. In the years to come it will surely chart new territories and set new standards of performance. I wish the entire team of ACCESS, continued and much-deserved success and joy in what they do.

- Meera Mishra  
Country Coordinator, IFAD India



# Catalyzing Improvements in the Financial Inclusion Space



Over the past 10 years, India has made tremendous strides in promoting financial inclusion. The goal is of vital importance as a staggering one-third of the world's people have no secure way to save money, pay bills, or obtain a loan. Almost a quarter of them are in India.

Recently, India has taken a number of measures to promote responsible financial access for its unbanked and under-banked populations. Three measures stand out. First: the Reserve Bank of India's approval for the establishment of small finance banks and payment banks to help expand financial access to rural and semi-urban areas. Second: the launch of the Pradhan Mantri Jan Dhan Yojana (PMJDY), the national mission for comprehensive financial inclusion, which has helped open more than 200 million accounts across the country with deposits touching about Rs 3 trillion. And third: the Jan Dhan Yojana, Aadhaar and Mobile (JAM) trinity, which involves three modes of identification to deliver direct benefits to the poor.

Given India's rapid progress in advancing financial inclusion, it is not surprising that its model is being hailed as a trail-blazer that other

countries can follow. A key contributor to this success has been the program of direct benefit transfers into beneficiaries' bank accounts and can be expected to gain financial literacy and become familiar with the technology, leading them to make greater use of their accounts and to develop the savings habit.

I am particularly delighted to note the significant contribution made by ACCESS Development Services to the development of the microfinance sector over these past ten years. Vipin Sharma and his team deserve to be congratulated for their substantial contribution in promoting responsible financial access across the country.

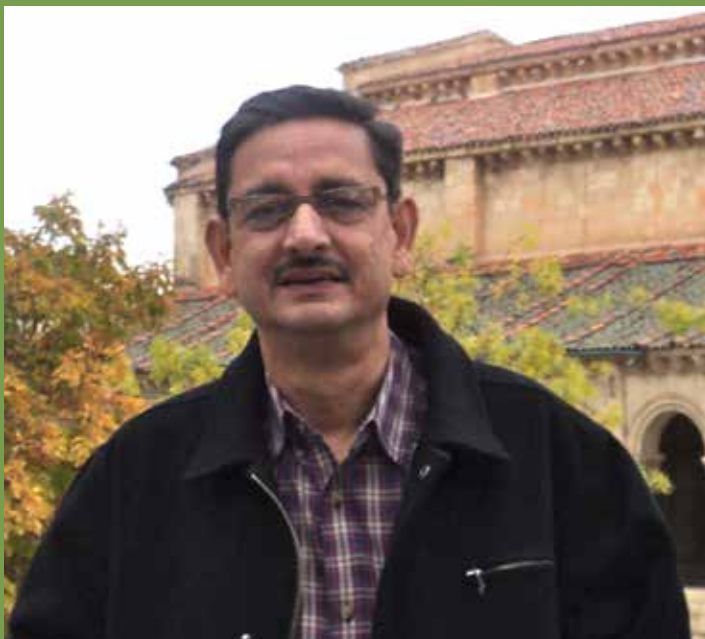
Inclusion and gender are two important themes in the World Bank Group's (WBG) program in India. Over the years, the WBG has supported India's efforts to ramp up financial inclusion through various programs, emphasizing volume with quality. The Scaling Up Sustainable and Responsible Microfinance project, implemented through SIDBI, together with IFC's Responsible Finance project, led to over 60 code of conduct assessments. The WBG also helped bring about an important transformation in the microfinance sector with its early-stage support to Bandhan, India's largest microfinance institution which went on to become a full-fledged bank. Under another initiative, IFC supported the efforts of six MFIs in promoting responsible finance; these MFIs later won global certification for customer protection from the CGAP-promoted Smart Campaign. I am happy to note that, in many of these programs, ACCESS Development Services has played a key role, either directly or indirectly.

The WBG partnered with the Financial Inclusion Summit from its early years. The summit, led by ACCESS Development Services, offers a platform for debate, discussion and dissemination of best practices in financial inclusion. It brings together important stakeholders, including thought leaders and policy makers. Two reports brought out by them on the microfinance sector - the State of the Sector report and the Social Performance Management report - are now well recognized on matters relating to financial inclusion.

During the past ten years, ACCESS Development Services has addressed the challenges involved in building an advocacy institution. I am sure, with its team of dedicated and committed professionals, the organization will be able to continue to contribute to poverty alleviation, and catalyze improvements in the sector in the years ahead.

- World Bank Group

# ACCESS – The Seeding of an Idea



Way back in 2005, Vipin Sharma was travelling from Delhi to Jaipur and sometime during the dusty journey, the ‘Eureka’ moment happened. The master of acronyms, Vipin, had coined another one- “Advancing Community Cooperation through Economic and Social Sustainability” ! The first discussion on the idea was met with the usual scepticism – ‘What does that mean?’ ; “Who is going to remember this ?” etc. However, the seed of ACCESS was sown and a persistent and stubborn Vipin was not going to give up on this idea. Let us fast forward by 10 years. ACCESS has not only matured into one of the reputed social sector players in the country but has provided trained human resources to the entire country. ACCESS alumni are now working in leading banks, multinational companies, not-for-profits, industry bodies and consulting companies.

This incredible journey - stewarded by a very able & charismatic leadership and a reputed Board - has had many successes. The landmark annual Microfinance Summit (now rechristened as the annual Financial Inclusion Summit) and the Livelihoods Asia Summit are attended by the who’s who of the industry. The work on the ground with producer collectives have made a major impact in the lives of marginal farmers and has also led to important policy initiatives. The ACCESS network is growing – the

unique ability to get all stakeholders on the same platform is incredible. It’s been a spectacular 10 years of growth – a cadre of development professionals making impact in multiple states in a sector which was crying out for professional services. Along the journey, many new acronyms have been coined – SPARC, UDAAN etc. which would test even the quizzing skills of even the most ardent ACCESS employee!

I have been fortunate to have been associated right from the initial discussion of the idea of ACCESS to the now-matured, large, well known, pan-India entity. I extend my best wishes for the next decade and hope that ACCESS makes its international foray, becomes a thought leader and spawns many more acronyms!

- Arindom Datta  
Asia Head, Sustainability Banking  
Rabobank

# Mainstreaming the Marginalized

At the outset, my heartiest congratulations to the ACCESS Family on the ground breaking 10 years of making a hugely positive impact in the sector, and in turn, impacting many many lives of poor households. You have indeed mainstreamed the marginalized, meaningfully and in many ways.



I have known ACCESS since inception as also its visionary leader, Vipin. And it helps when you have him in the family. I have seen the idea of ACCESS grow and evolve in several excited discussions over the dinner table and the anxious excitement for it to get started. I have admired my father’s foresight and insight in bringing about transformational solutions which have created a nation-wide appreciation and better understanding of the Micro Finance sector and the concept of sustainable livelihoods solutions for the poor. ACCESS has continuously developed and demonstrated success through innovative solutions which

have challenged existing models of thinking and doing. ACCESS has firmly presented itself as the premier national livelihoods support organization driving innovations for sustainable solutions at the bottom of the pyramid.

ACCESS has also played the role of a thought leader in this space and through its tremendous convening power, ACCESS has created two legacy platforms for the financial inclusion and livelihoods sector in India. The erstwhile Micro Finance India Summit and Livelihoods Summit have year on year brought together global and local leaders, into what can only be described as the most powerful congregation of policy makers and industry sitting in a room to solve for social sector reforms. The reputation of these forums is impeccable and some of the most pressing issues have been addressed and actioned through the annual State of the Sector reports by ACCESS.

It has been an honour for MasterCard to be associated with ACCESS since the last two years as the Technology Solutions Partner to the Inclusive Finance India Summit. We support the vision of ACCESS and are jointly committed to providing safe and secure solutions to support financial inclusion and digital empowerment. The Prime Minister and RBI's roadmap to full inclusion by 2035 aligns with our own goal and the vision of our global CEO, Shri. Ajay Banga, to empower 500 million people across the world by providing them the security of a bank account with payments capability over the next five years.

I wish ACCESS and Vipin, all the very best for the next decade and beyond. Your leadership and contribution to the empowerment of the poor has been humbling. We look forward to working with you in the mission towards making India a 'less-cash' society.

My best wishes,

- Rohan Mishra  
Vice President, Public Policy South Asia,  
Mastercard

## ACCESS's National Initiatives – A Meeting Point for Soul Searching and New Ideas



I vividly remember our first meeting in the Ford Foundation's Delhi office in June 2006, where I had just begun my work as Program Officer for Microfinance and Livelihood portfolio. In the first meeting, Brij Mohanji, Vipin Sharma and a few of his team members were present. We discussed several ideas, some of which gathered big momentum in the next few years. In that first meeting, as a then Program Officer of the Foundation, we decided to support ACCESS's idea of coming out with the State of the Sector (SOS) report on micro finance in India. It was a maiden attempt competently shouldered by Dr Prabhu Ghate and in later years, by N Srinivasan. The SOS became the industry benchmark; the report was referred by all stakeholders and for a number of years led as the most frequently downloaded report on the sector. Later, when SAGE publications stepped in, it acquired another professional edge reaching to all corners of the country and across the globe.

In retrospect, the decision to support a nascent idea was somewhat risky but actually quite timely as the sector was growing at a phenomenal speed. The sector needed such a study and a platform, the annual conference that ACCESS so meticulously planned year after year. The ACCESS event is certainly the top "Go To" place for the professionals in the country and also the global community. Many key policy options got discussed in the conference including financial inclusion through small finance banks. Policy makers across the political spectrum attend the annual conference. The ACCESS team was actually steadfast in continuing with the conference when the sector went through a big turmoil in 2010. The conference venue became a meeting point for soul searching and the sector bounced back with new ideas. I am glad that the Ford Foundation supported the seeding of this brilliant idea and it gathered support and funding



from large national and international stakeholders.

The Foundation supported another key work of ACCESS, that is the Annual Livelihoods Summit and the State of India's Livelihoods report. The ACCESS team after much deliberation delinked the two events on micro finance and livelihood, even choosing a different venue. The SOIL report is another benchmark publication that has got the attention of the key stakeholders. Given the complexities

in livelihood promotion, this event and the knowledge platform is going to be extremely crucial in the coming years.

I congratulate the ACCESS team led by Vipin. The first ten years have been eventful and challenging. They have contributed significantly in a number of ways. I wish that they build on the momentum generated by annual workshop and continue to work with all stakeholders during the year. Livelihoods promotion is a complex task

and I hope the ACCESS responds through diverse efforts while continuing their existing solid work.

Dr Ajit Kanitkar was the Program Officer with the Ford Foundation, Delhi office during 2006-2014. His email is kanitkar.ajit@gmail.com

- Ajit Kanitkar  
Former Program Officer  
Ford Foundation

## Combining Grassroot Action and Community of Practice



I was introduced to ACCESS Development Services by Dr. Sankar Dutta in 2011-12, in connection with writing a chapter in the State of India's Livelihoods (SOIL) Report. I knew of ACCESS as an offshoot of CARE CASHE Programme, which amplified the momentum of Self Help Groups and their Federations in this country, and was really happy that ACCESS almost singlehandedly, took the mantle of carrying forward the work that CARE started in this domain. However, I was not aware of ACCESS's another significant continuing contribution to the development sector in India; its

systematic effort to build useful knowledge base on micro-finance and livelihoods in its multiple facets. My association with SOIL report in that way was an eye opener for me.

I have so far contributed in four editions of SOIL report from 2011 to 2014. It provided me the opportunity to work with ACCESS team, specifically with Vipin Sharma, Puja Gour and Suryamani Roul, apart from many others. What always struck me was the meticulous planning, execution and quality assurance these reports go through every year, year after year. Every year, SOIL reports are organised on a range of themes and emerging topics, and together, these volumes fill up a huge knowledge gap in terms in capturing current situations, trends, policies and challenges. I remember our brainstorming sessions with the writers' team every year, where, how meticulously Vipin and his team would push us to focus on the overall organising design of the report that must retain its annual character, emphasize the inter-connectedness of selected themes, a reportage and non evaluative style, and the like. Working on SOIL report also gave me the opportunity to understand and appreciate the open work culture of the organisation

under a strong forward looking leadership. Knowledge building on various aspects of development practice must be open to embrace many perspectives, different styles, and be open to work with a wide variety of knowledgeable professionals. This is easier said than done, as organisational practice in interventions typically follow only a few (if not only one) framework. There is always a danger that knowledge building would suffer from narrow practicalities. I have to appreciate that Vipin and his team has carefully avoided that syndrome, and have been able to successfully involve a wide variety of professionals to contribute in this endeavour.

When I moved to Azim Premji University and immediately became the anchor to develop a Livelihoods Specialisation in the MA-Development programme, my team and I realised the educational value of SOIL as well as the State of Microfinance Reports for our students. As a result, chapters of SOIL and Microfinance reports entered our list of readings in multiple courses such as Policy and Practice in Livelihoods, Understanding Livelihoods—Theories and Concepts, Livelihoods Interventions and Financial Inclusion.



