

**Minutes of the Workshop on Intersectoral Convergence with NREGS for Enhancing Productivity
in Selected Pilot Districts of Maharashtra, Karnataka, Himachal Pradesh and Gujarat held on
November 16, 2009 in Ahmedabad**

1. In view of the inter-sectorality of the National Rural Employment Guarantee Act (NREGA), the need to create durable assets and the common target groups of certain development programmes, the Ministry of Rural Development had held high level meetings and set up a task force to discuss effective possibilities of convergence with the scheme. Accordingly, the Ministry had developed and disseminated convergence guidelines and taken up convergence pilots in 115 districts across India.
2. A workshop with the officials of Government of India, State and District and organizations working in Gujarat for the promotion of convergence was held on November 16, 2009 in Ahmedabad. The workshop was chaired by Smt. Amita Sharma, Joint Secretary, Ministry of Rural Development, Government of India.
3. The Joint Secretary delineated the key issues to be discussed. She suggested that the workshop should be used as an opportunity for mutual learning. Use of Information Communication and Technology (ICT) in streamlining the NREGA process will be of particular interest. The lessons learnt from the workshop will help in addressing the issues related to NREGA. There is a need to use convergence for the creation of durable, productive assets and sustainable development.
4. Minister of Panchayat and Rural Development, Government of Gujarat, Shri Narottam Bhai Patel, suggested that the 60:40 wage material ratio should be increased for material component. He also suggested that deposits should be made at the state level instead at district level.
5. Principal Secretary, Government of Gujarat, Smt. Rita Teotia made a presentation on the use of Geographical Information System (GIS) and related technology in monitoring, evaluation, impact assessment and feedback of NREGA in pilot district Sabarkantha, Bar.
 - i. Due to its topography Gujarat has placed emphasis on watershed development. In order to assess economic resources available GIS was used. GIS images assisted in recognizing irrigated, non irrigated, three-dimensional view of the topography areas natural resource mapping as well as socio-mapping in Sabarkantha. The state government intends to cover the entire state in the next 18 years, via the 5 year planning process.
 - ii. Gujarat has tremendous scope for convergence, particularly in terms of post project support. Further NREGA may be used for gap filling under the existing water programs, for example, in Haryali project. Further watershed allows investment for a micro-water shed of only 500 hectare of land, in this regard NREGA money could be used for extra unit of land.
 - iii. For effective implementation of watershed planning and collating of different databases, together with ICT is an important step. State should develop their own software for planning, monitoring and decision making. The software will aid in making information available at Gram Panchayat level and developing technically and financially feasible model plans.

Secretary, Government of Maharashtra. Shri. Sunil Porwal, suggested that for road construction earthwork may be done by NREGS and black top (BT) by PWD. However, the states should ensure that duplication where the same work is registered under two different schemes, is avoided. Convergence of works that require machinery could use the manual labour from NREGA while applying machinery related works under a different scheme. He also highlighted the effectiveness of convergence requires strong decentralized institutions.

The Director NREGA, Shri P.C. Jaffer addressed structural re-engineering and bottle necks within the Karnataka experience. He mentioned that Karnataka has the strength of powerful three tier PRI system, where development departments work under the ZP, with the exception of PWD, irrigation and forest. Utilizing the technical personnel exclusively on NREGA works and dovetailing with the existing schemes in the projects have been part of the convergence plan, as has been following it up with marketing and maintenance through other schemes.

The impediments observed by him include:

- i. Limited support from line department functionaries since most activities are implemented by GPs
- ii. Limited departmental accountability at state and district level
- iii. Structural re-engineering: Check measurements were rejected and will be done by a technical person 2010, January onwards. This needs to change exclusively for NREGA.
- iv. Procedural issues: Modified system requires a technical estimate to be made and then directly submitted for an administrative and financial sanction after which it should be brought to the line department.

Some of the recommendations included

- i. Delegation of additional administrative and financial powers to GP including, mandate for administrative and financial sanction, issue of Muster Rolls.
- ii. Appropriate delegation of measurement and check measurements are required.
- iii. Flexible procedures, for instance, if the department foresees the requirement of material before labour, e.g. Seeds for horticulture, it should be permitted
- iv. Use of innovative practices like mobile phones, ICT for monitoring and implementation.

In Karnataka, the State Government will, 1st Feb 2010 onwards be reporting 100% on MIS. There will be no manual reporting

In the following session Collectors and district officials made presentations on convergence projects in their state.

