

Weaving dreams

Sarat Chandra Das

Grameen Sahara

“I wanted to do something for the benefit of the community, say strengthening the economic condition of the poor through livelihood interventions,” said Sarat Chandra Das.

Such a desire is the reason behind the incredible story of building more than ten community-owned institutions in Assam in just a decade.

Starting at Chhaygaon block of Kamrup district in Assam, Sarat’s work is spread across three north-eastern states today. Kamrup district consists of wide plains through which the mighty river Brahmaputra makes its way from east to west. The demography of Kamrup district is heterogeneous. However, there exists a perceptible degree of mutual love, respect and inter-religious tolerance among the residents.

Childhood and education

Born in 1969, Sarat lost his father when he was just 18-months-old. The family did not even have a photograph of his father. He recalled being upset at not being able to have a perceptible image of his father. Eventually he learnt to accept the fact. His mother not only ran the family but also ensured that Sarat and his elder brother got good education. Sarat is very close to his mother. He credited her as the biggest motivation for him to strive through his path.

Sarat’s childhood was spent in Balasiddhi village in Chhaygaon block where he studied in a government school. In Assam, there were voluntary schools popularly known as ‘venture schools’ initiated and run by the community. They were neither government schools nor private institutions. Teachers would come voluntarily to teach and villagers would offer a small honorarium to each of them. The schools were set up with minimum infrastructure for the benefit of children whose villages were far from existing schools, though the practice is no longer followed. Sarat studied in a venture school for a few years, then in a government school and finished his junior college in Mirza, a town close to Guwahati.

Academically, Sarat always excelled; by virtue of which he had the choice of taking a medical (MBBS) course at Assam Medical College, Dibrugarh or an engineering course at Guwahati. Knowing his family’s financial situation, Sarat wanted to choose a course that would get him a good job immediately on completion. Medical career would take more time and staying at

Dibrugarh would entail expenses. Hence Sarat ruled out medicine. With no one in the family to guide him about the academic choices, he consulted many others and felt that the job scenario in the engineering sector was not promising.

When Sarat learnt about a new bachelor's course in fisheries science being offered by the Assam Agricultural University, the only such course in the whole of Northeast, he decided to pursue it. During his four years of study, he gave private tuitions to support himself and to lessen the burden from his mother's shoulders.

He studied well and made sure that he was among the top four so that he could get the merit scholarship offered by the university. Sarat said that the scholarship of Rs 300 that he got in the '90s was of good value and sustained him.

Securing a career

Sarat actively participated in social work while in college and received Best Social Worker award twice. He always wanted to do something for the community on his own, but the thought of starting an NGO had never crossed his mind. His own livelihood was his first concern. However, after graduating he realised the difficulties of getting a job in the Northeast.

He kept trying for jobs in other states and finally in 1995 got one in Kakinada. He joined the fisheries department as a technical assistant in a research project being conducted in collaboration with Central Marine Fisheries Research Institute, Cochin. A year later he moved to a commercial firm in Kakinada.

During his three-year stay in Kakinada, despite being financially self-reliant and getting promoted, he was not very content with his work in a commercial entity. He continued to contemplate on doing something for people's benefit, not knowing what and how.

Stepping into the non-profit sector

In 1997, he got an opportunity to work with Guwahati-based Rashtriya GraminVikas Nidhi (RGVN), a non-profit organisation which had been set up with support from NABARD, IDBI and IFCI. He was offered a job in microfinance – altogether a new sector for him. However the advantages he perceived were, he could work close to his hometown and he could work for people's benefit.

In RGVN, he served in various field locations for a span of six years to set up self-help groups (SHGs) and build federations on the renowned Bangladeshi model of Grameen Bank with contextual modifications. The work helped him have a thorough understanding of building community institutions.

Genesis of Grameen Sahara

He visualised layering livelihood works over such institutions and established Grameen Sahara in 2002 with some of his friends. However, given the conflict of interest, Sarat handed over charge of Grameen Sahara (GS) to his friends.