## ACCESS@10

I have known ACCESS Development Services since 2007 when I was Director of the Indian School of Microfinance for Women, Ahmedabad. My experience with ACCESS has been a journey primarily through their yearly event of the Microfinance Summit and subsequently the Livelihoods Summit. Both have grown from strength to strength each year with them evolving onto becoming the most awaited events in the country.

However, my special association with ACCESS has been more than one of co-travellers within a sector. Since microfinance is primarily routed through women clients, I had suggested to Vipin Sharma that there needs to be a session on gender issues in the sector. And that too, the session should not be one tucked away in the midst of parallel sessions but, it should be a plenary. And that was what happened. There were plenary sessions in the Microfinance Summit at least

for some years. I sincerely hope that these are picked up again in both the Inclusive Finance and Livelihoods Summits.

Ode to Earth as the livelihood showcase of the work on-the-ground that ACCESS undertakes, is another example of how an extra mile has been walked so that markets are accessed by the communities they work with. I am an Ode to Earth loyalist!

Hence, to me ACCESS is about courage. Courage to try out new ways of doing things. Courage to ask difficult questions. Courage to bring to the table the latest issues that the sectors face. All my best wishes are with ACCESS and I sincerely hope the organisation celebrates more anniversaries and achieves several more milestones.

- Joy Deshmukh Ranadive  
Global Head, Corporate Social Responsibility,  
Tata Consultancy Services

ACCESS's contribution to knowledge building is not limited to these two annual publications alone. An equally valuable work being done by ACCESS is what is now known as 'Sitaram Rao Livelihoods India Case Study Competition'. Whereas SOIL and microfinance reports are written mostly on the basis of secondary data, this competition brings in good practices on livelihoods interventions to limelight for some years now. The value of this work lies in its diversity, which captures market based solutions, community based solutions, government efforts, and even studies done by young documenters/ students on any promising work. I was once a member of the Jury, and ACCESS's deep commitment to a transparent accountable process together with meticulous process planning struck me once again. What also struck me was the focus on practitioners as knowledge contributors as well as receivers. Coming from an academic world, I was pleasantly surprised in seeing a much desired combination of rigour and non-jargonised presentation at the core of the enterprise.

ACCESS's work in several states in enhancing the livelihoods of the poor, through a combination of market and community based solutions deserve attention of a wider world. ACCESS has been able to successfully integrate strong community institutions with the market, based on the principles of inclusive value chains in certain specific contexts. This is not an easy task, where asymmetries of access, information, network, power and money always tend to bend the relationship favouring the powerful. This is also combined with the challenges of building an inclusive community institution, where factors of caste, gender and class weakens the intrinsic strength of an institution built on the basis of cooperation. There are many lessons to be brought to table from this work experience.

Lastly, I would like to commend ACCESS's Livelihoods Asia Summit, which brings in livelihoods and micro-finance players from many geographies and sectors, in a mega annual event in December, every year in

New Delhi. The back to back events on microfinance and livelihoods bring nearly a thousand people together to talk, share and learn from each other and also from a galaxy of eminent speakers. I have been part of the Livelihoods India-Asia Summit for five years now, and have personally immensely benefited from the deliberations.

The first ten years create and firmly establish the character of an organisation. I am happy to see that ACCESS Development Services have established a character that combines grass root action and a wider community of practice in the domains of microfinance and livelihoods. I am sure, next 10 years will see this organisation grow from strength to strength and provide hope not only to thousands of rural poor for better life, but also to a wider community who are trying to grapple the challenges of rural transitions, this country is presently undergoing.

- Ashok Sircar  
Professor & Director, School of  
Development, Azim Premji University

# A Trip Down Memory Lane



Ever since I received a mail from Vipin on ACCESS celebrating its ten years, I have been contemplating on where to begin and what to write. Finally on a quiet Sunday afternoon, I sat down to reflect on ACCESS's ten years, including my eight and half years there that have flown past as if I am still settling down in Delhi leaving Vizag in a hurry. Many thoughts flashed through my mind starting from the beginning - how people within CARE India used to look at our small team with curiosity raising questions on the abandoned work space allocated for first eight months of the incubation period, the excitement of having a house warming ceremony for the office in early 2007, from where ACCESS continues till date as the happening hub now also for three spin off organisations, real separation from CARE and the pride of building an organisation from CARE's erstwhile store house, building a professional team, exploring new programme opportunities and revenue streams on an everyday basis, developing survival strategies for the nascent organisation and most importantly struggling to create a strong brand

positioning for ACCESS in the sector. These teething issues continued for almost three years.

As I see it, by the time I decided to make a switch from CARE to ACCESS in early 2006, things had already started rolling, with incorporation of ACCESS in March 2006. I got a short notice to attend the last session of the second board meeting - technically the first one with full board attendance that was held in May 2006. The agenda was a direct interface between the Board and first set of people joining ACCESS. At this juncture, things were in concept stage -only on paper in the shape of the first five year plan document for the organisation. It was all in theory and projections of revenue to make the organisation sustainable were just guestimates. However, I consider the first five year plan a land mark in the history of ACCESS. When Malcolm did an evaluation of the first five years, it was the wow factor that triumphed at all levels on the realisation that we had achieved much of what we had set for ourselves at the outset.

The broad recommendation at the end of five years was to consolidate, specialise and develop a fool proof model for translating



ACCESS vision and mission into action. It was also the time to formulate the second five year plan. A good start and strong team work with a lot of diversity on livelihoods models, legacy of the root from a large scale microfinance program, boosting received from the two flagship sectoral platforms – Micro Finance India and Livelihoods India (now transitioned to Livelihoods Asia platform), constant endeavour to remain agile to new thinking on program approaches, the SPARC model built as a spearheading professional team, version 2 conceptualised as UDAAN, CSR opportunities, membership of two consortiums for managing mega multi state DFID supported projects, pushing for unsolicited proposals with a host of donor organisations and continued guidance from the Board Chair Mr Brij Mohan and well engaged Board of Directors like Ajay, Sitaram, Daniel, Viji, Anand Mohan, Deep, Veena, RN, Raman and all other, made the organisation flow and grow at a speed. A start-up has become a well-known and mature organisation in the sector over this period. By the time, the second five year plan started rolling, two specialised affiliate organisations had taken birth, putting ACCESS in the forefront to remain focussed on livelihoods promotion. In all the 32 meetings that I had the opportunity of convening in the capacity of Secretary to the Board, the Directors talked about scale, impact, institutional sustainability, decentralised leadership, working capital management and new generation programming. Things moved fast and consolidation really opened up many new avenues to work with Farmer Producers Organisations, livelihoods for refugees etc. The Development Market Place Award by World Bank and recognition as a high impact innovator at the Bihar Innovation Forum was a



recognition for the good work being done by ACCESS.

Even though there were motivations and compulsions at professional and personal level that led to me to go for a change, memories of ACCESS still occupy the depth and width of my memory lanes urging me to remain as a friend of ACCESS from a distance. Over the last more than one year since my exit from ACCESS, it has been obviously challenging for me to separate my professional identity that was twined with ACCESS from its beginning. I still remember with fondness the nearness, dearness, affinity, collegiality and team work that I have enjoyed in my years with ACCESS with a bunch of new ideas from Vipin every day, corporate management systems, complexities involved in overseeing the performance of colleagues from a distance, inter organisational ethos in HQ, and most empowered women team in a dynamic gender friendly environment.

I have enjoyed and remain self-content being a part of a happening and evolving culture built over a decade with hundreds of ideas from Vipin, ideologies of Mr Brij Mohan and energy of the empowered team and I hope that the third Five year plan will lay emphasis and build continuity on the premises that the founding members of the organisation aspired for at the start point of ACCESS.

I wish and foresee a bright future and institutional name with a five star rating by stakeholders and client satisfaction in a similar fashion that Ola and Uber systems ask for post service delivery.

- Suryamani Roul  
Deputy Director, TechnoServe India

## My Journey with ACCESS



My tenure with CARE to ACCESS had been an incredible journey which provided me immense opportunities to mature as a professional and widen my scope in the outlook of development action. The journey was fun though it had lots of challenges which further enhanced capacities and capabilities.

I joined the CASHE programme of CARE as Sr. Programme Manager for Madhya Pradesh and had the opportunity to lead a dynamic team of dedicated professionals in incubating a minimum of 10 NGO/MFIs and with the help of our

strong team we exceeded all targets. Right from the time I joined CARE I was aware that we were nearing the end of DFID funded CASHE and would need to look at sustaining our action under an institutional structure which later emerged as ACCESS Development Services.

It was my privilege to be the first person to be seconded by CARE to be recruited under ACCESS and further privileged that ACCESS started its activities in Madhya Pradesh under my leadership as the Vice President – Operations. Though I technically was in charge of Madhya Pradesh I did have a small role in the holistic incubation of ACCESS.

The first assignment of ACCESS related to something which was nowhere in the mandate of ACCESS. This was doing an evaluation of change in the lifestyles of the target sector of Plan International who were providing health and nutrition inputs. ACCESS was neither expert on the subject nor had the experience, but it was the first assignment for ACCESS and the money was good so it was decided that we would do it. The final report was appreciated by Plan and the first cheque received. The micro finance and livelihood summits are flagships of ACCESS and summit times were the best time - work hard and play hard. The work atmosphere of ACCESS is worth mentioning - freedom of speech and freedom to express opinions was a plus which probably took ACCESS where it is today.

Speaking of Madhya Pradesh, post CASHE, intensive support to the Micro Finance institutes that had been incubated was an issue. But ACCESS could stay associated with 3 of these micro finance institutes through a financial literacy programme with support of FWWB. The financial literacy programme was designed with a participative pedagogy and the curriculum and was a big success. Even today people ask me about the ACCESS model and I share it with pride with institutes who are pursuing financial literacy. The last I shared this model was about a month ago and surprisingly with FWWB who had started the whole initiative.

ACCESS did face a number of challenges, ups and downs, which were mitigated by strong leadership of Vipin and good governance. Even though I have parted with ACCESS, I continue to remain in touch with the team. The growth of ACCESS has been phenomenal and from startup they are the undisputed leaders of the sector. All I can say is that I am proud to have been among the team that visualized, conceptualized, strategized and began the operations of ACCESS. Best wishes to ACCESS and may it touch all new heights in the next decade too.

- Bharat Parekh  
Sr Programme Officer at INBAR

## 28, Hauz Khas Village – A Memoir



28 Hauz Khas village is no ordinary address. It is a house of memories. Standing stoic in a street that is dotted with designer boutiques, swank restaurants, and popular joints, this is the building of ACCESS Development Services.

After my studies, I took up freelance, work that paid my bills and charged my work day. Being a freelancer meant having full control of who you work for, what you work on, and how you do it. I was not very sure if I could mould myself to work in an institutional set up and get used to the buzz of an office teeming with other colleagues. I still remember the first day that I stepped into the ACCESS office. The desks and chairs were being rearranged, files were being sorted and people seemed to be covering into their glowing clamshells – laptops and computers. Let's just say the place felt busy. I also learnt that the office was going through some renovation because it was making room for new colleagues. ACCESS was growing! I was escorted to a make-shift office. My space in this bustling environment was a huge desk in an oddly pleasing corner. Spread across the table sat my colleagues. They were

young and chirpy. Then, I was called to meet Vipin. I had already had a brief work stint with Vipin as a freelancer. I knew from my former experience with him that he was a dynamic, straight-shooter, and a dreamer. At that time that's the only thing I knew about Vipin but more got revealed in the due course of time. After a formal welcome (very brief - a swift hand shake and a short speech), I was given my share of responsibilities. Day one and duty started. The firm belief and confidence that Vipin had in me (and for my other colleagues) was reassuring. The vision of the CEO and the organization in the employees, along with the freedom to plunge into experimental learnings, has been a driving force for every individual who has worked there. I adapted like a fish to water. My doubts and initial nervousness of an institutional set –up soon became a thing of the past.

ACCESS had grown from an idea to an organization. ACCESS continued to provide technical services to microfinance institutions and NGOs who were supported by CASHE project of CARE. It was perceived as one of those few organisations who were champions in microfinance technical services. It was the year 2008 that I became an ACCESS family member. During my course

ACCESS was climbing peaks in credibility in the livelihoods sector. It saw many challenges and faced many growing pangs. We at ACCESS sometimes brooded.

Most of us knew that it will be daunting to prove our good intentions and interest in working for the poor and safeguarding their livelihoods. We needed to learn from other organisations in the same space facing the scepticism and battling challenges in the sector through wisdom, experience and also innovation. The Livelihood sector of ACCESS was a three tier structure – knowledge management and policy influencing, imparting technical services and on-site implementation. Our approach on livelihoods promotion was broadly based on 'value chains' and 'institutions of producers'.