District Development Officer, District Navsari (Kachchh), Shri Parmar addressed the convergence of providing electrical distribution to enhance fresh water access. With the implementation of this work scheme migration has reduced, increased livelihoods and productivity. Local community chose watershed work sites, and every pond/well is currently full of water. Dimensions of the wells stand at 20-30 ft circumference and 45 ft depth. The initiative has provided electricity equal access to water. Cost of each dug well is Rs 2 lakh – Rs 3 lakh. The convergence aspect of this work is distribution of electricity to enhance fresh water access. The total task ensures Rs 30,000 to Rs 40,000 as income per year per farmer.

Convergence with the forest department works include fencing of rubble walls, trenches and contours along with construction of check dams and plantation of grass. Convergence with the national

agricultural program has included artificial regeneration and pasture development. Convergence with low cost housing schemes include works like drainage, road making, tree planting and fencing is carried out under the NREGS scheme for poor persons housing schemes. Thereby ensuring they have work days and more structured housing facilities.

MIS with respect to billing involved reduction of manpower and increase in efficiency while reducing the capacity for corruption computerized billing. Creating a pay bill and entering it into a system is time conserving and reduces the margin for error and delay. A watch on man days is kept and emits warning signals as soon as a 100 work days are completed and does not generate a bill. It also assists in making projections of further work schemes in villages.

An observation made to this was the error margin was still wide due to human use. Thereby existing systems should be used, with improvements made to them. 70% to 75 % of total beneficiaries were small and medium farmers. It was also stressed that the scientific impacts of benefits should be made clear, benefits should go to NREGS and MIS based tracking is necessary.

District Program Coordinator & Collector, Amravati, Smt Richa Bagla shared the creation of protective irrigation by farm pond or wells completed under NREGS or other schemes. The convergence action undertaken was creation of NREGS farm ponds, from where on improvement works like bunding and subsidized diesel pumps for (drip) irrigation were initiated. Forward linkages proposed are fisheries and horticulture. The marketing element of convergence here is enabling farmers to sell their produce directly to markets, negating the middle man and increasing their individual earnings. Local produce committees, ITC and Banks are listed as institutions prepared to assist, as most farmers are apprehensive about entering trade markets alone. The income generated through these forward linkages has been estimated and the returns indicate an increase in sustained livelihoods.

1. Some Observations under this discussion made were attempts to try to converge with numerous departments must be made. A minimum of 4 families are supported by one farm pond and the SC/ST representation in the employment in this area approximately 15% - 20%.
0. Chief Executive Officer-ZP, Hassan district, Shri Balakrishnan stated that convergence activity was not particularly observed, with forest and watershed related NREGS activities being implemented in various locations of the area. An observation made was that convergence begins with not hiring more personnel but linking bridges with pre existing gaps.
1. Chief Executive Officer/ DPC, Dharwad district, Smt. C Shikha shared multiple convergence schemes that have been taken up where mates have been utilized as vantage personnel, in order to streamline and facilitate learning amongst NREGA workers. Additionally stable and sustainable income by capacity building at pre-existing NREGA worksites is the aim of this district.
-) Education schemes under CEP Preraks and Sah Preraks were taken on honorarium basis and deputed as mates under NREGA, when the earlier program concluded in 2008-09. Books and other materials were handed over to GP. Mates have been handed over the additional responsibility of imparting functional literacy to NREGA workers after work hours and to generate awareness about the act.
- i) Convergence with NRHM, medical kits were distributed to mates through VHSC under NRHM. ANM have been requested to spread health information on a particular day in a week on NREGA work sites. NREGA worksites have become a nodal point for linkage of welfare activity.

