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RESETTLEMENT AND REHABILITATION UNIT

The R&R Unit is the youngest unit of ASK, which came into existence around five years ago, in order to address the consequences of development-induced displacement. The rationale behind venturing into the field of involuntary resettlement was the sheer absence of adequate legal & regulatory framework, lack of institutional capacity and political commitment to deal with the complexity of R&R issues in the country, which was leading to the gross violation of basic human rights of the affected communities in various infrastructure projects being undertaken in the country.

Taking cognizance of the gravity of Resettlement & Rehabilitation (R&R) concerns in the South-Asian region and India in particular, ASK has been working on issues of development-induced displacement for promoting the concept of '*socially responsible rehabilitation*'.

OUR VISION



“To mainstream socially responsible rehabilitation principles & practices in infrastructure development”

APPROACH/STRATEGY

The R&R Unit has been working closely on the critical issues of R&R. The Unit understands that the major Resettlement and Rehabilitation problems would continue to exist and development would remain lopsided until and unless the displaced, who give up substantial portions of their assets for the sake of development, are not recognized as primary stakeholders in development projects. On this principle, the Unit has been working along with government bodies, autonomous institutions, private sector and financial corporations to address the agenda of social development and R&R in all such projects, which involve involuntary resettlement by means of facilitating preparation of a pro-poor, pro-people &

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equitable policy framework in order to help achieve social, economic and environmentally sustainable development, safeguarding the rights and interests of the affected communities.

Under the umbrella of the Unit, we are engaged not only in creating a positive environment for R&R in India, but also working towards creating better access to resources so as to change the mindset and attitude of executing and implementing agencies and sensitize them to take up *socially responsible rehabilitation* as their integral responsibility and not an obligation or liability.

WE UNDERTAKE

□ Studies & Surveys

In order to identify and incorporate social dimensions into projects, the R&R Unit undertakes a number of specialized surveys and studies to facilitate and scrutinize the various aspects of R&R in a Project. The underlying principle of all these studies and surveys is the core value of community participation wherein community is at the center of the intervention. Some of surveys include: -

- i. Initial Social & Poverty Assessments** are undertaken by the Unit, so as to understand the socio-economic realities and poverty scenario of the Project area and the probable Project benefits and impacts. The Assessments are undertaken based on a participatory methodology wherein detailed stakeholder analysis and interactions are held by means of Focus Group Discussion, semi-structured interviews, PRA exercises and detailed gender analysis. Other socio-cultural risks such as HIV/AIDS and human trafficking are also assessed during the course of such studies.
- ii. Baseline surveys** are conducted by the Unit, at the time of the commencement of the Project in order to assess the socio-economic conditions of the project affected people in resettlement projects.
- iii. Inventory of Loss/Census Surveys:** The Unit also undertakes extensive surveys to develop a comprehensive inventory of all assets lost by the project affected people in resettlement projects.



- iv. **Socio-economic & Poverty Assessment:** Assessment aimed at studying the poverty and developmental impacts of an infrastructure project are undertaken in the project areas, by especially focusing on the impacts of the project particularly on the poor and vulnerable groups.
- v. **Impact Assessment Studies** are also undertaken by the Unit with the objective to analyze the major outcomes of the Project, ascertain the strengths as well as limitations in its formulation and implementation and put forth recommendation & learnings.

□ **Preparation of Resettlement Action Plan:**

The Unit also facilitates the formulation of RP for the people affected by involuntary resettlement projects. An RP is a comprehensive framework detailing the project and its impact in terms of losses and formulation of an inventory of loss and an adequate mitigation strategy in the form of entitlements for those adversely affected. Apart from this, in-depth institutional arrangements, budget and monitoring & evaluation mechanisms are also laid out in the RP. ASK prepared the Resettlement Plans for a number of Projects ranging from sectors like transport – highways, rural roads and railways; power sector projects such as transmission lines, power plants etc and urban sector projects such as water supply, solid waste disposal, sewerage etc.

□ **Capacity Building for Social Development:**

Drawing inspiration from the mission of ASK which is “*to be a capacity building institution which enables community based organizations (CBOs), intermediary organizations and the Corporate sector to achieve and sustain visible socio-economic development*“, the Unit further reaches out to the implementing and executing agencies of R&R Projects, which includes Government bodies, NGO's, autonomous institutions, private sector and financial corporations, to build their capacities on social development issues like participatory planning, micro-planning, community organisation and mobilization, gender mainstreaming and micro-enterprises development. To incorporate the component of safety in road development Projects, ASK also provides trainings on issues of Road Safety & HIV AIDS Awareness.