**Ten years with ACCESS are only my first ten years - This is just the beginning of a lifelong journey. Whenever I am walking in Hauz Khas Village, I make a pit stop at 28, Hauz Khas Village – a place where many revolutions took place**

By 2008, the Microfinance India Summit, was established as the platform for knowledge sharing and experiences among the microfinance sector stakeholders. The next idea was to establish a similar platform for 'livelihoods'. And this came to my kitty as the next big thing to do. Soon, the

partners, advisors and the robust structure of the Livelihoods India platform was put in place. The first Livelihoods India Conference was organized - as part of the third day of the Microfinance India Summit held in 2008. We were the first-movers in this sector to bring together the pool of experts and practitioners to debate and action-plan on the livelihood sector.

Since then the Livelihoods India platform has grown into the Livelihoods Asia

platform, addressing various innovations, exchanging learnings and experiences around livelihoods from the entire South Asia region.

The first two livelihoods projects ACCESS did were in the state of Uttarakhand. It worked with small farmers growing vegetables. A small grants project came from Sir Ratan Tata Trust and ACCESS worked with farmers growing ginger in Udaipur, Rajasthan. Soon ACCESS was entrusted with about 16 such livelihoods projects spread across 6 Indian states – Rajasthan, Madhya Pradesh, Uttarakhand, Andhra Pradesh, Odisha and West Bengal. While, the on-site experiences provided valuable organizational learning and insights; these initiatives also fed into upscaling of the technical support services (to private and public sector organizations).

Efforts of ACCESS have been amply recognized and appreciated. Today they are an integral part of national initiatives – PACS-II (Poor Area Civil Society project by DFID), Poorest States Inclusive Growth project, DFID (PSIG) and FPOs under Small Farmers' Agri-business Consortium

(SFAC). With the SEEP Network's urban value chain development initiative, ACCESS now has international recognition. All this only helped us take our learnings and experiences at the global level.

ACCESS's steady growth, its achievements – both sectorally and institutionally – came with its own share of discomforts and challenges. All of us strived to achieve the best results from our projects facing many adversities during the learning process. Each of these experiences brought us back on the drawing board with more questions than answers. The critical spirit was always nurtured. It is what has made ACCESS so accessible and robust.

I still feel there is a lot of untapped potential that ACCESS can capitalise on in the coming years. Not only has ACCESS established itself as a national and international knowledge network provider with platforms like Microfinance India and Livelihoods Asia, its large-scale initiatives makes it a one-of-its kind unique set up that keeps the conversations around livelihood going. ACCESS should even more showcase its expertise and uniqueness (products), and create a space

for itself to be seen as an implementer and a service provider. The enriching experience with ACCESS, especially at the field level, needs to be amalgamated into visible products that provide evidences for value for money – impact on poverty per dollar/rupee spent.

Today, when I look back – I fondly remember that odd big desk at the make-shift office that was home to many ideas, many passionate conversations, and also sharing of common woes.

I feel privileged to be part of the ACCESS family and am proud of my ten year journey. It was life changing.

Ten years with ACCESS are only my *first* ten years - This is just the beginning of a lifelong journey. Whenever I am walking in Hauz Khas Village, I make a pit stop at 28, *Hauz Khas Village – a place where many revolutions took place.*

- Navin Horo  
National Project Coordinator at GIZ



## Ten Years and Going Strong – A Successful & Vibrant Social Enterprise

**ACCESS Development Services:** a legacy organization of CARE India, and a natural, progressive and programmatic evolution of the CASHE project has come a long way since its inception. Started with a vision to progress from the learnings and strong potential showed by the 4-5 state microfinance project, ACCESS has now grown to become a spearhead institution in the field of microfinance as well as livelihoods. With a pan-India presence, ACCESS has stepped into various domains such as policy advocacy (whitepapers), knowledge management conferences as well as technical support (active implementation), and is a visible newsmaker in these areas.

The initial evolution was a dynamic phase, and required a lot of energy. The primal source of energy came from the man himself – Mr 'ACCESS' Vipin Sharma. A man known for setting up institutions that have given a lot back to the development sector, Vipin took upon





the charge of ACCESS from the start. I had the fortune of working with Vipin when he started this journey (and also before during the CARE avatar), working on both livelihood and microfinance initiatives. While I worked for almost a year with the company, I did manage to contribute my bit to a significant state level initiative before I bid adieu. I can say that I am happy for being a part of that growth path.

From a few Projects, ACCESS is currently spearheading a number of initiatives in the field of microfinance and livelihoods, supported and funded by a variety of clientele, multi-/bi-lateral aid agencies like the DFID, private foundations such as BMGF, statal institutions like SIDBI etc. Two of its publications are now the “wait” for the year for charting future course of action: the State of Sector whitepapers.

- Few factors I believe that have led to the sustenance of the institution over these years:
- Strong, respected and committed Board, chaired by Mr BrijMohan in its initial years, an institution in himself
- Dynamic and ideas-man CEO in Vipin, who has held the reins for many years
- Confident and young team, with a desire to party hard and work even harder
- Legacy support and brand image, drawing upon CARE’s own imaging and perceptions

Aggressive, innovative and entrepreneurial mindset, across all levels, from the executive to the management, with constant encouragement to young minds to experiment, innovate and modulate on an ongoing basis.

The journey has been tumultuous & exciting and the prospect of working with ACCESS still enthuses me. I have had the opportunity of engaging with ACCESS once or twice while with KPMG, and

would love to explore again in my present institution. On how to do better at what they have been doing good, ACCESS should consider its worth to :

- continue to innovate and experiment on implementation
- be willing to pay ‘well’ to hire n retain talent
- partner ‘well’ to leverage complementing skill sets
- use the power of networks to drive change
- develop a strong and committed secondary leadership

On a personal note, I have a lot to thank the institution and the man himself for: ACCESS and Vipin - who taught me to innovate & think laterally, develop the mental faculty to introspect and empathise, be aggressive and markets oriented while continue being socially inclined...

*All the best to ACCESS, continue to grow and expand... And yes, do enjoy the fruits of your success – keep on doing the parties.*

However, my parting comments shall also be to on a guard against complacency setting in (happens often due to success), and to do so, I quote the poem ‘The Development Set’ by Ross Coggins, which is, as per me, the best known satire on the state of affairs me – do enjoy the read and remember the signs:

*Excuse me, friends, I must catch my jet  
I’m off to join the Development Set;  
My bags are packed, and I’ve had all my shots  
I have traveller’s checks and pills for the trots!*

*The Development Set is bright and noble  
Our thoughts are deep and our vision global;  
Although we move with the better classes  
Our thoughts are always with the masses.*

*In Sheraton Hotels in scattered nations  
We damn multi-national corporations;  
injustice seems easy to protest*

*In such seething hotbeds of social rest.  
We discuss malnutrition over steaks  
And plan hunger talks during coffee breaks.  
Whether Asian floods or African drought,  
We face each issue with open mouth.*

*We bring in consultants whose circumlocution  
Raises difficulties for every solution –  
Thus guaranteeing continued good eating  
By showing the need for another meeting.*

*The language of the Development Set  
Stretches the English alphabet;  
We use swell words like “epigenetic”  
“Micro”, “macro”, and “logarithmic”*

*It pleases us to be esoteric –  
It’s so intellectually atmospheric!  
And although establishments may be unmoved,  
Our vocabularies are much improved.*

*When the talk gets deep and you’re feeling numb,  
You can keep your shame to a minimum:  
To show that you, too, are intelligent  
Smugly ask, “Is it really development?”*

*Or say, “That’s fine in practice, but don’t you see:  
It doesn’t work out in theory!”  
A few may find this incomprehensible,  
But most will admire you as deep and sensible.*

*Development set homes are extremely chic,  
Full of carvings, curios, and draped with batik.  
Eye-level photographs subtly assure  
That your host is at home with the great and the poor.*

*Enough of these verses – on with the mission!  
Our task is as broad as the human condition!  
Just pray god the biblical promise is true:  
The poor ye shall always have with you.*

- Biplav Chatterjee  
Associate Director, Responsible Business  
Advisory, PwC India Pvt. Ltd.

# A Voyage with ACCESS



I have seen ACCESS grow from its establishing days till the time of their popularity. Having carried the legacy of CARE's reputation and successful leaders, ACCESS has only been much more successful in such a short period of time. It feels like yesterday when I first walked into the ACCESS office and joined as the livelihoods manager. It was the stepping stone of my career and I do give credit to this organization that gave me the freedom and flexibility to be creative and innovative with the ideas around projects we planned and developed. I knew it was the place for me to learn and grow but it was also the time when I realised I needed to step up my knowledge and that's when I moved out in 2008 for a master's degree at IDS, Sussex in UK.

Through my stint with ACCESS was only for a year, however I felt I achieved and did a lot in that short span of time - from pitching ACCESS to donors and conducting stakeholders dialogues to establishing new livelihood projects in different regions. It did feel like the start of a new journey and had it not been the support and guidance of the seniors from the organization, I wouldn't have learnt half the skills I have acquired today.

I feel proud to say that I have been a part of ACCESS in its early days of struggle and recognition. I also feel delighted to see how some of the initial projects established are still sustainably running. I would like to mention a few that are still the pillars of success standing strong. 'Ode to Earth' was conceptualized and developed as a project during 2007 and continues to run successfully, now institutionalized as a company, 'UDAY' Agri- business centers established PPP with several agri- based companies and different government departments, today well known as established Producer Companies. Scoping studies conducted in the Northeast for the Ministry of Panchayati Raj and CII on setting up Rural Business Hubs in the region are all examples of early stage achievements, establishments and partnerships that have immensely contributed to the growth and development of ACCESS.

Vipin as a boss not only trusts his employees but also treats them with dignity, equality and respect, which made working all the more enjoyable. Some of the challenging projects that ACCESS took on were establishing large scale sericulture programmes for Government of MP and others such as providing trainings to artisan's in Rajasthan and Assam on ensuring quality and branding of products for 'Ode to Earth' company. From then to now, ACCESS has come a long way! I am proud to have been a part of an organisation that provides people the opportunity to grow if they work hard with commitment.

This is a great initiative taken up by ACCESS to provide stakeholders with this opportunity to reflect on the relevance and importance of the work carried out by the organization so far. It is a critical

juncture from where the organization might want to reflect and steer its direction for bringing about larger impacts. It not only gives one great opportunity to participate at such a turning point but also helps one make a change in context of current development outcomes.

In the end, I wish ACCESS all the very best in this endless journey of achieving development outcomes. I do hope the current team continues to strive for the best as there is lots more yet to be done. If I were to recommend the evolving role for ACCESS, then it would be in strengthening the knowledge gap based on years of experience gathered by the organization - help scale up ongoing projects on the ground by providing them with relevant information on science and development, help translate policy to practice, and bring about stories of changes in the region. ACCESS has tremendous potential for being the drivers of change, being a broker between policy makers and development implementing organizations in India.

More policy dialogues on thematic areas relating to agriculture, water management and livelihoods are still areas that need improvement and support. Policy dialogue events can directly help bridge the gap between scientific organizations and government /decision makers. A lot gets lost in the lack of ability to translate scientific evidences into development outcomes. Hence I urge ACCESS to help support the knowledge gap for better and impactful development outcomes.

- Farah Ahmed  
Coordinator for Research in Impacts- Asia,  
IWMI

# At the Forefront of Cutting Edge Work



At the forefront of leading edge work It's been an absolute delight personally for me to see ACCESS celebrating its 10 years. I am very proud to say that I was part of ACCESS when it started its journey in 2006. As a fresh Ivy League graduate, it appeared quite a risky proposition to join a start-up organization, given all the other career options available at that time. However when I met Vipin for the first time and heard him share his idea of ACCESS and the exciting opportunities he wanted to pursue, it was hard to resist the offer to join his team. I joined the core team when they were still operating from one corner of the CARE office in Hauz Khas Village. I remember very well 4/5 of us crowding in one room, brainstorming ideas, writing concept notes and preparing presentations.

Like any start-up, the beginning was tough. While ACCESS came with a legacy in microfinance, expanding its ambit into livelihoods was something new. We first

had to articulate a vision and develop a niche in a fast changing, yet very competitive environment. Since I came with a background in livelihoods, my initial efforts went into developing ideas and a portfolio of programs. Initially it was tough to convince donors to big ideas, and therefore we took on small short terms assignments in order to survive, but more importantly to develop organizational CV. Be it the rapporteuring for FAO conferences or doing due diligence of social enterprises for impact investors (like Maya Organic), I personally did quite a number of such short assignments in the initial days.

Our first big breakthrough came within the first six months when The Tata Trust (formally SRTT) gave us over a crore rupee grant to start a producer company of smallholder farmers, growing ginger in Jhadol, Udaipur. It was a big moment for ACCESS and for me personally as I had worked hard to pursue this opportunity. Within the first week of my joining ACCESS, Vipin and I had gone to Mumbai to have the first meeting with SRTT. I remember we finalized the presentation in the flight from Delhi to Mumbai. From that point to getting the project approved was a big success for us. I went on to set up that project, recruit a team, and deliver strong results.

That project was just a beginning for us. It was not long before ACCESS developed a strong stream of programs on the ground while working with a range of stakeholders. Besides the operations in nine states, a key contribution of ACCESS to sector has been the creation of two national platforms: The Microfinance India and Livelihoods India. Started as national

level initiatives, both of these platforms have crossed national boundaries and have become "the go-to" flagship events globally that attract the practitioners and policy makers alike.