- 0) Convergence with SGSY, 7500 acres of mango plantations have been carried out under NREGA. Keeping the enhanced future production in view, a mango pulp processing unit has been envisaged in Kalghati Taluka under special SGSY. This will lead to a sustained income opportunity for the local people.
- 0) Major irrigation convergence work involves desilting of irrigation canals and maintenance of service roads are assigned under NREGA. Watershed works like bunding, percolation tanks, division drains, forest and horticulture pitting works are being undertaken by NREGA while material costs and skilled labour are met out by department schemes.
1. Some of the observations discussed highlighted involving village road schemes as a part of NREGA convergence, spending the allotted money must be done within 45 days. So the material is initially bought and then the labour cost is done through NREGA.
2. Ex- District development Officer, Junagadh district, Shri Rajesh Manju, shared the convergence of solid liquid waste management under TSC with NREGA to provide urban amenities in rural areas, achieve sustainable and social sanitation; reuse segregated waste water and assist local bodies provide better services to their clients. The cost for digging the trench for laying pipeline for drainage has been booked under NREGA and the remaining amount under TSC.
- 2.1 Converging scarce resources from collection, transportation and disposal to converting it into a profitable venture like composting, treatment and reuse has all been mapped out on a time/cost plan.
- 2.2 Observations made included sanitation tax being a variable amount that is dependant on services provided. Cement platforms are provided in every household so as to collect all waste water (collected from washing activities.)
3. DDO from District Rural Development Agency Smt. Shalini Agarwal from district Panchmahal shared the multilateral convergence initiatives entailing an elaborate strategy and impact assessment with each project convergence. The activities include a community irrigation well, renovation of existing sources of irrigation, water conservation, pucca roads in remote tribal areas, rural malnutrition and enhancement of rural livelihood. The impact has been that most projects are in operation and independent impact studies have been proposed. However the impact created in renovation of existing sources of irrigation has enhanced the irrigation potential of 1265 hectares and the water conservation project has enhanced water storage capacity by 3 million cubic meters while doubling the Rabi cultivation in a matter of 3 years.
4. Deputy Secretary ZP, District Tumkur, Shri Umand Rai shared the obstacles regarding technical and financial convergence in the area. The convergence work in the district started one month ago and only technical and financial convergence has been undertaken. In light of technical convergence efforts are going on to create links between all line departments. Works of watershed, forestry and irrigation were highlighted during the presentation. The line departments and elected representatives are not whole heartedly cooperating and cooperation rates along with stakeholder participation are fairly low in the NREGA process. It was also brought forth that there is need for the planning of seasonal activities and the implementation mechanism should be streamlined further, for proper convergence to occur.
5. Shri Bhatt, DRDA representative of DRDA, District Tapi shared the initiative undertaken to provide door to door banking facility for the workers in taluka of Songadh with the support of State Bank of India and

FINO. He mentioned that high rate of illiteracy creates difficulties in opening accounts in banks and dealing with banking transactions in general workers and in particular women workers face lot of inconveniences and difficulties. The workers first fill up account application at village level. The applications are submitted to District CDV (Customer Delivery Vertical) branch for verification and digitization of forms. On the basis of information customer card is prepared. No charges are levied on any transactions. All transactions and data transfer are made with GPRS connectivity. The door to door banking provides facilities like cash deposit, cash withdrawal, account details and mini statement. The facility is highly secured with fingerprints, photo printed on the card, amenable to audit and follows widely accepted open standards to allow interface among the different systems adopted by different banks. The pilot initiative has proved to be cost effective; workers are getting full wage payments and have led to timely disbursement of money. In Songadh Taluka 23,600 people have been provided employment, wages of Rs 2 crore 23 lakhs distributed so far. Attempts are going on to provide single customer card for multiple uses, audio announcements of the balance, and linkages with MIS with compatible software and to make the e-gram functional.

- 5.1 Highlighting the constraints he mentioned that there are some constraints in the functioning of door to door banking system like, limitations of machine because of 14 hours chargeable battery, after settlement of records, machine restarts for above process, no audio announcement of balance in the account as is the case in Andhra Pradesh and security concerns for cash mobilization.
- 5.2 Observations made by Shri Nilay Ranjan include that there are no display information boards about ongoing works, number of workers etc on the worksite. For wider dissemination of the information pertaining to NREGA the printout of muster-roll and active works need to be pasted on the wall of Gram Panchayat office in local language and same need to be updated on weekly/monthly basis. It will not be difficult task because the state of Gujarat has very good infrastructure at Gram Panchayat level and the system is very transparent and accountable.
6. President of Zero Microfinance and Savings Support Foundation, Shri Anurag Gupte shared application of ICT in providing banking facility at door steps. He mentioned about the ICT application being helpful in providing banking facility at the door step. Through this application worker can get details like number of days, job card number, financial transactions etc. This requires one mobile phone and finger scanning machine and works with blue tooth. The entire process takes very less time, workers have to fill an enrollment form with details and provide finger impression. It can be programmed to work in regional languages. At the time of each transaction workers get all the details about finance and their work. All Gram Panchayats in Orissa will have this facility by the end of 2010.
7. Project officer, Foundation for Ecological Security (FES), Shri Satish Macwani, shared about Reclamation of Ravines along Mahi River under NREGS. He stated that the objective of the intervention is to strengthen Panchayats for improving governance of natural resources especially ravines under NREGS and thereby improving livelihoods of the poor. In addition the intervention will strengthen institutions for managing ravine lands at habitation and Panchayat levels, strengthen capacity of rural volunteers and para engineers for ravine reclamation, improve vegetative covers through low cost measures under NREGS, develop partnership between village communities, panchayats, government officials, academia and civil society organizations for ravine reclamation. He further mentioned that the capacity building of the elected representatives, rural volunteers and para engineers will be done by FES, NABARD and Central Soil & Water Conservation Research Training Institute (CSWCRTI), Nursery from Forest department, Boribund, earthen check dam, contour trench on common land ravine from NREGS, Plantation of saplings on common land from NREGS, Peripheral bunds, farm bunds, boribund,