□ **Monitoring System on R&R**

The Unit also facilitates projects involving involuntary resettlement, in development of effective Monitoring systems on the issue of Resettlement & Rehabilitation. ASK services have been received by the Asian Development Bank to develop comprehensive [Monitoring Guidelines](#) for all the projects financed or co-financed by the bank.

In order to effectively manage resettlement issues in development infrastructure projects, and monitoring and evaluation (M&E) of resettlement and rehabilitation (R&R) activities ASK has also developed ‘[APTRACK](#)¹’, a software for monitoring and evaluating R&R activities for the Asian Development Bank. APTRACK was developed to aid executing and implementing agencies, external monitors, among other stakeholders to develop and maintain a management information system.

¹ For details visit - <http://www.adb.org/Resettlement/resources.asp>

MAJOR PROJECTS UNDERTAKEN

I: Working as a Consultant – Social Development in preparation of the Jammu & Kashmir (J&K) Urban Development Project, Jammu & Kashmir

As part of this Project, which aims at preparing a comprehensive Urban Development Project for J&K, ASK team member is working in the capacity of a Social Development Specialist responsible for undertaking poverty and social analysis and preparation of social design of the Project which includes conducting need/demand surveys, socio-economic surveys, participatory workshops, consultations to assess local needs, priorities and demands of the key beneficiary groups and conduct gender and stakeholder analysis. Land acquisition, resettlement impact assessment and peroration of RP for the project is also part of the overall scope of work.

II: Working as Social/Resettlement and Rehabilitation Specialist on Asian Development Bank Rural Road Project in states of Chhattisgarh, Madhya Pradesh (MP), Orissa, Assam & West Bengal

ADB is assisting the Government of India's (GOI) rural road project called the **Pradhan Mantri Gram Sadak Yojna (PMGSY)** or the Prime Minister's Rural Road Project, to provide all-weather road connectivity to all unconnected rural habitations. As part of this Project, ASK team member was engaged in the capacity of Social Development/R&R Specialist have been involved in both the Phase I - covering states of Chhattisgarh & MP and now in Phase II – covering the states of Assam, Orissa & West Bengal. As part of Phase I, ASK undertook the following: -

- ◆ **Initial Social Assessment and Socio-Economic Surveys** in the states of Chhattisgarh and Madhya Pradesh, and on the basis of it prepared Resettlement Plans to address the land acquisition and resettlement processes in the Project areas.

- ◆ **Conducted Poverty Impact Assessments** in the various districts of Chhattisgarh and Madhya Pradesh, as part of the Project. The assessment aimed at looking into the impact of rural roads on poverty reduction & the socio-economic development of the target population in four districts of Madhya Pradesh namely, Bhopal, Guna, Sehore and Sidhi and two districts of Chhattisgarh namely Bastar and Mahasamund. The assessment-involved field studies and exercises in these districts with primarily three groups comprising of poor, medium and well off farmers and the extent to which the proposed Project will benefit them and would lead to poverty alleviation.

As part of the Rural Roads Sector II Project in the current role the team member have developed Community Participation Framework (CPF) and Plans for the Project and undertaking capacity building trainings for the state agencies to familiarize them with the process developed.

III: Worked as a Social Development & Resettlement Specialist on ADB Subregional Connectivity Project in states of West Bengal and Sikkim

As part of the Subregional Connectivity Project in states of West Bengal & Sikkim, ADB is considering the feasibility of an investment project aimed at augmenting the overall connectivity in the region through network of roads connecting – India, Nepal, Bhutan & Bangladesh. In this Project, the ASK team member have been involved as social development & Resettlement Specialist and the key responsibilities entail: -

- ◆ **Social Assessment of project impacts**, based on participatory techniques like Participatory Rapid Appraisal (PRA) fully involving all major stakeholders, through community meetings, randomly selected interviews of project communities with a set of questionnaire with the objective to ascertain the socio-economic profile of the project area and communities and to identify & determine the positive as well as negative impacts of the Project.
- ◆ **Social and poverty analysis**, taking into account socioeconomic and poverty status of the Project area of influence, including the nature, extent and determinants of poverty in the project area entailing assessment of risks of human trafficking and HIV/AIDS due to the Project. In addition, identification and estimation of the likely socio-economic and poverty reduction impacts of the project.
- ◆ **Social & Economic Infrastructure Assessment** aimed at identification of complementary economic and social infrastructure along the project corridor would be also be made.
- ◆ **Resettlement Census Survey**, covering 100% affected households with the purpose to identify extent & types of resettlement losses and based on which suggest and propose mitigative measures
- ◆ Based on all these Initial Social Assessment Report, Resettlement Plans, and Indigenous Peoples Development Plan (IPDP) Framework and Poverty Analysis reports were prepared.