In RGVN, he got promoted as the head of operations. However, with an intrinsic desire to contribute his time to his own NGO, he resigned from RGVN in 2004. He recalled that it was an extremely tough decision. His family members and many of his friends were not happy with this decision as Sarat was not financially secure. But he decided to give himself a chance.

Using his provident fund, he established a small office in the veranda of a house in a village. His vision was to promote sustainable livelihoods for the rural poor and women through financial and technical assistance in an integrated manner.

Back to being an employee

Sarat could leverage Rs 4.85 lakh grant for GS, of which Rs 4.50 lakh was loan meant to be disbursed to SHGs connected with GS. The balance Rs 35,000 that GS received in 2004 was their very first grant. With this support, Sarat started forming SHGs in Chhaygaon block.

In the meanwhile, he had got married in 2002. Within six months of resigning, he had no money to run his family. With the birth of a girl, his family's financial needs kept mounting. He started looking desperately for an avenue for a regular income.

Sarat got an offer to work with Sa-Dhan, a Delhi-based organisation involved in building finances for community development. Sarat found this a great opportunity to learn as well as network with the stakeholders in the sector. When he joined, he had told his higher-ups about his desire to go back to Assam to pursue his dream through GS.

His yearlong stint at Sa-Dhan helped him connect with some of the good SHGs and microfinance firms in various parts of the country. Sarat could take care of his family's needs, got good exposure and yet he was restless at heart. When he shared his anxiety with his colleague Biswanath Sinha, the latter jokingly told Sarat, "If I ever get a chance, I will support your dream endeavour and make it a reality!" Little did they know that it would come about in a few years.

A colleague in Sa-Dhan who had joined HDFC knew Sarat's strong desire to go back to Assam and offered him a job in the agri-business section of her bank in Guwahati. Sarat was very excited about the offer as he could return to Assam; besides, he was being offered a handsome salary. He stayed in his village, carried out his duties during the week and immersed himself in GS' activities during weekends.

With the help of his former colleagues in RGVN, he conducted a market survey to explore the potential of the local practice of Eri silk weaving prevalent in the region. Coincidentally, this was the time Biswanath, his colleague at Sa-Dhan, joined Tata Trusts in Mumbai. Sarat shared his market research findings with Biswanath and submitted a proposal to set up a SHG federation to take this business ahead in an organised manner. Biswanath took efforts to facilitate the sanction of Rs 21 lakh grant from Tata Trusts to GS for Sarat's proposal on Eri silk spinning and weaving.

Streamlining Eri silk weaving

"The day I received the grant letter from Tata Trusts, I quit my HDFC job! My work was not so demanding, I was paid very well; however I was unsettled deep down," recalled Sarat. "We found that there was good potential in Eri silk business and decided to make systematic efforts to organise women spinners and weavers."

Stepping down from HDFC bank and becoming a coordinator in his project, that had been named Golden Weavers' Project, had huge financial implications. He felt that his basic livelihood needs could be fulfilled with his project salary of Rs 8,000. In those days, Eri silk sector was largely unorganised. Most of the households involved in this work were poor. It is also known as ahimsa silk as the cocoons are used after the pupa emerge. The cocoons are given to women for spinning and making the yarn (thread). This is in contrast to the tussar silk where the pupa is present inside the cocoon and dies in the process of making the yarn. This feature of Eri silk makes it the choice of communities such as Buddhists who follow non-violence.

When Sarat started studying the Eri silk operations, the original plan was to organise the spinners into producers collectives and federate them at apex level and to register as a producers' company. Then the next step was to get into weaving once the supply of the yarn became consistent. Accordingly, the company got into weaving and now both spinning and weaving activity are equally going on. He understood that Chhaygaon and Bijoyagar were two main markets. Women had to come down to these places to buy cocoons as well as to sell their yarn. It involved inconvenience, expenditure and loss of wages for a day. Sarat formed SHGs of these women and prepared producer groups comprising of 20 women each. For 10 such groups, he established a producer centre at village level, which became the operational centre for women involved in spinning. Women started getting cocoons from these centres as per their requirement. Their yarn was also graded and bought from these centres. This had implications in saving time and money for transportation. This also brought transparency and ownership in all processes since a designated member of the SHG was formally engaged in all processes. In the first phase of this project, from 2007 to 2012, around 5000 women from Chhaygaon, Badgaon, Chayani Barduar and Garoimari blocks of the Kamrup district benefitted from this system.