It's incredible what ACCESS has been able to achieve in the last 10 years. And it's been an absolute pleasure to have had the opportunity to work there and contribute to its development and growth.

Looking ahead I think ACCESS needs to carry forward the important work it started 10 years back. Since its inception, ACCESS has remained at the forefront of leading edge work that contributed to bridging the difference between the traditional players (government, private sector, and civil society) by integrating ideas through innovative partnerships, programs and platforms. Yet, the incredibly evolving ecosystem in India requires a careful and detailed understanding of the key contemporary issues that are situated at the interface between 'business' and 'development' and engaging with various front-line development initiatives.

ACCESS has done this quite well in the last 10 years and I have no doubt that they will do even better in the time to come. I wish them the very best.

- Yogesh Ghore  
Senior Program Staff, Coady International  
Institute



# Steadfast in their Support...

ACCESS is Privileged



# Projects and Programmes

## Seeking Sustainable Solutions

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The core focus of ACCESS is to deliver high impact on the ground through programs and projects being implemented in the field. ACCESS is fortunate to be supported by a large number of stakeholders for implementing diverse programs on the ground. To ensure that ACCESS programmes are not thematically scattered a sub sector approach has been adopted under which those sub sectors where a larger number of poor are engaged are identified for intervention. Although the key programmatic focus of ACCESS is supporting small and marginal farmers it is also implementing a few large non-farm sector programmes. The core strategy within most ACCESS programmes is to organize the primary producers, help aggregate their subsistence level produce and integrate them in the value chain. ACCESS seeks to develop 'inclusive value chains' within which it helps the primary producers to accrue greater benefits from the value chain.







# ACCESS Operation Across India

## ACCESS Headquarters:

New Delhi

## Programme States

- Andhra Pradesh
- Bihar
- Delhi
- Madhya Pradesh
- Odisha
- Rajasthan
- Telangana
- Uttar Pradesh
- West Bengal





# ACCESS Programme Strategy

## Engaging at All Levels of Value Chain

ACCESS is structured uniquely to work at all levels of the development sector value chain – implementing programmes on the ground, working with Civil Society Organizations, Government Departments, Corporate Sector and Multilateral / Bilateral agencies to improve and enhance their programme implementation and also undertaking a few national initiatives. For sustainable impact, ACCESS pursues a 3-tier approach to strengthen and support the livelihoods sector and implements several dynamic initiatives at all levels as follows:

At Tier I, ACCESS operates in nine states of the country, largely focusing on the agriculture sector, given that majority of the poor are engaged in farm based livelihoods. Across the states, ACCESS implements about 25 programmes, with the core strategy of organizing the primary producers and integrating them into value chains. ACCESS also implements a few large non-farm programmes.

As a part of its Tier II portfolio, ACCESS builds capacity of capacity builders, strengthening civil society organisations, supports government programmes and undertakes studies, among others.

As a part of its Tier III work, ACCESS is strengthening the enabling environment through influencing and informing as well as supporting policy at the national and regional level. The two major events organised as a part of ACCESS's Tier III work are Inclusive Finance India Summit and Livelihoods Asia Summit. These initiatives are supplemented by several knowledge products published annually and released at the two events.



# Tier I Initiatives

## Important and Innovative Programmes on the Ground

As a mandate, ACCESS seeks to work in difficult, excluded and vulnerable regions and engage with the community on a long term basis to impact the livelihoods and improve their quality of life. There are a few regions where ACCESS has anchored its efforts on a long haul basis and designed them as our Signature Programmes. Few of these programmes are catalogued below.

### Jeevika, Sawai Madhopur (Rajasthan)

The effort in Sawai Madhopur was to provide alternate sources of livelihoods to the Forest based communities that were dependent on sources from the Tiger Habitat of Ranthambor. The first opportunity in Sawai Madhopur was provided through a short term Grant provided by the US Government under the Hillary Clinton Women's Empowerment Initiative. Five Hundred Women were organized around a spices processing Unit. Shortly

thereafter, the Government of Rajasthan's Agriculture Department approved the formation of a Farmer Producer Organization of the chilli growers of Ranthambor. Thereafter ACCESS was able to attract several other stakeholders to support complimentary programs within the region.

Within five years ACCESS was able to develop a composite and complimenting program portfolio that ranged from enhancing productivity of the local crop, introduction of soil and water conservation, introduction of organic farming practices, solar drying, local processing, packaging and marketing; besides also supporting non-farm

sector activities for the identified households. Through its specialised affiliates Ode to Earth, ACCESS also opened a local retail outlet styled as STRIPES in Ranthambor. Through ACCESS ASSIST, modules for financial literacy were also introduced in the region.

The JEEVIKA programme continues to operate, upscaling each year in Sawai Madhopur and early impact on lives of these vulnerable communities is beginning to be seen. The stakeholders that have supported our programmes in Sawai Maphopur include the US government, RBS Foundation, Government of Rajasthan and HSBC.





## Stemming the Rot Working with Ginger farmers in Jhadol

A large consolidated program, similarly is also under implementation in Southern



tribal Rajasthan. The Udaipur program was initially started in Jhadol to help the ginger farmers in fixing the issue of ginger rot. In the next stage under the World Bank National Agriculture Innovation Program, ACCESS had the opportunity of promoting four Farmer Producer Companies. The South Rajasthan program continued to grow and expand. Given the tribal focus, the State Government further awarded ACCESS to implement a large child migration program under which tribal households were skilled to start subsidiary income generation programs. The Tribal Department leased its 'Dal' processing plant in Jhadol to generate local value to the produce. Currently Rabobank Foundation has been supporting the strengthening of the Jhadol producer company. A ginger processing plant has also been established to add value to the crop grown in the area. South Rajasthan is an important region where ACCESS seeks long term engagement with the tribal communities and strengthens their subsistence livelihoods.

## UPLIFT - Jewel in the Crown

Among the few non-farm sector programmes one of the largest supported by Michael and Susan Dell Foundation styled as UPLIFT (Urban Poor Livelihoods Initiative through Finance and Training) is under implementation in Jaipur. The programme seeks to work with ten thousand fashion jewelry artisans providing them with access to financial services, skill upgradation, design innovation and marketing links. UPLIFT is among the largest artisan support programmes in the world. While under the program a public limited company JJADE has been established the products designed and developed through the programme are marketed through a dedicated retail outlet in Jaipur and also through ten E-commerce platforms. A large number of artisans under the programme have been

linked with employment in the industry. The entire programme uniquely has been implemented as if a social enterprise was being incubated.



## Desert Pastoral - A Stitch in Time

Another innovative non-farm sector programme supported by Citi Foundation was implemented in Western Rajasthan in Barmer district under which 500 womens engaged in appliqué work were supported. Styled as Desert Pastoral, under the programme women self help group were organised and provided with new designs and market linkages. New techniques were also introduced under the ages programme.





## 'DharaShakti'-The Largest in Agri Initiative of ACCESS

Awarded in 2015 by the Government of Rajasthan (Department of Agriculture) DharaShakti is the largest FPO promotion programme awarded to ACCESS. Under the programme, ACCESS will promote 40 FPOs, engaging 40,000 small marginal farmers across 16 districts of Rajasthan. This large initiative is expected to introduce a significant innovative package of practice both during and post harvest and link small producers to mainstream markets and build inclusive value chains, accruing significant benefits to the small farmer community.



## West Bengal Focuses on Sustainable Agriculture

The West Bengal programme throughout has focused on agriculture. While the first opportunity was provided by ACCESS to incubate Farmer Producer Companies under the World Bank's National Agriculture Innovation Programme, subsequent programme support came from a few other stakeholders. Small Farmers Agri Business Consortium has continuously supported the organization with FPO promotion grants. Through NABARD, ACCESS had the opportunity to promote sustainable agriculture practices. West Bengal is the only state where ACCESS is undertaking watershed development programs. West Bengal is the first state where ACCESS engaged in an urban poverty alleviation programme.





## Odisha - Subhalakshmi Sustains and Empowers Women Members

Odisha is among the oldest ACCESS programme states and its portfolio over time has shifted from microfinance support activity to livelihoods promotion.

One of the first big programme breakthroughs in the state came from Vedanta Aluminium Ltd. under which ACCESS organised poor women into a self-managed cooperative for financial mainstreaming and livelihoods enhancement. Subhalakshmi Mahila Samabaya Ltd. remains one of the best examples of sustainable livelihoods with 1500 women members owning and managing the co-operative with INR 14.5 million outstanding loans and INR 6.7 million as member savings as on 31<sup>st</sup> March 2016. Much after the programme got over, the co-operative continues to flourish.

Through Small Farmers Agri Business Consortium support, ACCESS has promoted 6 FPOs in the state.

An important programme in Odisha was funded under the DFID PACS programme as a part of which 4 women FPOs have been promoted in 2 districts.

In Odisha, ACCESS has also engaged in forestry sector development projects to promote the twin goals of sustainable forest management and enhancing livelihoods of forest dependent households.





## Madhya Pradesh-Bridging the Digital Divide

ACCESS interventions in Madhya Pradesh have largely focused on agriculture and Non Timber Forest Produce (NTFP) based livelihoods promotion. While the first programme in the state focused on silk worm rearing, ICT based extension to small farmers has been the most successful intervention in the state. Supported by ATMA and Digital Green, the programme reached 22000 small farmers in 4 districts of the state. Through SFAC support, ACCESS has also promoted 18 FPOs in the state. Currently, with support from ITC, ACCESS is carrying out soil and water conservation activities.

ACCESS was among the few NGO's that was selected for the Development Marketplace Award by the World Bank to promote the ACCESS UDAAN Initiative under which composite interventions were taken to incubate and handhold-three FPOs in Madhya Pradesh. This has been considered as among the more successful Development Marketplace investments of the World Bank.







## UDAY – The Amazing Bottom of the Pyramid Model

The first FPO promoted by ACCESS was in Andhra Pradesh. Supported by Pioneer Seeds (Dupont), over 10,000 Maize farmers were brought into the folds of the company. UDAY represents a classic Bottom of the Pyramid model where Pioneer supported ACCESS to incubate the company which bought and sold Pioneer seeds. A non-farm sector programme supporting groups of handloom weavers was another initiative of ACCESS supported by Government of Rajasthan. With support from Monsanto, ACCESS has helped in restoring livelihoods of flood affected families in two districts. Through a recent breakthrough, ACCESS under a World Bank Project will develop seven agri based value chains in Andhra Pradesh. Through support from NABARD, ACCESS is promoting three FPO's in two districts.



# Strengthening the Enabling Environment

## ACCESS Tier III Initiatives

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Over the years, ACCESS has established two flagship initiatives to inform and influence policy and strengthen the enabling environment – the Inclusive Finance India Platform and the Livelihoods Asia Initiative. The Inclusive Finance India Platform has evolved significantly as a global event with specific sub – initiatives that allow for a holistic discussion of key challenges faced in financial inclusion of poor and has received tremendous support from sponsors and other partners. The Livelihoods Asia Summit has established itself as a regional event bringing stakeholders together on a common platform to understand and assess key issues and challenges faced by the livelihoods sector in the region and to craft a vision and a strategy for its growth. The two major events are organized annually and are supplemented by several knowledge products. This section traces the journey of both Summits, from their inception through their transition to noteworthy platforms.



# Inclusive finance India



# Inclusive Finance India Summit

Microfinance India Summit was an idea conceptualized under the CASHE program at CARE India, and first

India. While the SHG Bank Linkage programme, after its initial crawl was beginning to pick up pace, the alternate

reach the poor with financial services. Prior to the Microfinance India Summit, the biggest effort represented about 100 people in a meeting room in India Habitat Centre. The 2004 Summit was the biggest effort of its kind to bring all models and all stakeholders together for the first time to define a five year vision for the microfinance sector in India and therefore aptly titled as Microfinance India 2008. After 2 years of the Summit being organized by CARE, ACCESS was incorporated in 2006 and began to serve as the Summit Secretariat. Initiated with beginnings of about 350 attendees, the Summit today hosts close to 800 delegates and speakers annually and has established itself as perhaps one of the largest global event on financial inclusion, globally. CARE, SIDBI, Ford Foundation, SDC, AIF and IFAD were among the very first supporters of the Summit in an effort to expand its ownership and position it as a sectoral event.

Until 2003, there were very few NBFC-MFIs. Then the flooding in of debt, largely precipitated by ICICI and other private and foreign banks, and the growing interest among investors encouraged several NGO-MFIs to transform to for-profit entities. From the most successful IPO to humiliating CDRs, the Indian microfinance industry has witnessed it all. Through this tumultuous journey, the Microfinance India Summit continued to support the sector issues and serve as an important global platform for dialogue and deliberations to reaffirm the mission and stay on course.



organized in 2004. It was an effort to build an ecosystem for the future organized growth of the microfinance sector in

channel, supported by SIDBI and the private sector banks had also started to emerge as a viable alternate channel to





In 2013, the Summit had completed ten years, and there was a global thrust on financial inclusion that was being felt in India as well. The government of India, several state governments and the RBI were all prioritizing financial inclusion as a key agenda. Appropriately, it became critical for the Summit Platform to incorporate financial inclusion as a core theme. Specifically, the Raghuram Rajan committee on financial sector reforms in 2008 had mooted the idea of Small Finance Banks, which was picked as an important policy deliberation by the Summit Platform, engaging several senior representatives from the government and the RBI.