IV. Working as a Social/Resettlement specialist for National Highway Public Private Partnership (Sector) loan project

Conducting an Initial Poverty and Social Assessment (IPSA), developing a resettlement framework, reviewing and improving resettlement plans for sample sub-projects, preparing a framework for the development of indigenous people, filling out resettlement and indigenous people checklist for the entire project, Preparing a Summary Resettlement Plan, Prepare an Appendix for describing other social issues such as HIV Aids/Women trafficking/Child labor/ labor safety etc.; Discuss with NHAI and World Bank issues regarding common resettlement policy agreeable to ADB, World bank and NHAI.

V: Madhya Pradesh State Roads Sector Project

The government of Madhya Pradesh, with support from ADB is undertaking repair and upgradation of 1,700 kms of damaged state roads. This Project aims to: a) to build the capacity of the Madhya Pradesh State Road Sector so as to enable it to efficiently manage road services b) to establish a State Highway Authority and make it into a fully functional agency; and c) to encourage private sector participation in road projects.

As part of this Project, ASK team members undertook the following tasks in the six subproject corridors covering a total of seven districts namely – Betul, Bhopal, Chhindwara, Raisen, Rajgarh, Sagar, Shahjapur, involved in the following: -

- ◆ **Socio-economic Assessment** to understand the socio-economic realities and profile of the project area and population so as to assess the current situations as well as to flag the probable impact of the road infrastructure on them and their life and living standard;
- ◆ **Identification of probable risks** related to the Project intervention in terms of safety, trafficking and HIV/AIDS risks and propose suitable mitigation strategies and approaches to mitigate the same;
- ◆ **Resettlement Census Survey**, covering 100% affected households in order to identify the extent & types of resettlement losses and based on which suggest and propose mitigative measures in the form of a resettlement Plan
- ◆ **Preparation of Resettlement Action Plan**

VI: Worked as a Social Development & Resettlement Specialist on ADB Multisector Rehabilitation Project in Jammu & Kashmir, India

Asian Development Bank (ADB), following discussions with Government of India, is considering the feasibility of an investment project in the state of Jammu and Kashmir. The proposed Multi-Sector Rehabilitation Project in the state of Jammu & Kashmir would aim at rehabilitation of social infrastructure facilities including roads and bridges, water supply and other urban facilities, which have deteriorated or been damaged over the last 15 years of conflict in the state and would primarily covers– Roads & Bridges and Urban Infrastructure entailing Water Supply & Storm Water Drainage.

As part of this Project, ASK team member worked as a Resettlement/Social Development & Poverty Analysis Specialist and acted as a principal advisor to the government & Mission on social and poverty policies and undertook the following: -

- ◆ **Social Assessment:** Examined and assessed the overall social and poverty profile of the Project area as well as identified, analyzed and, where appropriate, quantified the potential socio-economic and resettlement impacts of the Roads & Bridges as well as Water Supply & Drainage component of the proposed Project on the area and the population by means of an Initial Social Assessment and socio-economic surveys in the project areas of J&K. Based on these also suggested measures to enhance benefits and mitigate adverse impacts by means of Indigenous People’s Development Plan & Community Participation Strategy.
- ◆ **Preparation of Resettlement Strategy & Framework** for the Roads & Bridges as well as Urban Infrastructure component of the Project
- ◆ **Poverty Analysis** so as to assess the current poverty scenario in the area in terms of both social and economic dimensions of poverty as well as to ascertain the probable impacts of the project intervention on improving the socio-economic situation of the project populations.

VII: Asian Development Bank & Government of India’s National Highways Sector II Project

The Government of India had requested ADB to provide technical assistance for preparing the National Highways Sector II Project that will upgrade about 600-800 km selected parts of the North-South Corridor to be operated as toll roads.