earthen check dams, farm ponds on farm ravines from NABARD, State Watershed Management Agency, Watering and protection of plantation From NREGS and construction of Check dam from Irrigation department.

8. DG & Joint Secretary, Ministry of Environment and Forests, Government of India, Shri Ashok Pai, shared convergence between ongoing activities of the Ministry of Environment and Forests and NREGA. He mentioned under National Afforestation Programme (NAP) 33% of the land is to be brought under forest cover and in this regard lands which are degraded can be used by making an investment under NREGA, SGSY, NTFP etc. The process will help in poverty alleviation and will also help in employment generation. Plantation of trees would help in controlling floods and would provide value addition in the ongoing afforestation activity. Observations included ministries now considering common agendas on the issue of convergence. Soil conservation, water conservation and food security are common agenda and it can be addressed through collaboration.

9. Director (RKVY), Ministry of Agriculture, Government of India, Smt Reena Saha shared about Comprehensive District Agricultural Plan (CDAP) that has been prepared for many districts under the Rashtriya Krishi Vikas Yojana. The CDAP needs to be looked at for convergence; it can help to identify areas where convergence could be made because lot of money is being invested for major and minor irrigation work.

10. Director, NIC, Smt. Madhuri Sharma demonstrated 'NREGA-soft' online where workers can get the details about their work and other details related with NREGA from the website. It has audio provision too; illiterate worker can learn the details by listening to the audio. It was suggested that to make the system work in proper way no new works should be allowed in areas where previous works are incomplete. Observations made highlighted that it needs to be made worker friendly by uploading details in regional language. The details can be translated into Gujarati and Marathi language on the priority basis.

11. Shri H.S. Shylander from IRMA shared the findings of NREGS study and suggested that the gram panchayats should be given priority for NREGS work, intermediate panchayats should be involved for executing inter-village projects and all departments/agencies should work with GPs to bring about the convergence.

12. Director, Entrepreneurship Development Institute, Shri Dinesh Awasthi, shared the action research to integrate khadi and salt sector workers by primarily focusing on workers who have moved out of the khadi sector and NREGA workers who can be moved in. To begin with core groups will be constituted comprising officials from line departments and discussions with officials will be held to discuss the issues. Designers and technical experts will look at the efficiency of the NREGA workers in khadi and in salt sector. Market friendly designs will be encouraged to sustain the process and outlets will be opened throughout the country. It was observed that there is lack of clarity, what value addition the action research would make for NREGA workers. It was suggested to hold a meeting with the government of Gujarat before carrying forward the action research. It was pointed out that the action research project blurs the lines between NREGA and livelihood project.

13. Director, Centre for Development Alternatives, Smt Indira Hirway shared the success of NREGS in India study. She suggested that there is need to focus on common land and common resources and planning has to be multi-level planning. NREGA should not to help to generate assets for those who already have assets.