With greater focus on the need for universal access to finance, it became imperative to broaden the ambit of the Summit discourse to look at all actors and all channels that are a part of the financial inclusion schematic. Appropriately, from 2014 onwards, the Microfinance India Summit, although a well-established brand, was restyled as the **Inclusive Finance India Summit**. The new NDA government launched the PM Jan-Dhan Yojana, the largest and perhaps most ambitious financial inclusion campaign globally in 2014. The RBI too took several important initiatives as well, most path-breaking for financial inclusion being issuance of guidelines for two types of differentiated banks, shortly followed by the announcement of 10 in principle licenses for Small Finance Banks and 11 for Payment Banks in 2015. 2014 marked a landmark year in the Summit legacy.

The Summit has been successful in engaging important stakeholders and over the years has been privileged with eminent thought leaders and sector experts being associated with the Summit as key guests including P. Chidambaram, Jairam Ramesh, Jayant Sinha, Dr. C Rangarajan, Dr. Montek Singh Ahluwalia, Chief Ministers of a few states, Queen Maxima of Netherlands, Ms Cherie Blair, etc. besides senior officials of Government of India, Reserve Bank of India, Commercial banks, World Bank, etc.

### **Sub- Initiatives Inclusive Finance India Report**

The Inclusive Finance India Summit, in addition to evolving from its microfinance focus, has also added many other feathers to its hat. One of the key sub-initiatives of the Summit is the State of the Sector report, first published in 2005. Given the diverse strands along which the Sector was growing, the multitude of stakeholders that were becoming associated with the sector, the by-model / by-methodology schism that had crept in; it was felt that there was need for a composite document that would trace and track the growth of the sector in its entirety. And so the first Microfinance India State of the Sector Report was released at the 2005 Microfinance India Summit with the objective to provide an in-depth, well-researched, well-analysed evidence on how the sector had made an impact at various levels. In its very first year, as per CGAP it was among the five most downloaded documents globally in the microfinance sector. Such a document was also found necessary for external stakeholders in

order for them to better understand the full complexity and the various nuances within the sector. 2014 onwards, in keeping with the expansion of the ambit of the Summit Platform, the State of the Sector report too was re-positioned as the Inclusive Finance India Report. In the last ten years since the initiative was taken up, it has become the most useful reference document for the Sector both within and outside the country, with several prestigious sponsors supporting the report annually. Even the Parliamentary Standing Committee on Finance used the State of the Sector Report while examining a Bill on microfinance as also by the Malegam Committee set up by the Reserve Bank of India.

### **Microfinance India Awards**

ACCESS instituted the Microfinance India Awards initiative, with support from HSBC, in 2009. Soon after the Awards were instituted, the Sector witnessed its worst crisis when the Andhra Pradesh Government clamped down the MFI operations in the State through promulgation of an ordinance. The AP imbroglio, while severely impacting the operations of MFIs in the State, also significantly impaired the reputation of the sector. The MFIs were accused of unethical practices, client abuse, lack of transparency, profiteering, among others.

Today, the Indian microfinance industry is all set to put the Andhra Pradesh crisis behind and has rebound showing more resilience. Eight of the ten Small Finance Banks licenses being awarded to MFIs is a testimony to the renewed





faith in the microfinance institutions. Several institutions have been steadfast in pursuing the goal of providing financial services through a customer centric, innovative, fair and transparent manner; remaining resolute in their pursuit to social commitment.

These efforts of both institutions and individuals are being rewarded and recognized for the past seven years through the Microfinance India Awards. The Awards are a unique and coveted sectoral initiative that have provided an incentive to deserving institutions to continue to enhance outreach to the poor by way of motivating management and staff through recognition to their painstaking efforts and enhancing credibility of the institution.

### **Microfinance India: Social Performance Report**

Following the aftermath of the Andhra crisis, the microfinance sector had suffered a significant blow to its credibility. While ACCESS had broadly been contributing to instilling Responsible Finance as a sectoral ethic, including featuring a separate chapter on Social Performance in its annual State of the Sector Reports, in 2011, for the first time, a separate Report on SPM in India was released. ACCESS intended to make a more meaningful contribution

towards advancing the idea of deeper and more committed integration of social performance into the practice of microfinance. Although several stakeholders were already contributing to the SPM agenda, ACCESS was keen that more field based on the good practices being followed by several institutions is documented and shared within the Sector. Luckily, some key stakeholders, saw merit in such an effort and willingly came forward to support this new and important initiative of ACCESS at a time when the sector was at the ebb of its credibility.

With continued support from these key stakeholders, in 2015 the SPM Report was rechristened as the Responsible Finance India Report, in keeping with the broadened ambit of the Summit Platform.

### **Inclusive Finance India Awards**

In 2014, among the more important stakeholders, NABARD associated with ACCESS to institute the Inclusive Finance India Awards specifically to recognize and

felicitate the role played by Cooperative banks Regional Rural Banks. With the launch of the Pradhan Mantri Jan Dhan Yojana under the NDA government, while bulk of the focus as well as burden in delivering financial inclusion outcomes was assigned to the commercial banks; RRBs and Cooperative Banks too have been making a significant contribution to the campaign, although their role has not been adequately highlighted. The Inclusive Finance India Awards is an endeavor in recognizing and honouring RRBs and Cooperative Banks that have indefatigably worked towards promoting sector goals of financial inclusion and in supporting inclusive growth.

All along the Microfinance India first and subsequently the Inclusive Finance India, the Summit Platform has adapted to the changing vicissitudes of the sector and remains relevant to the issues and challenges of the time. Indeed, Inclusive Finance India remains to this day, for ACCESS, the Jewel in its Crown.

# *Inclusive finance India*



# From Microfinance to Inclusive Finance The Summit Evolves





# Livelihoods Asia





# Livelihoods Asia Initiative

that impede and afflict the livelihoods of the poor and in turn inform policy with the new learning. While today this initiative has a pan-Asia scope, its inception was far more humble.



Since the beginning, as a carryover program from CARE India, ACCESS had successfully established and evolved the Microfinance India, a national level platform on microfinance, to help build a long term vision for a growing sector. As the Microfinance India program grew, it was soon realized that while on one hand there are several issues relating to scale, sustainability, market access and the inability of the poor to participate effectively in value chains, there are not many credible platforms to build a national consensus around these challenges and issues relating to livelihoods. Livelihoods are a complex issue and interlock an amalgamation of cross-cutting issues and challenges, requiring the integration of an entire gamut of resources, ranging from financial and human to markets and entitlements. However, no effort exists to aggregate the issues and lessons from such initiatives

Livelihoods Asia is a flagship initiative of ACCESS, aimed at supporting, informing and influencing policy, showcasing best practices and addressing key challenges and issues faced by the livelihoods of the

poor. The Livelihoods Asia Summit is held as an annual event that brings together upto 500 participants and over 70 resource persons, from across the region, on a single platform to discuss critical issues

in livelihoods on a commonly shared platform. This has often limited the scope to develop a comprehensive understanding on livelihoods and hence design a long



term perspective and operational strategies for a holistic approach.

Realising the pressing need to address holistic issues related to sustainable livelihoods and to overcome this deficiency of national focus, lack of mechanisms for sharing experiences and lack of metrics for measuring success and progress to develop strategies for effective delivery of livelihoods solutions to the poor, ACCESS effectively leveraged the success of Microfinance India Summit.

In 2008, ACCESS expanded the Microfinance India Summit format to add a third day styled as Livelihoods India that exclusively focused on livelihoods related issues. “Inclusive Value Chains” was chosen as the central theme for the first conference. This ACCESS initiative contributed to the consolidation and the assimilation of the national experiences of the numerous stakeholders involved in sustainable livelihoods strategies, addressing both financial and nonfinancial challenges. In the first year of the Livelihoods India initiative over 500 participants including policy makers, Central and State Governments, promoters and practitioners, the private sector, funding agencies, NGOs as well as academic and research institutions attended the conference. The experiences of around 50 experts were shared and deliberated during the event. Over the next two years, strengthening the Livelihoods India Initiative became an important and central focus. Up till this point, livelihoods issues in the

sector were discussed as a part of the Microfinance India Summit as Day Three; in 2010, ACCESS decided to structure this as a separate stand alone platform. Developing this as a separate initiative helped in giving it an identity of its own, enable relevant participation of stakeholders who are focused specifically on livelihoods promotion issues and allow for incorporating more sub themes and for deeper discussions. In addition to the conference, the Livelihoods India initiative also included certain sub-initiatives to reflect the scope of the platform.



## Livelihoods Asia

### The State of India's Livelihoods Report

As a part of the Livelihood India platform, ACCESS undertook the arduous task of bringing out a State of India's Livelihoods Report to track progress and trends relating to the livelihoods of the poor. Given the complexity of the sector, the nature and number of initiatives, the variety of stakeholders as well as the national and international trends influencing the lives of the poor, the nature of the task was challenging. A group of authors, among the most knowledgeable experts in the field, was

brought together to contribute to the report. This initiative demonstrated the ability of ACCESS to string together various views, opinions and perspectives to build a documented effort tracking the dynamics of the livelihood sector. To bring focus to the initiative, the document outline was developed along a 4-P framework concentrating on the Poor, the Policy environment, the Potential and Promoters. Supported by UNDP, DFID, IFMR, BASIX and Citi Foundation, the document, the first of an annual series of publications, was presented by Professor Vyas and discussed during the Inaugural Session of the Livelihoods India Conference 2008. Since its launch, the SOIL report has been released annually at the conference and has received widespread appreciation.

### The Sitaram Rao Case Study Competition

During the conference, another important sub-initiative to the Livelihoods India platform was introduced as the Sitaram Rao Case Study Competition. This new initiative was started in memory of the late Sitaram Rao, one of the most respected professionals in the microfinance sector and founding Board Member of ACCESS. The aim of the Case Study Competition was to bring together the diverse experiences and innovative solutions in the sector for wider dissemination. As conceptualized, one livelihoods related theme would be identified and opened as a case study competition every year. The top three winners and the ten best cases were





awarded and felicitated at the Livelihoods India Summit. All ten cases were brought together as a case study compendium. Over the years, the case study competition has covered a range of themes. In the year 2015, the competition was opened at an Asia level, inviting participants from across the region to submit case studies based on theme of Skilling in Asia. The Case Study Competition initiative has immensely contributed to the sector by creating a vast repertoire of great examples of breakthrough sustainability and innovations for larger public good.

**The Livelihoods Asia Initiative**

Over the next few years as ACCESS built and strengthened the Livelihoods India platform, several requests and feedback started pouring in on the need and significance to develop and establish a similar forum for the region. It was noted that in several countries within the region, there are important experiences, innovative programmes and critical issues, which offer a significant potential for cross learning. From the year 2014 onward, ACCESS sought to expand the scope of the Livelihoods India Conference to make it a regional platform. Despite the views of many, who discouraged the ACCESS team from taking this idea forward, ACCESS took the plunge and subsequently, the Livelihoods Asia initiative was born. The Livelihoods

Asia platform was established to create a common platform for various stakeholders from across the region and allowed for participation as well as cross pollination and sharing of experiences from all across Asia.

In the last two years, the Livelihoods Asia Secretariat has worked diligently to reflect the new ambition of the initiative and develop the Summit as a pan-Asia platform. In 2014, the Summit saw



participation from international delegates from over 10 countries in the region including contribution of speakers from countries like Pakistan, Bangladesh and Sri Lanka. In the following year, the idea of a pan-Asia platform was further consolidated. The year was marked by visits to countries like Nepal and Bangladesh by the Livelihoods Asia

Secretariat in order to recruit stakeholders and participants from the region to actively participate and contribute to the Summit. The team introduced the concept of a Focus Country which was meant to facilitate new knowledge sharing between an Asian country in focus and other countries in the region. Bangladesh was the Focus Country for the year 2015.

Over the last 8 years the Livelihoods Summit has broadened its ambit significantly. Starting from a Day Three addition to the Microfinance Summit with a national focus, it has evolved into a pan-Asia platform attracting participation from various senior politicians, academics, representatives of NGOs, Government, private sector, and civil societies. Some noteworthy names at the Summit have been Shri Jairam Ramesh, Hon'ble Minister of Minority Affairs; Dr. Najma Heptullah, Ms. Agatha K. Sangma and the Hon'ble Minister for Rural Development; Shri. Chaudhary Birender Singh amongst several other senior parliamentarians. While the Livelihoods Asia Summit has a long journey ahead and has only made a start in exploring the potential of knowledge sharing between Asian countries and the subsequent impact on livelihoods sector programs and policy, the initiative reflects vision and resolution on the part of ACCESS to establish a platform of such extensive scale.