Later, Sarat founded a producer company by the name Grameen Silk Producer Company Pvt. Ltd (GSPCL) with 600 women who were regular in receiving cocoons and selling yarn, as shareholders. This was done as Grameen Sahara, which now plays the role of a mentor, is a non-profit organisation and cannot carry out business activities. Being SHGs, producer groups received loans as well as grants through GS from NABARD, AGVB, NEDFi, IDBI bank and Tata Trusts among others. The money was invested in the company, to help it grow further.

The company aims to improve skills and capacity of deprived spinners and weavers. Today, the company is working very closely with the government departments such as Central Silk Board and State Sericulture Department. Five professionals mentored and supported by GS manage the company. However the operational cost is being borne by the producer company itself. Thus Sarat has progressed towards making the initiative self-sustainable. "After setting up a community-owned institution, it is not always possible to hand it over to the community immediately. It is prudent to appoint trained local people to sustain operational efficacy even after we withdraw from the project," said Sarat.

Manbendra Pathak is one of the livelihood professionals having a rich experience of working with community institutions during his decade-old association with credible organisations such as PRADAN (Professional Assistance for Development Action). Manbendra is also one of the founder members of Dhriiti, an organisation that works to inspire and incubate impactful enterprises. According to Manbendra, handholding support to make community institutions sustainable is necessary, till they reach the optimum level of operations. While streamlining the Eri silk business, of the three processes, namely rearing, spinning and weaving, Sarat decided that GS would involve in the last two. While spinning and weaving are practised by non-tribal households, rearing is practised by tribal women, mostly residing in villages near Assam-Meghalaya border. Owing to the prevalent practices of the socioeconomic groups of Kamrup region, Sarat focused on spinning and weaving.

Hiranya Kalita, who has been working for GS since inception, shares that it was important to raise income levels of poor people within the existing socioeconomic practices. Eri silk spinning and weaving were the predominant practices and there was good scope to organise women involved in these activities. In the next phase of the Golden Weavers' project, with Tata Trusts' continued support, Sarat expanded his scope to Boko block of Kamrup district. With support from ICCo, a Netherlands-based organisation, he expanded the work to Goalpara district.

In Boko, he established a Mutual Benefit Trust – Pakshalika Producers Federation (Pakshalika meaning, on the right path), a for-profit trust with 376 women as shareholders involved with spinning. It provides input supply service to producers with a buy-back guarantee of products and market in the right place. In Goalpara district, more than 500 women are organised and with the help of Assam Mahila Samata Samiti, a non-profit organisation that

runs with the support of the government, to empower women. Forweaving, Sarat plans to register another MBT or a cooperative organisation called Tungchar, meaning loom.

GS has conducted several training programs for women to upgrade their spinning skills and has distributed electric spinning machines to women. The machine produces eight times more than what is produced with a manual spinning machine. Sarat has helped women purchase the machine by linking them to government subsidies. The spinning machines are known as CSTRI Machine (Central Sericulture Training and Research Institute). Central Silk Board gives 80% subsidy on the machine costs. Grameen Sahara identifies the beneficiaries and arranges the subsidy for them. Review reports indicate that all the target groups, namely, cocoon producers, spinners and weavers experienced increase in household income, though in a gradual manner for cocoon producers and weavers.

For Sarat, the Golden Weavers' Project is an attempt at helping the needy section of the region by providing employment opportunity. The interventions are meant to preserve traditional spinning activity of the local rural people in a profitable way. There is generally a fixed price based on grading of yarn. Now, irrespective of market fluctuation, the spinners earn a fixed amount. Similarly, the weavers also receive assured price from the company. The company holds the products if there is more market fluctuation. But the spinners and weavers continue to produce. Women who earlier received Rs 30 per kg of yarn they produced receive an average of Rs 80 today with no exploitation by middle men. The overall effort is to create an organised marketing channel and to protect the weavers from market price fluctuations.