4. Project Director, Center for Environment Education, Smt. Madhvi Joshi stated that the objectives of the pilot project are to raise awareness among the workers about NREGA, build the capacity of the staff and use of ICT to streamline the process. The intervention will lead to exposure, value addition to the ongoing work, enhance participation of civil society organizations and preparation of Action plans through Gram Sabha.
5. Director, Land Resources, Integrated Watershed Development Program (IWDP), Shri V.N. Arora shared how convergence could be made successful between and IWDP and NREGA. He mentioned that that within two years 45000 projects under IWDP are likely be completed and the watershed team will be going away. At the management and planning level convergence can be done. He also mentioned that NREGA can supplement in watershed development projects, pasture development and horticulture. IGNOU is introducing a course on Watershed for 12th pass and 500 candidates can be proposed for this course, district officials can start the identification of people for the course.
6. Director, Ministry of Rural Development, Government of India, Shri Rohit Kumar, sharing the field visit experiences (Rajkot and Junagarh) appreciated the sanitation and land filling works (for Indra Awas Yojana) undertaken in the district of Junagarh. Some reservations were also shared like construction of Gram Panchayat Bhawan under convergence guidelines and cautioned the district officials to differentiate between convergence and dovetailing while advising state officials to look into that matter and report back.
- 5.1. In addition to above-mentioned reservations it was highlighted that there was no display board at the worksite. At most of the worksites there was no first aid box. The Rojgar Shayak Sevak are doing the work of Mate because mates are not trained and this in turn is affecting the record keeping work. The administration is finding difficult in getting diploma holder and finding technical assistants with a minimum of one year experience was slowing the process down. Discrepancies were reported in attendance at some of the sites that were visited. To address the issues that were found during the field visit it was suggested to introduce differential wage system by allocating tasks in small groups of 5 so that worker get paid for what actual he/she has done. Training of mate is required so that Rojgar shayaks will do their assigned responsibilities. Discrepancies in the attendance needs to be addressed by introducing the Rajasthan model i.e. 1, 2, 3, 0, 4, 5.... (0 indicates absent)
- 5.2. To provide authenticity in the muster roll it should be issued by competent authority and every inspecting authority should sign on the muster roll, this would provide accountability in the system. There was a demand from the Junagarh and Rajkot district officials to strengthen the process there is need to provide MBA professionals to assist the P.O's at block level. Currently one technical assistant is responsible for approximately 25 Gram Panchayats. He suggested that the number of GPs should be reduced to 5. Another suggestion was that the existing muster rolls are for 20- 22 persons, this should be reduced to 10 (Rajasthan Model).
- 5.3 To inculcate better work culture it was suggested to go for intensive training with focus on women issues, measurement etc. He also suggested for the introduction of group wise task.
7. Consultant, UNDP/ MoRD. Shri. Nilay Ranjan, sharing his field visit experiences stated that in the district of Tapi scores of activities have been undertaken. He mentioned that there were some inconsistencies in the job cards and also mentioned that demands are not generated.

The workshop was concluded on a positive note stating that all efforts will be made for inter-sectoral convergence with NREGS to enhance the productivity and streamline the ongoing convergence process. Suggestions made by Secretary Gujarat, Smt. Rita Teotia :-

- 1) Effort should be made to integrate NREGA with NRLM. Scope of work should be broadened to include sanitation and housing
- 2) To streamline the process, the measurement of work should be done on time. For wider dissemination of information there is need to upload the measurement book on website, job card with photographs and account number by December, 2009 and it should be linked with original works data so that authenticity of data could be validated.
- 3) To increase the work efficiency there is need for the training of mates in small groups and making payments accordingly.
- 4) To bring transparency and accountability there is need to start social audit process. Efforts should be to use ICT in building the good network for planning and to make the process successful there is a need of a strong technology partner.
- 5) MIS data in local language should be put on the wall of Panchayat Bhawan for larger dissemination of information.
- 6) To carry forward ongoing inter-sectoral convergence processes the State government needs to produce their own convergence guidelines along the pattern of Karnataka state, with details like priority and types of work included.
- 7) Convergence works need to be reflected in labour budget plan.
- 8) To learn from each others experiences there is need for the documentation of best practices. As the convergence cannot be possible without the support of other line departments efforts will be made to bring other departments on board.

To strengthen the process of NREGA the basic managements' tasks: the staffing, record keeping, works, planning and training should be ensured. This would lead to an efficient and responsible system.