# Institutionalising Solutions for the Poor

## Specialised Affiliates of ACCESS

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At ACCESS, we believe in institutionalising solutions for the poor rather than working in project mode that leads to ephemeral results. Appropriately in 2008 ACCESS ASSIST was spun off as specialized affiliate of ACCESS. ASSIST focuses specifically on various microfinance technical services as well as microfinance projects. Similarly in 2009, Ode to Earth was set up as a for-profit entity to provide market facilitation support to poor primary producers. ACCESS has established another affiliate institution, its holding company, ACCESS Holding Ventures India Pvt. Ltd. to take up tasks and assignments which are contractual in nature and to take forward Tier II, i.e. technical support opportunities.





*enabling economic empowerment*



## The ACCESS Universe



ACCESS  
Ventures  
Holding  
Pvt. Ltd



# ACCESS ASSIST

## Integrating the Financial Value Chain

ACCESS ASSIST is set up as a charitable trust committed to providing services, forums and knowledge resources that will advance and support greater access to financial services to the poor and low income households in India. Driven by support from a vast cross-section of stakeholders, ASSIST continues add value through its convening role in the microfinance and inclusive finance sector through the Inclusive Finance India Summit platform, the annual sector publications and policy dialogues at the national and state level, ASSIST has resources and professionals to provide technical advisory to institutions on operational and management systems, along with specialization in specific thematic areas including client protection, financial literacy and community based microfinance processes. With financial literacy and inclusion projects on the ground, ASSIST draws practical experiences from the



field to develop its professional strength for these sectoral roles. While on the one hand ASSIST organizes the demand through programmes on the ground, at another level, it engages with stakeholders to catalyze supply of financial services. ACCESS ASSIST was registered in 2009 and started operations in 2010 as an affiliate of ACCESS Development Services to provide exclusive focus on the monumental challenge of bringing a large segment of the population into the formal financial system. While part of the microfinance programme portfolio of ACCESS at the time, consisting of technical assistance and consulting, research and studies at 'Tier 2' and incubating and strengthening of community based microfinance organizations at 'Tier 1', transitioned completely to ASSIST, the brand ownership of the flagship Microfinance

India Initiative including the Summit, annual publications and the Awards, was and continues to be jointly shared by ACCESS and ASSIST. With changes in the microfinance sector emanating from the Andhra Pradesh crisis in 2010, ASSIST evolved its work in the area of social performance management and towards rebuilding credibility of the MFI sector. In 2013, ASSIST initiated a targeted programme strategy on policy advocacy and stakeholder convergence as consortium partner of SIDBI in DFID's Poorest States Inclusive Growth (PSIG) Programme on enhancing access to finance. Further, with financial inclusion becoming a high priority of the government and rapid policy developments in the space by the RBI, in 2014, ASSIST strategically initiated the transition from focusing on the microfinance sector to the broader ambit of financial inclusion. Year 2014 was a significant milestone in ASSIST with formal expansion of its scope of work to inclusive finance.

ACCESS ASSIST Vision To be the leading Gateway Agency in India to integrate the financial value chain that helps to build an inclusive financial system within which the poor are empowered and are able to access financial services to overcome their vulnerabilities.





ACCESS ASSIST Mission To consistently work towards strengthening the enabling environment by informing and influencing policies, creating platforms and facilitating dialogue among stakeholders towards developing client centric products, processes that will help in effective organising of the demand and catalysing supply to meet the financial needs of the poor

## ASSIST Programmes

### Inclusive Finance India Initiative

Started off as Microfinance India, the Inclusive Finance India initiative is one of the oldest and longest running initiative of ACCESS, being jointly organized by ASSIST since its inception in 2009. Inclusive Finance India Summit and all its sub initiatives including the Inclusive Finance India Report, Responsible Finance India Report, Microfinance India Awards and Inclusive Finance India Awards form a core component of the inclusive finance agenda of ACCESS ASSIST, which formally evolved from its microfinance focus to looking at financial inclusion at large since 2014.

### Policy Advocacy and Stakeholders Convergence

ACCESS-ASSIST is a consortium partner of SIDBI for the implementation of PSIG programme. The PSIG programme is an ambitious DFID, Govt. of UK supported

programme designed to address the protracted challenge of access to financial services by the poor. Initiated in April 2012, this seven year programme focuses on four poorest states of the country viz. Bihar, Odisha, MP, and UP. Within its broad strategies, the programme seeks to engage with both the demand and supply side actors to catalyze financial access. The programme has three major outputs viz. (i) Policy and institutional environment that encourages provision of financial services to poor people in a responsible manner facilitated; (ii) Promotion of Institutions providing diverse financial services;



and (iii) Enhancing Women's capacities to tackle financial and gender issues. Importantly, the programme also seeks to strengthen the enabling environment through support to policy initiatives for financial inclusion.

As a consortium partner, ACCESS ASSIST has been assigned the task of delivering the Policy Advocacy mandate of the programme. The broad objective of the Policy output of the PSIG programme is to facilitate Policy and Institutional environment that encourages increased financial inclusion by way of provision of financial services to the poor in a responsible and convergent manner. In order to keep strategic focus, the Policy component has undertaken various initiatives under the three broad themes.

### Technical Assistance and Advisory

ASSIST at the Tier II level provides advisory services and technical assistance to institutions contextualized to their capacity building needs and requirements. Through its strategy of bridging the demand-supply gap of funds, it works with supply side players like banks, apex institutions, insurance companies, software providers to channelize financial and non-financial services to the institutions working in microfinance (MFIs, SHPIs, CBMFOs). ASSIST's strategy also evolves around conducting intensive research studies which provides strategic direction to the inclusive finance sector. It also undertakes due diligence of institutions like Client Protection Assessments, Code of Conduct Assessments, among others to review not only their current status but also suggest corrective actions.



# Ode to Earth

## Helping Primary producer reach the Highest Value Markets



Ode to Earth is committed to sustainable development and encourages environment friendly products and processes. Ode to earth is committed to ethical trading practices, supporting primary producers in transitioning their teetering, exploited and subsistence

works while supporting the marketing challenges of programmes being implemented by ACCESS, also works with and supports other NGO's producer groups across the country for market readiness and linkages. Ode to Earth endeavours to strengthen vulnerable producers by providing design, technical and management input thus empowering them to produce excellent quality of products which are then marketed to urban consumers through various marketing initiative including e-marketing through online web portals and retail through Ranthambore and Jaipur outlets.

The Primary producers associated with

Ode to Earth produce blend of eco-friendly and ethnic products which include home accessories, fashion jewellery, scarves, stoles, stationery essentials, apparel etc. All the products under the brand are handcrafted to perfection by artisans giving attention to intricate details such as the use of natural colors, natural fibres, recyclable raw materials and traditional techniques of production. Another strategic business unit within Ode To Earth focuses on value added and

ACCESS has always believed that to ensure durable solutions, institutionalised mechanisms work better than short term project based interventions. Ode to Earth is an independent specialised affiliate of Access Development Services which seeks to help the poor sell their produce in the highest value markets. It supports small producers to hone their skills, adapt their products to attract modern markets, helps in branding, packaging solutions and builds their understanding of the marketplace dynamics.

livelihoods to reach sustainable levels, helping them to overcome poverty and vulnerability and improve their quality of life. Ode to Earth



**Ode to Earth**



## The Ode to Earth Brands that support products of the poor





processed foods under the Tamara brand. Each market range is uniquely branded to help in developing their niche identity.

Direct marketing to customers provides the highest margin to producers. These B2C opportunities for traditional clusters have been made available to the producers by display and sale of their products through retail Stores of Ode to Earth. The products are sourced from across the country, with design inputs from the Ode to Earth team.



Rajasthan enjoys high inflow of domestic and foreign tourist with over 1.5 million foreign and more than 33 million domestic tourist visited Rajasthan in 2014. Considering this Ode to Earth established **STRIPES Ranthambore** its first retail store in Ranthambore which caters to the large number of National and International tourists who visit the Ranthambore Tiger Reserve each year. The Store specializes exclusively in products that are inspired by the flora fauna and Tiger of Ranthambore.

**JJADE Jaipur:** This retail outlet of Ode to Earth was set up in Jaipur in 2014 to showcase, sell and promote handmade jewellery, woollen and cotton carpets crafted by different groups of artisans across Jaipur. **AMBER**

**Jaipur:** Considering the unique importance of fort Amber, which attracts large number of National and International tourist, Ode to Earth established outlet in collaboration with Rajasthali Government of Rajasthan at Fort Amber. The products displayed and sold at this outlet are inspired



by the theme Elephant. **Rajasthali Jaipur:** yet another outlet in collaboration with Rajasthan Small Industries Corporation Ltd. Located at MI Road Jaipur, is focusing on Leather accessories and footwear, hand woven and block printed products.

Ode to Earth organised launch of USTTAD an initiative of Ministry of Minority affairs Government of India at Varanasi followed by a Mega Market Event at Constitution Club of India New Delhi where more than 50 groups of master craftsmen from 15 states representing 15 crafts showcased and sold some of the finest crafts and art of the minority communities. The event not only provided high value market exposure to these artisan groups but also helped them generate enough B2B business orders.

For last 7 years Ode to Earth has organized its signature market event showcasing the products produced by poor and vulnerable artisans. Supporting this cause, Ode to Earth organized the Seventh Annual Ode to Earth Crafts Carnival at Epicentre in Gurgaon from October 23rd to 25th; 2015. The carnival brought together more than 50 artisan groups from various parts of the country to showcase some of their exquisite designs and traditional art. The event drew more than 15,000 visitors across 3 days.



# ACCESS at Work

## Constant Entrepreneurship

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While ACCESS was conceived as a legacy institution of a large microfinance program; in the first five year plan itself, it was apparent that as an organization just consolidating and building on successful experiences of a program might under optimize the full potential of ACCESS. Around 2006, it became clear that while access to credit was critical, unless composite programs were designed to strengthen the livelihoods of the poor sustainable impact was not possible. Over a period of time as the access to finance portfolio of ACCESS was moved into another specialized affiliate – access assist, ACCESS started to largely focus on programs to strengthen the livelihoods of the poor. While initially ACCESS explored possibilities both in the farm and the non-farm sector; given that larger proportion of the poor were engaged in agriculture, increasingly the focus of ACCESS programing was concentrated in the farm sector.







# The ACCESS Family..

Many more unsung Heroes in the Field





# Vision Becomes Reality

## From CARE to ACCESS



I am very happy and proud to be a part of this wonderful organization called ACCESS Development Services. Being one of the Founding Members of the organization, I have seen it through all its phases: starting up, ready to go, growing and then sometimes up and sometimes down. Today after 10 years, all the dreams that we saw for ACCESS seem to have come true and I look forward to more.

I was a part of CARE India for 19 years working with various microfinance projects. After the closing of the Savings and Loan Association projects funded by USAID in three states in 1996 over 5 years of operation, CARE was on the verge of closing the microfinance sector program because there was no further funding from the donors or CARE. One fine morning (in early 1997) we received a letter from DFID mentioning that the concept paper submitted by CARE India was well received and further, a team from DFID would visit and work on a detailed project operational plan to implement a microfinance project in three states over the next seven years. Happy days were here once again!

The whole process of designing project proposals took over 6 months and finally

CASHE became operational from July 1998 in three states with a budget of 12 million dollars. The program was designed at three tiers with a focus on significantly increasing income and enabling economic security of poor women and their households by creating access and availability of a wider range of microfinance services. A little later, in the year 2005, under the stylish and dynamic management of our Program Director Vipin Sharma, a new policy level networking strategy platform was created to bring the sector together. This new platform that later transitioned to ACCESS on its inception has now completed its 10 years.

As the CASHE programme was coming to an end, Vipin mooted the idea of formation of a new institution. The immense effort and time spent by Daniel and Vipin to convince CARE India SMT and the donor – DFID, resulted in the incubation of a



new organization - ACCESS. Generally, a project has a start date and an end date, however it was different in this case where a new organization was shaped out of a programme. I had never seen this in the history of CARE India. “ACCESS” was the big result of the institutionalization of CASHE program funded by DFID.

ACCESS started operations in a small space by clearing out a part of CARE India’s store room. Today we have a creatively designed and inspiring office space with more than 25 staff members in our corporate office and more than 100 staff members spread across 5 states. All this would not have been possible without our dynamic and young CEO, Mr. Vipin Sharma. Under his inspiring leadership, we were able to spin off two more affiliate organizations in early 2010. ACCESS not only believes in scaling but also strengthening its staff by enabling employees to work towards attaining their full potential. Professionally this organization has given me immense opportunity to grow and space to manage my profile.

It has been a sheer delight to be a part of this wonderful journey!

- Lalitha Sridharan  
Senior Manager

# Innovation at work

## The Core Group





# From Baby Steps to Giant Strides

## Ten Years Journey of ACCESS



It gives me immense pleasure to know that ACCESS has completed 10 years of its journey in impacting and improving lives of the poor by facilitating sustainable livelihood options coupled with microfinance.