Women involved in the Eri silk business carry out their activities during their free time, and hence opportunity cost of engaging in this is almost nil. They cut betel nut or work in the farms on a daily wage basis when the availability of cocoons is reduced. Besides, regular source of income from spinning has become highly beneficial, especially during lean periods when daily wage work is not available.

Microfinance to the help

Sarat realised that making financial capital available for community through SHG is a long process owing to the guidelines set by NABARD. He possesses sound knowledge of microfinance, gained in his prior jobs. Accordingly, to facilitate easy credit availability for community members, especially women's groups engaged in income generation activities, Sarat decided to establish a microfinance company. It started with the formation of joint liability groups (JLG) in Chhaygaon block comprising of 5-20 women in each group.

It was difficult to set up a microfinance company immediately as it requires a minimum of Rs 2 crore capital. In 2010, Sarat came in touch with a Punjab-based registered non-banking finance company (NBFC), whose management had decided to sell their company. Sarat took

this opportunity as he realised that instead of Rs 2 crore required for starting a microfinance company, all he had to get was an amount of Rs 27 lakh, equalling the existing share capital value of the NBFC. Though the amount was very less compared to the legal requirement of Rs 2 crore, it was huge for Sarat to arrange for. He had no personal sources. Having made up his mind, he managed to collect a sum of Rs 27 lakh with the help of 18 friends, and purchased all the shares of the company. This helped him open a branch of the same company in Chhaygaon block, retaining the same name of the NBFC to start his microfinance operations.

To make RBI (Reserved Bank of India) and ROC (Registration of Company) transfer and registrations, he had to apply to various government offices and make several visits to Chandigarh, Delhi, Guwahati, and Shillong. Finally after three years of hard perusal at all the offices concerned, Sarat succeeded to get microfinance license to his NBFC in early 2014. Subsequently, he also completed formalities to change the name and registration of the company as – Grameen Development and Finance Pvt. Ltd.

“The process was very lengthy. I did not know of all these processes, but I guess you learn by doing! Difference between this microfinance company and the others is, loan is given only for income generation activities and not for other household interests for asset building,” said Sarat.

Today, the company has more than 20,000 registered members and 17 branches across three states – Assam, Meghalaya and Nagaland. The company has a cumulative loan disbursal of over Rs 75 crore with a present portfolio of Rs 14 crore. The company received the NEDFi (Northeastern Development Finance Corporation) award - 2015 for outstanding entrepreneurial initiative in the Northeast.

The company is totally independent and the surplus generated through microfinance operations has helped Sarat create assets for GS. He was able to buy little more than an acre of land and build an office, a training hall and other necessary infrastructure. Today, the infrastructure is organisational asset and having office over there costs his Microfinance Company as it has to pay the organisation Rs 7,500 per month in the form of rent! (Grameen Development & Finance Pvt Ltd (GDFPL) is a for-profit company and it is housed at Grameen Sahara building. Therefore, the arrangement has been made that GDFPL pays rent to Grameen Sahara –which is an income for the NGO. This is how Sarat made sure that GS as a not-for-profit organisation would have sources to build its corpus.

Women and a village organisation

Sarat wanted to diversify livelihood interventions to boost productivity across different sub-sectors, once the microfinance operations and Eri silk producer company were stabilised. As a part of these efforts, in 2014 GS established a piggery farm in Rihabari village of

Chhaygaon block, to produce quality piglets for farmers interested in rearing them. Sarat has formed a collective of 125 SHG women and formed a village organisation called Rengoni (meaning a ray of light) Gramya Sanghatana (RGS). Other than supplying quality piglets, RGS is engaged in providing technical assistance, healthcare and medical support and assured market for the customers.