Participant List

S. No	Name	Designation	Department/Organisation
1	Smt Amita Sharma	Joint Secretary	Ministry of Rural Development, Government of India
2	Shri Rohit Kumar	Director	Ministry of Rural Development, Government of India
3	Shri Ashok Pai	DG & Joint Secretary	Ministry of Environment and Forests, Government of India
4	Smt. Reena Saha	Director (RKVY)	Ministry of Agriculture, Government of India
5	Shri V. N. Arora	Director	Department of Land Resources, Government of India
6	Smt Madhuri Sharma	Director	NIC, Government of India
7	Shri Sunil Porwal	Principal Secretary	Government of Maharastra
8	Shri P C Jaffer	Director	NREGA/RDPR, Government of Karnataka
9	Shri J P Shekhar		Revenue Department, Government of Maharashtra
10	Shri M Shanker Narayan	Collector	Akola, Maharastra
11	Smt Richa Bagla	DPO & Collector	Amravati, Maharashtra
12	Shri S N Mishra	Dy, Collector	Amravati, Maharashtra
13	Shri Surabh Rao	Collector	Nandurbar, Maharashtra
14	Shri Darade Ram Rao	Dy. Collector	Dhule, Maharashtra
15	Shri Vinod Kumar	Project Director	Mandi, HP
16	Smt Rakhil Kola	Collector	Solan, HP
17	Shri Bhattnagar	Collector	Kangra, HP
18	Shri Ravinder Sharn	Collector	Sirmour, HP
19	Shri Samad Patel	AD Agriculture/PO	Gulbaraga, Karnataka
20	Smt. C. Shikha	CEO/DPC	Dharwad, Karnataka
21	Shri Mubeen		Gulbaraga, Watershed department
22	Shri Balakrishna	CEO ZP	Hasan, Karnataka
23	Shri Umanand Rai	Dy. Secretary, ZP	Tumkur
24	Shri J K Singh		DRDA, Kuchh
25	Shri N A Seth		DRDA, Kheda
26	Shri B M Pawar		DRDA, Banaskantha

27	Shri S B Patel		DRDA, Bhavnagar
28	Smt. Sandhya Bhalla	DDO	Godhra
29	Shri Rajesh Rayyoun		DRDA, Patan
30	Shri V A Satya	DDO	Navsari
31	Smt Shalini Agarwal	DDO	Tapi
32	Shri J S Sevak	DDO	DRDA, Sabarkantha
33	Shri P J Bhatt		DRDA, Dang
34	Shri Parmar S J		DRDA, Navsari
35	Shri R N Pahal		Anand
36	Shri Gandhi Nimesh		DRDA, Navsari
37	Shri Ashok		DRDA, Panchmahal
38	Shri Somy		DRDA, Bharuch
39	K V Chandraani		DRDA, Dahod
40	Shri V J Bhatt		DRDA, Tapi
41	Shri N K Damur		DRDA, Navsari
42	Shri B N Choudhary		DRDA, Sabarkantha
43	Shri Bhelleru		DRDA, Anand
44	Shri V C Varna		DRDA, Rajkot
45	Shri Rajesh Manju	DDO	
46	Shri Harish Thakka	DDO	Dahod
47	Shri NV Chudasani		DRDA, Junagadh
48	Shri Rahul Gupta	DDO	Ahemdabad
49	Shri R K patel		DRDA, Banaskantha
50	Shri J H Trivedi		DRDA, Porbandar
51	Shri R G Jadeja		DRDA, Amreli
52	Shri K D Kapidya		DRDA, Gandhinagar
53	Shri B N Pani	DDO	Junnagadh
54	Shri S G Patil		Gandhinagar
55	Shri S L Vinamu		DRDA, Valsad
56	Shri R K Boenival	DDO	Kacchh
57	Shri S B Patel	APO	Tapi
58	Shri U M Bariya		DRDA, Narmada
59	Shri R R Prasad	Professor	NIRD, Hyderabad
60	Shri Nilay		MoRD

	Ranjan		
61	Shri Deepender Kumar		MoRD
62	Sonali David		MoRD
63	Shri H S Shylender	Profe	IRMA
64	Smt Indira Hirway	Director	CFDA
65	Smt Madhuri Joshi	PD	CEE
66	Shri Dinesh Awasthi	Director	EDI
67	Shri Satish M	Project Officer	FES
68	Shri Anurag Gupta	President	Zero Micro Finance and Savings Support Foundation
69	Shri Dinesh Meddy	Senior Manager	FES
70	Shri Binoy Acharya	Director	Unnati
71	Shri Papas Satpathy	Programme Manager	Unnati (NREGA Cell)
72	Shri T P Singh	Director	BISAG