As part of this Project, ASK team member worked as a Social Development Specialist for Asian Development Bank (ADB) as part of Bank’s technical assistance for preparing the

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Project and carried out a social impact assessment in the core subprojects involving improvement of National Highway -26 originating from Jhansi (Uttar Pradesh) to Lakhnadone (Madhya Pradesh) covering a total distance of 406 kilometers. The assessment was undertaken in the two states of Madhya Pradesh (MP) and Uttar Pradesh (UP) covering a total of 5 districts namely - Jhansi, Lalitpur in U.P and Sagar, Narsimhapur and Seoni in M.P. The assessment primarily aimed at preparing a socioeconomic and poverty profile for the Project area and assessing the potential socio-economic impacts of the Project on the project population. In addition, the social assessment intended to address key social issues such as land acquisition, resettlement, poverty, indigenous people, communicable diseases (HIV/AIDS), gender issues, labor issues and stakeholder participation.

KEY STUDIES UNDERTAKEN

I. Working as a National Safeguard Expert for Country Safeguard System

The ADB has initiated a regional technical assistance (TA): Strengthening Country Safeguard Systems (CSSs) that will require detailed assessments of safeguard systems in India.. The TA will identify commonality and equivalence between ADB and countries safeguard systems. The assessment focuses on how to strengthen CSSs. ASK Team member is engaged as safeguard specialist to review and assess the degree of equivalence between applicable ADB safeguard requirement, policy and the Country System for Involuntary Resettlement.

II. Worked as a Consultant – Socio-economic Expert in ADB India Transport Sector Assistance Program Evaluation (SAPE)

ADB conducted a sector assistance program evaluation (SAPE) for the transport sector in India as one of the inputs for the structuring of its country strategy and program (CSP) in line with the 11th Five Year Plan. As part of this evaluation, ASK team responsible for identifying key socioeconomic themes associated with road improvement projects in India, develop a methodology and conduct a socioeconomic assessment to evaluate the socioeconomic changes taking place in rural and peri-urban areas that could be associated with improvement in national roads, state roads, and rural roads and on the basis of that analyze the outputs of the assessment and prepare a socioeconomic report.

III. Mid Term Evaluation of Tsunami Response Program In Andhra Pradesh, Tamil Nadu, Kerala and Andaman and Nicobar Islands, India

ICCO and Kerkinactie, the Netherlands based Non Government Organizations are together supporting a Tsunami relief and Rehabilitation Programme in India, with funds that were raised from the Dutch public in a nation wide action. In India, ICCO and Kerkinactie are working with their regular partners in this Tsunami response Programme. Ask team undertook Mid Term Evaluation of the ICCO/Kerkinactie Tsunami Programme. The programme has been implemented by 11 partners in the states of Tamil Nadu, Andhra Pradesh, Kerala and Andaman Islands. The Mid Term Evaluation (MTE) assessed the usefulness, quality and timeliness of the programme implemented so far. The evaluation also identified the areas needing mid course correction for greater effectiveness. The evaluation was undertaken with a participatory methodology with full involvement of the various stakeholders.

IV. Worked as a domestic consultant with OED, Asian Development Bank (ADB), Manila for Special Evaluation study on Social Safeguard

ASK team member was involved in evaluation of 3 ADB projects in India to look into IR issues, institutional (EA) assessment, implementation issues, rapid assessment with APs, assess effective of monitoring mechanism, determine impacts of the project (IR), comparison of various safeguard policies, and preparation of final report.

V. Japan Bank for International Cooperation (JBIC) SAPROF Study for Tourism Infrastructure Development Project in Uttar Pradesh (UP)

As part of this Project, ASK undertook a social study in the 8 Project locations namely - Sarnath, Kapilavastu, Kushinagar, Sravasti, Sankisa, Dohrighat, Sanauli & Ghazipur in U.P. The Project is part of JBIC's Special Assistance for Project Formation (SAPROF) and involved conducting a social study, in each of these 8 Project locations in order to understand the socio-economic profile and conditions of the project areas, and the relationship as well as probable impact of tourist infrastructure development on the overall progress of the area and the Project communities.

VI: Study on Water Users Associations (WUA) of Upper Kolab & Indravati Irrigation Projects, Orissa for Japan Bank for International Cooperation (JBIC)

ASK participated in the study that aimed at reviewing, analyzing and recommending necessary actions vis-a-vis the functioning of WUA's, training needs, gender issues, socio-economic realities of the area, identification of NGO's as well as integrating the learning's of any other irrigation projects.