Women involved in this project have appointed a barefoot technician trained by the National Resource Centre, Assam to look after the feeding and vaccination of piglets. This women managing the unit meet at least once a month. During these meetings, apart from routine business activities, they brainstorm on other soft issues in village, like reintegration of dropout children in school possibilities of growing second crop and the like.

Through this village organisation Sarat has set example of implementation of collective entrepreneurship. In due course of this effort, there will be ample challenges owing to maintenance of the firm, continuous handholding to women's groups, build sustainable supply chain for the business, standardise operations and produce definite margin for group members. However, Sarat and his team continuously strive to find solutions to these challenges. What is notable is, the farm is not only about the business aspect, but about the women's wish to tackle socially relevant, village-specific issues through this collectivisation, which is indeed priceless.

Centre for microfinance and livelihood

Tata Trusts established CML (Center for Microfinance and Livelihood) in 2008 with an objective to fulfill the long felt gap of providing podium resource and capacity building support to cater to evolving needs of the budding social sector of the northeastern region. Initially, CML functioned as a sister organisation under the aegis of GS, but is now registered as a distinct legal entity with a separate team and a governing board. Along with Tata Trusts' representatives, CML was nurtured under Sarat's mentorship. Today CML is instrumental in boosting developmental activities in the entire northeast region through its network of 500 NGOs. Sarat serves on the board of CML.

Equipping children with education

Sarat always wished to work in the sphere of education. During the early days of GS, he had implemented an education project in five villages with the help of youth volunteers to prevent school dropouts and inculcate the value of education in children. The initiative focused on a section of the society where school dropouts were more. Volunteers were trained and assigned to make random house visits to assess whether children were regular in schools, complete their homework in time, etc. Parents were made aware of their role in

promoting education. The volunteers held events like drawing competition, lecture programs, games, cultural functions, movie screening and picnics in villages. This initiative was received well by the villagers; however GS team did not have enough capacity to continue or scale it further.

Sarat continued to contemplate about issues related to education when villagers asked him to start a school. Sarat considered this request and started a CBSE School – Grameen Jyoti Academy - in Dubjeni village under Chhaygaon block in 2013. Surplus gained in the microfinance activities helped him equip the school with basic infrastructure. As the school is entirely private, to make it sustainable, Sarat has established a system of fees that bears the maximum cost of school operations including teachers' salaries. Today, the first batch has progressed till class 3, with a total strength of 135 students. Sarat's aim is to extend quality education and help the children imbibe cultural and national values through Grameen Jyoti Academy.

Receiving help for mutual benefit

In 2011, the governing board of Grameen Sahara resolved to separate the microfinance arm from GS for regulatory purpose. As mentioned earlier, capital requirement was high and Sarat had to get Rs 27 lakh. In this difficult situation, the staff members of GS came forward to make contributions to the company as shareholders. High individual investments were not possible. So, formation of a mutual benefit trust (MBT) was considered necessary. It was registered as Grameen Sahara Mutual Benefit Trust (E). The letter E stands for employees, as it was the employees that pooled money to create a fund. The trust has made investment in the company and it is one of the major shareholders in the microfinance company. Sarat acknowledges that it was a great support offered by the staff during a critical period.

Today, Grameen Sahara Mutual Benefit Trust (GSMBT) runs an outlet in Chhaygaon. The outlet sells day-to-day consumables (It sells milk, milk products, fresh vegetables, local products of farmers, quality seeds, organic fertilisers and saplings, groceries, stationery products, cosmetics, besides plants from its small nursery. Staff receive discount on purchase and are entitled to a dividend from the GSMBT. More than 100 staff members are benefitted through this initiative.

“GSMBT helps staff members have an understanding about operations of an MBT and extends some staff welfare services,” said Vikramaditya Das, executive director at GS.

Sarat feels that the MBT helps staff understand the nitty-gritty involved in running a community-based institution, which in turn helps them refine programs.

Establishing cooperatives:

Collaborating with the government, Grameen Sahara promotes cooperatives under National Rural Livelihood Mission (NRLM) and various schemes of NABARD. GS has promoted a cooperative in Goalpara district with 200 shareholders. The women farmers of the cooperative named Siro SeujikrishiSamabaySamiti sell spices and agricultural produce.