I recall how challenging it was in the beginning to build an institution at the national level with only some promising experiences in microfinance but without any funding commitment. But ACCESS under the dynamic leadership of Mr. Brij Mohan and of Vipin Sharma could put together the ACCESS team. A few committed team members including me were inducted from CASHE programme, CARE and reoriented on the ACCESS business model to take forward the agenda of ACCESS. Further, with the facilitation of Michael Drinkwater, an international OD specialist, ACCESS defined its mission and vision in the year 2008 with the involvement of the new team, CEO and the Chairman. Each word of the Vision and Mission Statements were motivating and powerful and the team worked in a

dedicated manner to achieve ACCESS' goals and vision.

ACCESS did not take much time to build on the legacy work of CASHE – providing technical services to MFIs and sector building through Microfinance India platform. As a part of sector building initiatives, ACCESS Microfinance Alliance (AMFA) came into existence and more than 130 MFIs across five states were brought into its fold to integrate the financial value chain for the poor by

providing structured technical services to MFIs. AMFA business meets were organised at regional levels at regular intervals by inviting financial institutions, insurance agencies etc. ACCESS was always at the forefront to facilitate the smart campaign in its operational states in India with its AMFA partners promoted by the Centre for Financial Inclusion, Accion International and CGAP. Looking at the success of AMFA, more and more financial institutions including SIDBI and State Bank of India came forward to support this network. Even SIDBI recognised the Institutional Capacity Assessment Tool (ICAT) developed by ACCESS for assessment of MFIs for loan support. In this way, ACCESS brought forward a number of innovative ideas, some of which could be translated into successful action and some could not be due to poor implementation strategy.

Simultaneously, ACCESS realised that the objectives behind the formation of ACCESS could not be realised without intervening in the livelihood sector.

Accordingly, ACCESS started taking up livelihood projects during which the sustainable livelihood model i.e. the Small Producers Assistance Resource Centre (SPARC) evolved.

Based on the model of sustainable livelihood options, ACCESS developed its first five-year perspective plan giving thrust in its work to organising small farmers, aggregating their surplus produce and integrating them into the value chains. Odisha, being one of the priority states enjoyed the status of having the largest portfolio of ACCESS during these five years. Within two years of operation in the State, ACCESS was able to establish a diverse range of partnerships with a number of clients starting from the State Government to corporate. Several donors and State Government Departments came forward to work with ACCESS in Odisha. Mission Shakti (Department of Women & Child Development), Orissa Tribal Empowerment and Livelihood Programme (OTELP), TRIPTI (Now Odisha Livelihood Mission), Vedanta, Anil Agarwal Foundation, UNDP, NABARD, SIDBI, World Bank and Rabobank Foundation were among the major clients for ACCESS in Odisha.

It gives me immense pleasures and satisfaction to see illustrations on financial inclusion on the walls of pucca houses in remote villages of Odisha prepared by ACCESS and propagated by NABARD Regional Office. The portfolio of ACCESS in Odisha attracted several highly qualified, talented, skilled and dedicated professionals to join ACCESS. Despite this great achievement, the first five years of ACCESS however was not without challenges especially in establishing itself in the development market. This phase was

marked with struggles trying to survive and compete with similar organisations. The challenges were met, nevertheless and there were success stories which boosted the organisation's confidence and strength.

In addition, ACCESS has provided two largest platforms to the nation - The Inclusive Finance India Summit (earlier known as Microfinance India Summit) and Livelihood Asia Summit (earlier known as Livelihoods Asia Summit) - organised every year to discuss various policy level issues in inclusive finance and livelihoods respectively. While Inclusive Finance Summit is being organised since the last twelve years, Livelihood Summit is being organised for the last seven years. With increasing popularity and significance of the importance of policy discussions in livelihoods summits in Asian Countries, ACCESS has started organising the Livelihoods Asia Summits since the last two years. Likewise, ACCESS went a step ahead by bringing out several noteworthy publications such as the State of the Sector Report (now Inclusive Finance Report), Social Performance Report, State of India's Livelihoods Report, Sitaram Rao Case Study Compendium etc., which added feathers to the brand value of ACCESS. Thanks to ACCESS for bringing together various sector experts, academicians, researchers, practitioners, policy makers on common platforms who realised the effort, initiative of ACCESS in bringing out these publications. It is a matter of pride that every year, people from the sector wait eagerly for both the summits and release of the publications. With changes in the national perspectives of ACCESS to focus on agriculture and promotion of producers companies in the second five years prospective planning and establishment of three new specialised affiliates by ACCESS (ACCESS-ASSIST, Ode to Earth and ACCESS Holding Ventures India Pvt. Ltd.), the transition from a diversified portfolio to agri-based

portfolio was quite challenging for Odisha for the initial two years of the phase. However, ACCESS managed to leverage four agri-based livelihood projects from SFAC and an agri cum NTFP based livelihood project from Orissa Forestry Sector Development Project. Apart from these, two more agri-based projects were sanctioned to Odisha, implemented under ACCESS Holding Ventures. In these five years, ACCESS promoted 10 producers companies and enjoys the status of the largest promoter of producers companies in the State though ACCESS has still a long way to go to make the producers companies fully sustainable. The recent production and marketing of turmeric and chilli powder under TAMARA brand of Ode to Earth brought visibility to three Producer Companies promoted by ACCESS in Kandhamal and Jharsuguda districts of Odisha. It is also worthwhile to mention that ACCESS in Odisha could promote a sustained model of women's cooperative in the State at Jharsuguda that has been dedicated to the community under the CSR initiatives of Vedanta. ACCESS has traversed a long distance so far but it has miles to go. Needless to say, with the growth of any organisation, new challenges, issues emerge and ACCESS is no exception to that. Nevertheless, despite the challenges and complexities, ACCESS is different and special to me for its participatory leadership, and sense of ownership and belongingness of each and every member. Frequent visits of



former Chairman Mr. Brij Mohan and Vipin Sharma to the field reveals about the involvement of senior management in the growth and development of ACCESS. It motivated the field staff to maintain the quality of programme implementation in impacting and improving the lives of the poor.

ACCESS has got well established over these last ten years. While I owe my thanks to all the donors, stakeholders and communities for trusting ACCESS and its capacity to take up the challenges in improving livelihood of the poor, I must congratulate all the 78 full-time and 260 contracted professionals of ACCESS in implementing over 40 projects and programmes in nine states to build its brand value that all of us enjoy today. My appreciation also goes to all the professionals and support staff who worked in the past and contributed to the growth of the organisation.

The road is never ending. As long as the poor and marginalised exist in the country, ACCESS will be there with its specialised affiliates. In the coming years, ACCESS has to make its Udaan (flight) by consolidating activities of all producers companies for their sustainability and concentrate on agri-business and marketing through Ode to Earth. Skill development is another aspect that needs to be focused on along with reorientation of staff on the business model to cope with present trends in the sector.

I am truly proud and happy to be a part of ACCESS for the last 10 years and with Vipin Sharma for about 15 years and sincerely wait for the realisation of its vision of becoming the "GLOBAL PARTNER CHOICE" in the years to come.

- Amulya Mohanty  
Vice President



# Strong Shoulders

ACCESS HQ Stars



# Enabling Durable Outcomes

Manging Programmes on the Ground



# Beyond ACCESS; Its First Spin-Off is Born



My association with ACCESS began when I joined the team in early 2010. Within a month, ACCESS was hosting its 4th Anniversary Dinner at the India Habitat Centre. The palpable vibe and camaraderie exhibited by guests, friends, board members, and stakeholders during the event impressed me; it was quite evident that a diverse lot of stakeholders were closely associated and had high comfort with ACCESS, both at individual as well as at the institution level. ACCESS was truly an organization that believed in partnerships and cooperation, and that seemed to be a huge strength that has always worked in favour of the organization as well as its mission.

While ACCESS was set up as the legacy institution of a microfinance support and development programme, in the four years, the organization had successfully diversified its programme portfolio into livelihoods promotion and was already working at various levels including implementation, technical assistance and knowledge creation, within the diverse and challenging field of supporting livelihoods of the poor. With this quick paced and well positioned diversification in programme focus, the original specialization of ACCESS as

technical agency and convening platform for microfinance sector seemed peripheral and was therefore spun-out of ACCESS into ACCESS ASSIST set up as its specialized affiliate. ACCESS handed over to ASSIST a legacy of a well-established organizational brand, the flagship Microfinance India platform, partnerships with a wide range of supporters and a small team of experienced professionals.

It's my privilege to be among the first employees of ASSIST and to lead the nascent entity, which had remained only at an idea level for a while. With the responsibility of leading ACCESS ASSIST, my focus was initially on managing the transition, driving ASSIST to establish its brand identity as distinct and yet linked to ACCESS, forging new partnerships and exploring new program opportunities. With the 2010 AP crisis that hit the microfinance sector with wide ranging impact, strategy of ASSIST had to be further reconfigured. The 'parent' ACCESS continued to graciously support and groom its affiliate during this period of setting up, transition and uncertainty.

Over the years, ASSIST strengthened and stabilized its programs, successfully managed the transition of Microfinance



India to the broader ambit of Inclusive Finance India, responded to rapid policy changes in the financial inclusion sector and established long term association with stakeholders and partners. Meanwhile, it has been a matter of great pleasure to witness ACCESS's growth in the livelihoods space – well recognized specialization in the area of agri based livelihoods with projects across several states, grounding of Livelihoods India as a unique sectoral convening platform and its recent broadening into Livelihoods Asia initiative and setting up of the specialized marketing venture Ode to Earth.

Vipin, with his ambitious vision and leadership, ability to pre-empt opportunities and the fastidiousness and eye for detail, is indisputably the life-force that has driven ACCESS's decade of forays into a range of initiatives and programmes within livelihoods and financial inclusion. ACCESS's ability to multi-task and deal with diverse and complex variables with limited resources is to a large extent a reflection of the leader's personality. With his vision, supported with the guidance from very involved and engaged Boards of ACCESS and its group companies, and a committed team of professionals, ACCESS has been able to respond to changes and opportunities, partner and work with organizations within and outside India and deliver relevant services that are recognized and valued by producers as well as sectoral stakeholders.

As a member of Senior Management Team of ACCESS, I take immense pride in being part of this journey, thank all the stakeholders that have supported and contributed to ACCESS's work, and congratulate the teams of 'ACCESS group' for all the big and small achievements, lessons learnt and for the spirit of working towards better livelihoods and incomes of the poor.

- Radhika Agashe  
Executive Director  
ACCESS ASSIST



# My Five Years with ACCESS

## Reinventing the Livelihoods India Initiative



ACCESS is Ten and I have been a part of it for more than half a decade. I still remember the day clearly as if it were yesterday, when after a three year long hiatus from work I found myself standing in front of the somewhat familiar 28, Hauz Khas Village for what I believed was going to be a job interview. A little unsure, I stepped into the ACCESS office and the first impression that struck me was that ACCESS had grown much since I had last known and visited it not so long after its setup. The place was humming with energy, the buzz in the air palpable. In short, the feelings were all of positivity. After a short and reassuring interaction with the then SVP Suryamani Roul, I was ushered in for a meeting with Vipin that turned out to be more of an informal interaction. The work was already cut out for me. I was handed over the task of leading on and steering the newly

risk of separating Livelihoods India from Microfinance India would pay off. Critics were quick to point out that the idea wouldn't be successful. But in the first year itself, the idea got established really well.

When I joined ACCESS five years ago, it was establishing itself as a credible national level organisation in the livelihoods sector, unique for it works at all levels of the development sector value chain – implementing projects on the ground, providing techno-managerial support to large scale programmes of the government and multilaterals and bilaterals and informing and influencing policy.

In the ensuing 5 years we've made it a point to say yes as much as possible, taking risks, embracing challenges and always seeing ourselves as a work in progress.

established knowledge platform, Livelihoods India Initiative that had been separated from the other already established platform of ACCESS, Microfinance India. The first Livelihoods India Summit was less than a month and a half away. I joined in about a week's time and hit the ground running. There was much apprehension on whether the

Along the way we've changed, constantly evolving and innovating while staying true to our DNA, which, from Day 1, has been to enable economic empowerment, inform and influence, and make and impact in the lives and livelihoods of poor through our work at all levels. The Livelihoods India idea itself has grown more complex adding new elements and complexities every year, till in 2014 Vipin decided that the time had come to set the bar higher and expand the platform to a regional level. While I was initially sceptical on this transition, Vipin had a clear-sighted vision for the initiative, and the Team did deliver on that vision with much success.

It was a difficult time in my personal life when I took a decision to join ACCESS in October 2010 and was hardly familiar with the vision and mission, the job profile, and the environment that I would be working in. As an introvert, I slowly started understanding the organisational ethos and culture including work beyond Livelihoods India and the people around me. In the initial phase, as a learner in the organisation, I not only did my bit of work around Livelihoods India, but also contributed to proposal writing, representing the organisations in different forums, and multitasking on organisational matters. Despite my initial apprehensions, I was quick to settle in thanks to patiently guiding Suryamani, ever smiling Lalitha and helping colleagues such as Radhika, Navin and SP.