VII: Impact Assessment of the Indigenous People's Development Plan of Coal India Limited (CIL) & World Bank's ESMP on affected population in the coalmines in Singrauli, Madhya Pradesh

World Bank supported the Environment & Social Mitigation Project (ESMP) executed by CIL, an important component of which was the Indigenous People's Development Plan (IPDP). ASK team undertook an impact assessment study of the activities undertaken as part of the IPDP, in order to ascertain the impact of these activities on the affected population residing in the coalmine areas. The study was undertaken in one of the subsidiaries of CIL namely Northern Coalfields Limited (NCL) in Singrauli, M.P. where the ESMP was implemented. The documentation primarily focused on looking into and

ascertaining whether the PAPs have been properly rehabilitated and others who are still living in the mine areas have regained their status and been able to diversify their livelihood patterns with the help of the rehabilitation measures. The assessment also looked into the constraints faced in the development of the affected population, both at the Project as well as policy level, and the major learnings derived at the various levels.

VIII. Social Impact Assessment for Arpana Trust in the Molar Band slum, Delhi

ASK conducted a social impact assessment for communities relocated within Delhi to look into the impact of resettlement on them. Information was gathered on the socio-economic conditions of the communities living in the area and their expectations in terms of the kind of interventions and services they needed. The study also helped in identifying the social & demographic status of the communities, i.e. the total occupied area in the community, number of real settlers and encroachers etc. Information about existing sewage and sanitation condition was also collected through the assessment.

CAPACITY BUILDING FOR SOCIAL DEVELOPMENT

I: Capacity Building For Social Development (R&R) in India, Asian Development Bank

This project initiative by ADB and implemented by Sheladia Inc. aimed at developing capacity of Apex level Institutions like NHAI and DFI and develop effective action plans for the resettlement & rehabilitation of people affected and displaced by infrastructure development projects like construction of highways.

In this initiative ASK played the role of **Training Specialist**. The major responsibilities involved conducting trainings to sensitize the various stakeholders, within the government, on the issues of displaced people and facilitate a process of identifying effective ways of addressing these concerns.

II: Capacity building on R&R, Coal India Limited, (CIL) MP, Bihar & Orissa

Coal India Limited and its subsidiary Companies and World Bank had jointly initiated a Rehabilitation and Resettlement project for the Project Affected People (PAP's) in and around the Open Cast mines of CIL and it's subsidiary companies. As a capacity building organization, ASK facilitated the process of building the potential of these R&R officers to adopt a more participatory, process-oriented and holistic approach. Trainings were conducted by ASK on developmental issues and concepts relevant in the context of R&R. These included:

- Participatory development
- Community participation in R&R
- Participatory Planning and Management
- Micro Finance
- Micro enterprise development

Emphasis was also laid on mainstreaming gender issues into the process of R&R so as to meaningfully address the gender concerns associated with the issue. In order to enable the officers to take concrete steps towards this, trainings were also conducted on Gender Sensitization, which focused on creating awareness and sensitizing them on gender issues in R&R and also identifying feasible strategies to mainstream gender in the process of rehabilitation.

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To make R&R a more sustainable intervention, ASK also facilitated CIL and its subsidiary companies to evolve a project on alternate income generation activities for PAPs, mainly centering around the land based activities.

III: Capacity building of R&R Officers at National Thermal Power Corporation

At NTPC, ASK facilitated various trainings with the team of R&R officers. Trainings conducted focused on sensitizing the officers on a participatory, process-oriented and holistic approach to resettlement and rehabilitation. Trainings were also conducted by ASK on developmental issues and concepts relevant to R&R. These included:

- Participatory development
- Community participation in R&R
- Micro enterprise development

IV: Capacity building of Highway Engineers of IRCON

The Unit also facilitated a four day training Program for the Highway engineers of IRCON sensitizing them on issues of R&R and participatory development. Training was conducted on developmental issues and concepts relevant in the context of R&R with particular focus on the following aspects:

- Resettlement & Rehabilitation of Affected People
- Resettlement Action Plan;
- Economic rehabilitation of Affected communities;
- Role of NGOs in R&R,]
- Legal Framework & Policies related to R&R

Monitoring System on R&R

A: APTRACK: *Software for Monitoring and Evaluating Resettlement and Rehabilitation Activities*²

One of the major challenges in the realm of R&R continues to be with regard to the management of resettlement issues and concerns during Project implementation. Another major challenge is associated with Project Monitoring in terms of - creation of a comprehensive database; limited mechanisms of reaching out to each project Affected Person (AP) to evaluate the impact of the Project on his/her quality of life; and lastly monitoring mechanisms to examine implementation of the Resettlement Plan during as well as after the Project. The availability of limited monitoring mechanisms thus, impedes the executing agencies from effectively monitoring and tracking project affected persons.