Farm interventions:

GS promotes livelihood activities in collaboration with the state government and national as well as international organisations. To boost productivity of rice, SRI (System of Rice Intensification) is promoted in Kamrup district. Apart from generating awareness among the farmers, GS gives technical inputs about this alternative system. Farmers have registered an output that is 1.5 times that of conventional practices.

GS has also undertaken 29 DBI (diversion-based irrigation) projects, especially in hilly and high-slope areas of the Assam-Meghalaya border, bringing more than 500 acres of land under irrigation. DBI projects have helped farmers grow a second crop.

In order to maximise the potential of turmeric and spices production, GS promotes cultivation of the same. Sarat plans to establish community-based processing unit for turmeric, run it successfully and make it a private limited company. His idea is to have three or four MBTs at the cluster level and make these MBTs the shareholders of the company, thereby making farmers the shareholders.

With the government scheme – MahilaKisanSashaktikaranPariyojana, efforts are also made to set up a small scale fishery unit. Sarat, being a technical person trained in fishery sciences, plans to scale this further.

GS started a social business unit named, 'Pratisruti', meaning promise, in 2012. It functions as a marketing facilitator, helping rural producers, artisans and farmers sell their produce. Sarat feels that it is a small step taken to help the deprived people from rural areas sell their produce.

In 2016 GS set up a Centre of Excellence for Agri and Allied Enterprises in Guwahati, being implemented in collaboration with ICCo, a Netherlands-based organisation. While fostering agri-skills trainings and implementation, the centre functions as an agri-business incubator as well as booster. The Centre of Excellence provides technical and non-technical services to budding enterprises around agriculture and allied activities. Booster is an initiative of ICCo, Netherlands which helps entrepreneurs with investment in the form of debenture/preference shares or in equity. There are enterprises like Symbiotic Foods on pork,

Prachurya Agro Foods Pvt Ltd on poultry, etc. that have been developed through the centre. So far 65 small and medium sized enterprises have been inducted for booster, out of which 39 have already progressed to a growth stage.

Promoting micro-enterprises

Sarat has a very strong inclination towards enterprise development to boost economy of poor and middle class families. Since 2015, GS has been establishing micro-enterprise units. The plan is to establish 250 microenterprise units in Goalpara and Kamrup districts under the microenterprise promotion program (MEPP) with financial support from Tata Trusts and SIDBI (Small Industries Development Bank of India).

One unit will have at least four individuals. It could be any enterprise such as a tailoring unit, a beauty parlour or a rice mill, to name a few. The aim of MEPP is to create, develop and support self-employment avenues for educated unemployed rural and urban youth. "We execute these projects with the final aim of creating an institution that would run on its own even after GS quits the project," said Vikram.

Future plans

Today GS is a large institution of 300 members - 150 regular employees and the rest being incentivised village workers.

Last year GS received the Northeast Impact Award from the Rajiv Gandhi National Institute of Youth Development. "As a policy GS does not apply or compete for any kind of award or prize. We have maintained it as a principle right from the beginning. However, if we are given an award for our contribution to the society we happily accept," revealed Sarat.

Since the start of microfinance operations, Sarat has stopped receiving honorarium from GS, though his maximum time and efforts are involved in building the organisation. Sarat leads a simple life and receives a minimal salary from the microfinance company. Sarat feels that the last man's salary with whom, for whom he is working, should be proportionate with his salary. Hence he does not avail of a hefty salary from the company.

"He is very honest and immensely committed to the cause. He is a workaholic. You will see him even on weekends, completely engrossed in his laptop in the office," said Dandi Ram Kalita, one of the board members of GDFPL.

Three years ago, with the support of one of the board members, Sarat availed of a housing loan to construct a house near his native village.