When I look back and self-question, on the investments I have made in last five years and the returns to it, there are many spontaneous answers. Bringing together over 400 participants for the Livelihoods India/Asia Summit each year; connecting

cumulatively over 350 experts to speak on a range of themes, instrumental in publishing 5 annual State of India's (SOIL) Reports; scanning over more than 50 cases each year for the Sitaram Rao Livelihoods Case Study Competition and CMEA Awards; convening 15 Advisory Meetings; hosting 6 Round Tables on diverse themes, bringing out position papers on themes of policy significance; drafting 2 AOPs; convening 7-8 SMT, more than 30 Management and Investment Committee and 5 ACCESS Board of Director's meetings among other things.

On and off, I also engaged in other projects. Notable that comes to my mind, was the launch of USTTAD scheme for the Ministry of Minority Affairs, stretching over a period of 5 months with frequent travel to Varanasi. It was an intensive project that required huge coordination efforts for a successful finale that was attended by both the Union Minister and Secretary of Minority Affairs. However, the appreciation and complimentary words of Dr. Arvind Mayaram, the then Secretary of Minority Affairs made everything worthwhile. On another occasion, I was inducted by Suryamani, perhaps a little reluctantly, to undertake a study of the cashew and kewda clusters in



the remote Ganjam and Gajapati districts of Odisha. However, these supposedly ad-hoc projects kept the work exciting for me, adding flavour to the glamour of regular conferencing work.

With the transition of older colleagues and coming on board of newer and younger joiners, the responsibilities have grown many folds since the beginning when I first came to ACCESS unsure and uncertain. All in all, as I look back at my five years of association with ACCESS, it gives me a sense of great satisfaction.

In between, I toyed with the idea of taking a break. But the aura of ACCESS, mutuality and respect within the team, fight and right culture of the organisation and dynamic leadership of Vipin compelled me to stay on. I am proud to have been a part of ACCESS in this 10 year momentous journey.

While at ACCESS, we have been doing a lot of introspection during our anniversary year but our real focus is on looking ahead. To celebrate this milestone, we're rolling out a range of events — the high and the low, the serious and the playful — and all of them have something to say about where we're coming from and especially where we're going.

So here's to the next 10!

- Puja Gour  
Vice President



*"ACCESS provides a dynamic space to explore ones professional potential and pushes youngsters to be confident and dream big!"*  
- Ila T. Bose



## *An Ode to ACCESS*

*Through the dingy by-lanes of Hauz Khas Village,  
Dodging crowd and sometimes garbage,  
One must brave their way to ACCESS,  
And you thought all you needed was the address!*

*Livelihoods, financial inclusion, market linkage- ACCESS does  
it all,  
Hard at work, while the Village around is having a ball.  
The "ACCESS Summit" is my personal favourite  
Given me late nights, grey hair, but I've leant to savor it.*

*On a typical day at work, I am usually running late.  
Rushing and hustling, with a rapid heart rate  
Only to have it all go in vain,  
The punch-in machine won't let me in, with its incessant-  
"Press again! Press again!"*

*"Where have you been, man?," Vipin sir greets me so,  
I fumble some words then quickly get in with the flow.*

*"Aaj bhi half day lag gaya?" questions Lalitha in a concerned,  
motherly way,  
"Just in time!" I gleam with pride, as if I have already  
conquered the day!*

*Interviewing Governor Rajan, with exclusive rights to brag,  
Infinitely patient bosses whom I get to nag,  
ACCESS has been an absolutely incredible ride,  
Doubt any other organization could have given me a better  
start,  
no matter how hard they tried.*

*Stays back in office till 3am battling her cervical,  
Radhika is the key to ASSIST's success and survival.  
Every time I skip lunch she worries herself sick,  
Would wish her as my boss, every time I got to pick.*

*"Little Champion"- called me that nobody ever before,  
Being in ACCESS opened for me many a doors.  
I shall wear the ACCESS brand on me proudly,  
Everywhere I go, I'll remember it ever so fondly.*

*- Anshu Singh*



*"For me ACCESS Development  
Services has been -ACCESS to freedom  
of ideas, ACCESS to work with  
great professionals and ACCESS to  
learn and relearn in a motivating  
environment"  
- Sayantani Mukherjee*



*"Working directly with primary producers, ACCESS  
has excelled in providing access to markets for a large  
number of artisans and producer groups. Working  
here has enabled a comprehensive understanding of  
both the supply and demand side of the handicrafts  
and handloom sector in India."*

*- Poorti Sangal*



*Working with ACCESS is a great learning  
experience that has broadened my social vision  
aiming to extend assistance to talented rural  
artisans and craftsmen."*

*- Manika Vatal*

# ACCESS is Home

## As I Live It



From its birth in March 2006, ACCESS has come a long way to emerge as a premier national livelihood promotion organisation. In this journey it has been fortunate to receive the support and guidance of a large number of reputed donor organisations, several government departments and their ministries, institutions of national importance like NABARD, SIDBI etc. besides many other stakeholders like agricultural universities, research institutions and farmers' organisations. Over these years, ACCESS has implemented a range of programmes covering livelihood promotion to agriculture development and management consultancy services. Overall, the journey has been quite eventful and exciting.

I have been a part of this journey of ACCESS for the past over 3 years. For me, working with ACCESS has been quite a learning experience. It gave me an opportunity to get exposed to and learn more about the challenges that the grass root organisations like the farmers' producer organisations face. As their members are drawn from very difficult geographies with limited access to even some of the basic facilities

and have few assets to support their livelihood; the challenges are manifold and multidimensional. Their ability to take business risks is always constrained by the extremely limited asset base of their members. Infrastructure inadequacy and division along social and political lines make leadership development extremely difficult. Working with the poor and their organisations gave one a very different perspective of rural livelihood and the challenges they encounter in their daily lives.

ACCESS also fosters an empowering culture in terms of allowing employees freedom in planning and execution of tasks, development of leadership by giving responsibility to employees at early stage of their lives etc. At ACCESS, young employees, sometimes fresh pass outs of college, are given important responsibilities to prepare them to take up bigger responsibilities in future. ACCESS is also an evolving organisation - on one hand, to continuously fine tune its systems and processes to suit the current needs of the organisation and on the other, refining its planning and strategy to be in sync with the changes in the ecosystem at large.

As ACCESS is celebrating its 10 years of successful operation, it is time to celebrate many of its achievements and



# A Decade in ACCESS and Still Counting



My journey of ACCESS dates back from the commencement of operations in ACCESS as a spin off institution of CARE India's large DFID supported project on microfinance (Credit and Savings for Household Enterprises-CASHE). It was a completely different milieu in terms of work, assignments, tasks and challenges since I had earlier been

prepare itself for the future challenges that includes revisiting its past strategies and plans in light of the changes taking place in the macro environment. I am sure, ACCESS management and Board are seized of these priorities and would take appropriate steps as may be felt necessary. Finally, as ACCESS is going to celebrate its 10 years of successful operation, I wish ACCESS all the luck for all its future endeavours.

- Ram Narayan Ghatak  
Head of Operations, ACCESS  
Development Services



associated with established institutions having well-structured systems and policies. In all aspects of institution building, we had to start from scratch and the entire team had to work in tandem, be it developing policies and procedures, the vision and mission, or proposals to sustain ourselves. The team was diverse with individuals from all walks of professional life and with varied experiences.

It all commenced with an interview with Vipin (and two more individuals) wherein I shared my experiences of working in Rajasthan which became my trump card since he belonged to the same state (although I was unaware of this fact at that point of time). After several rounds of discussions on the job responsibility, I finally joined on December 1, 2006 without a proper place to sit. It was a great experience shuffling from CARE office to ACCESS office (in the process of renovation) for the first month since officially we were still part of CASHE. On January 1, 2007, ACCESS Development Services started its operations formally with all the associated staff sitting in a common place.

Spine chilling cold of Kabul to sweltering heat of Bhubaneswar to the warmth of

Imphal to the monsoon of Chennai, I have experienced it all by virtue of travelling extensively during my tenure in ACCESS Development Services. During this journey, we had many twists and turns including winning some good projects / assignments and losing few. I, at the head office experienced it all, the accolades and bashing of the donors / funders and the hardships of managing the team and the series of meetings and discussions with the community to convince and work with them.

The ACCESS Microfinance India Summit (now renamed Inclusive Finance India Summit) and Livelihoods India Conference (now Livelihoods Asia Summit), the two great initiatives of Vipin has been the lifeline for ACCESS not only for its sustainability but also for their network building potential. The quality of these two initiatives has helped ACCESS to build its portfolio in the field and work with several vulnerable communities.

Then was my transition from ACCESS Development Services to ACCESS-ASSIST (2009-10), a sister institution focusing on microfinance, which again brought me and the ASSIST team to the initial days of ACCESS Development Services where the systems, policies and

procedures had to be developed. We faced similar problems and issues in establishing the new institution.

September 7, 2011 came with the worst news of my lifetime—the demise of my father. However, on request, our CEO was kind enough to transfer me to Kolkata and operate from there. It was a tough decision, both, for the organization and for me looking at the professional capabilities and opportunities respectively. The experience of working in the state office was varying in terms of job description and work culture.

The best part of working with ACCESS has been the balance of getting the space to work with the required monitoring. Vipin Sharma has been a perfect boss who provides the freedom to express your thoughts along with the required support in terms of quality inputs and bashing, as and when required.

All in all, it has been a great learning experience working with ACCESS for the last decade both, professionally as well as personally. My wholehearted wishes to ACCESS and the team and I am sure many such successful decades would follow.

- Sudipto Saha  
Associate Vice President



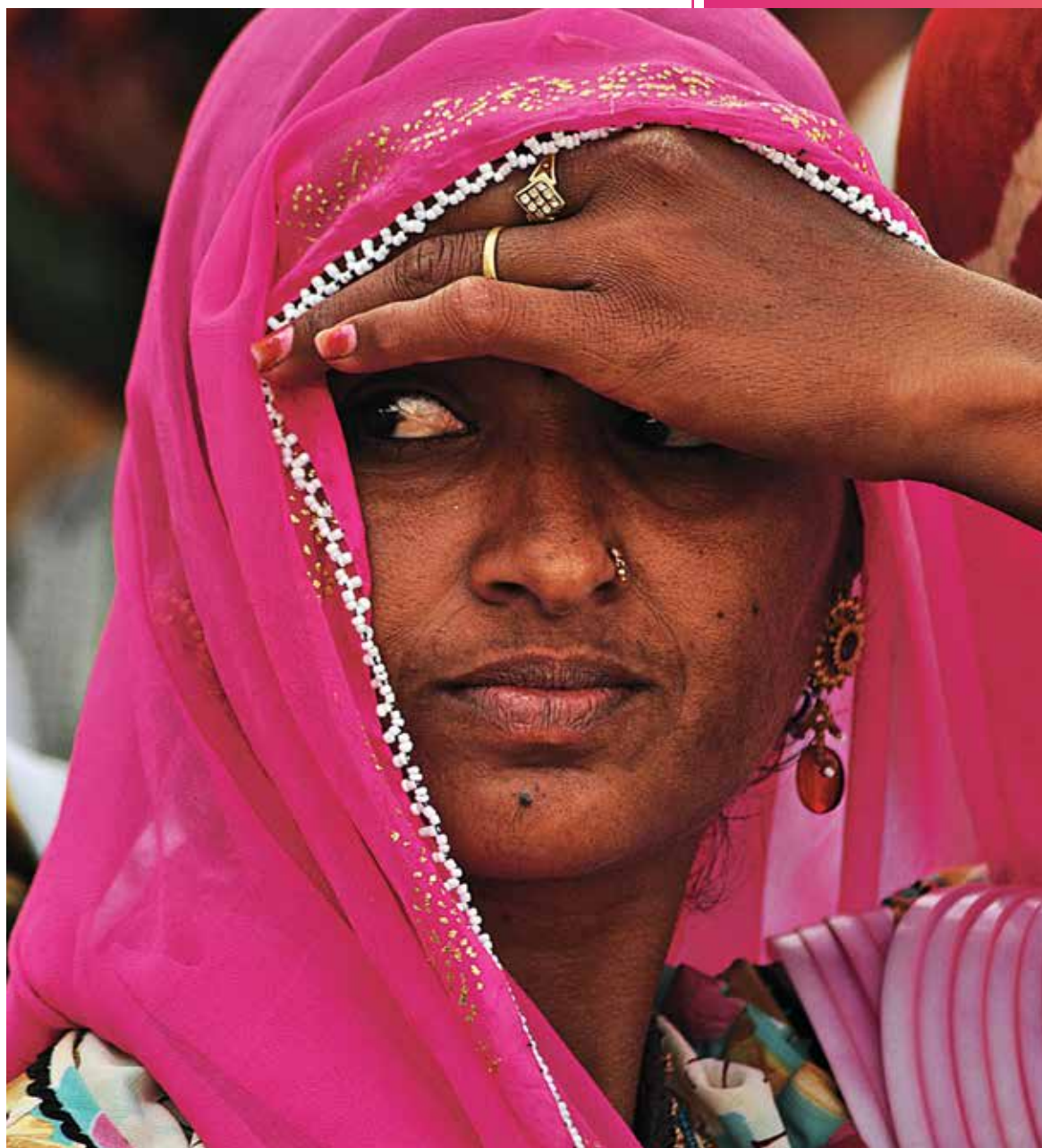


new hope, new aspirations





new hope,  
new aspirations



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