To address these challenges, ASK in collaboration with Asian Development Bank (ADB) has come out with **APTRACK**, a user-friendly software for enabling the Executing Agencies and external monitors to maintain a database for each AP with special focus on gender and vulnerable population and to maintain an MIS for proper monitoring of the Resettlement Plan (RP). The software is designed to retain accurate socio-economic information of each AP in the database and would be beneficial for project monitoring both at the time of Project implementation as well as at the time of benchmark survey. The special feature of the software is that at the press of a key the user would be able to get complete information/data about individual AP's.

In addition, the software will also help generate various statistical reports to facilitate the implementing agencies, take better charge of the problems faced by the displaced people and to meet their commitment. All in all, APTRACK would be a useful tool for maintaining a comprehensive database of affected persons for effective Project monitoring.

B. Preparation of Guidelines on Monitoring & Evaluation of Resettlement for the Asian Development Bank

ADB's Involuntary Resettlement Policy requires the preparation of resettlement plans for projects that engender resettlement. Considering that, even the best-laid plans may face several problems during implementation; the significance of monitoring the implementation of these plans was sensed.

² For details visit - <http://www.adb.org/Resettlement/resources.asp>

ASK services have been received by the ADB to develop Monitoring Guidelines that could be effectively and flexibly adopted both by the Executing or Implementing Agencies and the External Monitoring agencies in the ADB supported Projects involving R&R to make necessary adjustments and adopt appropriate corrective measures during project implementation

With the objective of timely identification of problems in implementation, factors leading to those problems and timely correction of the same, the Monitoring Guidelines offer approaches to: -

- Strengthen the means of measuring the ongoing results of actions on Resettlement, along with measuring progress in completion of Project activities;
- Promote participation of project team, project partners including representatives of affected communities in the monitoring process; and
- Enhance the quality and timeliness of reporting.

The key monitoring issues suggested in the guidelines comprise of Economic rehabilitation; Consultation and grievances, participation of affected persons (AP) and especially of vulnerable groups, Budget and institutional aspects, and Delivery of entitlements.

The guidelines suggest the use of various tools for effective monitoring which comprise of Surveys & analysis, Logical Framework Analysis (LFA), Performance Measurement Framework (Annual Work Plan), Management Information System (MIS), Assumptions & Risk Measurement framework and Indicators.

The guidelines are at the final stages and almost ready to be released by ADB.

NAVNIRMAN PROJECT: Our Response to the Gujarat Earthquake

The earthquake in Gujarat on 26th January 2001 severely shattered the lives of the thousands of people. ASK, associated with Panjab Radio, London to support the process of reconstruction in the district of Bhuj, Gujarat by means of construction of 100 houses for those rendered homeless by nature's fury.

The Project was divided into two phases. In the first phase, the identification of the beneficiaries was done based on the comprehensive need assessment exercises, so that the marginalized and needy sections gain priority and are not left behind. 20 houses each were constructed in the Tankanasar villages and handed over to the identified beneficiaries. In the second phase, a new village Harodi was selected for further construction and 20 beneficiaries were identified. ASK, as a development organization with its professional capacities in social development, was able to enlist those villages, where little or no support from Government or other NGOs had reached and also the marginalized beneficiaries.

Continuing with its rehabilitation efforts, ASK also joined hands with Association of Indian Organizations (AIO), Scotland, for further *Nav-Nirman* and constructed 13 more houses.

WE HAVE WORKED WITH:

International Agencies-

- ❑ Asian Development Bank, Manila
- ❑ CORDAID, Netherlands
- ❑ Japan Bank for International Cooperation, India
- ❑ Panjab Radio, London
- ❑ Association of Indian Organizations (AIO), Scotland.
- ❑ ICCO, Netherland

National Agencies-

- ❑ Coal India Ltd.
- ❑ Indian Farmers Fertilizer Cooperative Ltd. (IFFCO)
- ❑ National Thermal Power Corporation (NTPC)
- ❑ National Hydro Power Corporation (NHPC)
- ❑ Infrastructure Development Finance Corporation (IDFC)
- ❑ IRCON
- ❑ Arpana Trust