At this juncture, Sarat is very content with the way GS has shaped and thankful to the unconditional support extended by his wife who has managed the household and supported Sarat throughout his journey. Aiming for his children - a daughter in class nine and a son in class five - to receive higher education, Sarat has no plans to continue GS operations post retirement. He feels, if his health allows, he has 10-15 years left to dedicate to GS, thereafter he would choose to hand it over completely and focus on reading, and writing his insightful experiences on sectoral issues.

“There is so much to do in this sector. Though the overall plan is to make GS thinner and thinner by building more sustainable community institutions, in recent times to come, while retaining core focus on livelihood activities. I want GS to focus on issues like skill building, enterprise development, and the like,” said Sarat. “Post retirement, I shall focus on reading and writing. I may possibly be available as a mentor for GS; only if it is a need expressed by its future leaders.”

No organisation can flourish without committed staff; GS has been fortunate to have dedicated workforce throughout its journey. Manbendra shares that one of the good points in working in GS is its amicable environment. Employees too admit that there is a space for creative thinking, brainstorming and implementing community-based strategies. Manbendra adds that it is mainly due to the way Sarat has groomed the organisation and the way the staff members are committed to their work.

Sarat said that his friends and staff members have played a significant role in building GS as an impactful organisation. They believed in him, stood by him during most critical times and supported him through all means they could. “It would not have been possible without my staff’s genuine commitment, cooperation and hard work,” said Sarat.

At the organisational level, Sarat has already started the process to hand over the administration of GS. Vikram, longtime colleague, working with Sarat since the inception of Golden Weavers’ Project, has been appointed as executive director of the organisation. Hiranya another longtime colleague has been appointed as the CEO of Grameen Silk Producer Company.

Sarat is functional as a secretary in GS which is an honorary position and works as a CEO of the microfinance company. Project specific teams are set up to run initiatives; Sarat is no longer engaged in the day to day operations of the organisation. However majority of his time still goes for the organisation to brainstorm newer initiatives, conceptualise initiatives in collaboration with existing and newer partnerships. Sarat also serves on boards of organisations such as CML, SeSTA, ORI, (Seven Sisters Development Assistance, and Organisation for Rural Improvement, respectively). Dia Foundation and Arpan Trust, working in the northeastern region. Sarat has upgraded his academic qualification. Today, he holds a PG Diploma in Rural Development. He is a Certified Expert in Microfinance (CEMF) from

Frankfurt School of Finance and Management and an MBA from IIBM Institute of Business Management.

Today, the microfinance company operations are established across the states of Assam, Nagaland and Meghalaya to reach 20,000 families. GS's operations have covered another 20,000 families in Kamrup, Goalpara, Dhemaji and Tinsukhiya districts. Through this, Sarat has been able to reach at least 2 lakh people and has made a significant difference in their lives by boosting their livelihood.

There is much more to come from Sarat, yet there are apprehensions - will the community institutions be able to sustain with minimal or no support from GS, can the institutions be handed over completely to the community, will the financial surplus be enough to help these institutions be self-sufficient, will surge in income through livelihood diversification have an impact on better community health and education, and so on. However, there is a definite foundation Sarat has laid and further course of his journey should be able to address most of these current concerns.

About Sarat Chandra Das

- Sarat Chandra Das' work on creating livelihoods and access to financial services for poor women is spread across the three northeastern states of Assam, Meghalaya and Nagaland
- Streamlined the unorganized Eri silk weavers and initiated the first producer company in Assam with 600 women weavers as shareholders
- Initiated microfinance activities, that reach 20,000 registered members, with a loan disbursement of Rs 75 crore
- Promotes livelihood and related activities including farm interventions and diversion-based irrigation systems, in partnership with the state government
- Through Centre of Excellence for Agri & Allied Enterprises he initiated in 2016, that functions as an agri-business incubator, more than 60 small and medium enterprises have been set up.

Sarat Chandra Das

Grameen Sahara
Alejari, Kulshi Road, Chhaygaon
Kamrup, Assam
PIN: 781124

Phone: + 91 3623 261927 / 261954

Email: grameensahara@gmail.com

<http://grameensahara.org/index.php>

Written by Sandeep A. Chavan