

Annual Report

AIACA

2011 - 12



All India Artisans and Craftworkers  
Welfare Association (AIACA)  
18 Community Centre, 3rd Floor,  
East of Kailash, New Delhi - 110065  
Tel: +91 - 11 - 26416492 / 93 / 94  
Fax: +91 - 11 - 26416491



## Table of Contents

ED's Note.....	03
About AIACA.....	04
Policy Research and Advocacy (Summary of Projects 2011 -12) .....	06
Enterprise Support Program (Summary of Projects 2011 -12).....	11
Craftmark /Marketing (Summary of 2011 -12).....	14
Governing Body of AIACA.....	16
Information about AIACA.....	18
Financial Statements.....	19

### *ED's Note*

---

It gives me pleasure to place before you the Annual Report of the All India Artisans and Craftworkers Welfare Association (AIACA) for the year 2011-2012.

In 2010-2011, though the exports of handcrafted goods exceeded Rs 10,000 crores, yet the handloom census carried out showed that the sector is composed of people largely from vulnerable classes and low socio-economic indicators, the facts testifying both to the potential and the challenges facing this sector.

AIACA's work focus on the welfare of the individual artisan and the growth of the sector, and its interventions cuts through the capacity building of enterprises to brand building and research, directed at bringing about crucial changes in policies for this sector.

Over 2011-2012, AIACA took its policy work forward through formal submissions on Environment and Occupational Health and Safety to the Ministry of Textiles and the Planning Commission of India, for inclusion in the approach paper to the Twelfth Five Year Plan. AIACA also grew in terms of expanding its network strength, increasing the number and value of market linkages provided to its members, and enhancing fee based income for itself. Internally, it focused on streamlining operations and policies so as to build an apex organization with increased capacity to address needs of its members. Over the next few years, AIACA intends to scale up its existing programmes and enhance the impact it makes on the economic and social lives of artisans.

Specific initiatives in the Policy Research and Advocacy area as well as the details of the partnerships developed under its core programmes have been included in the various sections of the annual report.

Thanks are due to the AIACA Board members as well as its team for the committed work put in by them.

Please feel free to write in with any comments that you may have on this report or AIACA's work at [amita@aiacaonline.org](mailto:amita@aiacaonline.org)

## ABOUT AIACA

The handloom and handicraft sector represent an important source of livelihood in India, especially in the rural areas. Being the second largest employer in rural India, many agriculture communities depend on it as secondary source of income generation activity during time of drought, lean harvests and famines. Despite a significant contribution to the national GDP and export earnings, little effort has been made to enhance the income of craftworkers at the macro level.

AIACA was established in 2004 to serve as an apex body to bring together a wide range of players in the handloom and handicraft sectors and to ensure a collective action to ensure market-led growth of these sectors and the better standard of living for the artisans and craftworkers. AIACA is unique in bringing together both civil society and private businesses on the same platform and engage with government to spur enterprise growth in the crafts sector. AIACA has reached a membership of more than 100 organizations through its three tiered membership program.

### VISION / MISSION

AIACA seeks to represent a range of organization in handloom and handicraft sectors, and to engage in policy advocacy activity aimed at increasing the domestic and international market for handloom and handicraft products along with improving the standard of living of craft workers and to explore new and commercially sustainable models of livelihood promotion.

Through its research on issues critical to the welfare of artisans and the growth of the sector, AIACA has carved spaces for policy advocacy over the years. It has conducted studies on Access to Credit, Status of Handloom Cooperatives, Environment, Occupational Health and Safety issues in the crafts sector and case studies on successful producer groups. Policy Inputs in the 12<sup>th</sup> and 11<sup>th</sup> National Five Year Plans were provided as a member of the Working Group on Textiles, Jute Village and Small Enterprises. In 2007, AIACA provided formal inputs to the Prime Minister's Consultation on Handloom Policy. Currently, it plays an advisory role in various policy arenas, especially the two nodal bodies relating to the sector: the Planning Commission and the Ministry of Textiles. One of the key lacunas in the crafts sector, especially for producer groups and small entrepreneurs located in rural areas, is that despite the commercial potential of the product itself, such groups are not able to access the knowledge and professional expertise required to scale up their operations.

In 2008, AIACA initiated an Enterprise Support Program (ESP) to provide capacity building services to craft producer groups that help mobilize resources, institute specific business systems, build capacity (through short and long term interventions) and scale up operations. Under its ESP, AIACA chooses producer groups and clusters on a competitive basis and through an initial feasibility analysis, analyzes their operations and



identifies areas of assistance to enable efficacy. The specific areas that AIACA provides assistance include product design (new product and collection development), production management (developing inventory management and order processing systems, production forecasting and management), marketing management (developing marketing materials such as brochures and websites), financial management (developing viable financial systems, accounting processes); sales through AIACA's network of domestic and international commercial buyers and training the management of the organization in core business functions. Over the last 4 years, AIACA has provided Enterprise Support to over 40 organizations pan India.

To optimize services provided through ESP, the initiative is segregated into the Cluster Development Initiative and the Market Linkage Initiative through Craftmark certification.

The cluster development initiative provides a very specific and targeted approach towards the outcomes we wish to achieve while working with the groups and clusters. These interventions are targeted based on the feasibility study conducted to establish the gaps in the value chain and supply chain. The objective of the Cluster Development program is to build and strengthen value chains, develop the capacity of entrepreneurs and artisan groups, aggregate artisans into collectives, market ready producer groups, build the vendor pool and create a knowledge database. To achieve these objectives AIACA follows the module based approach in terms of Governance, Business planning and Implementation, Cluster Development Workshops & Trainings and Machinery and Tools Procurement & Systems Development.

The domestic market for handloom and handicraft is poised at a critical phase of its development. Economic liberalization has helped to open up immense opportunities for domestic market growth in handloom and handicraft products. However, liberalization has also opened up immense challenges both from foreign competition due to the lowering of trade barriers and domestic competition from organized industries.

Through the Craftmark certification, AIACA raises consumer awareness of distinct handicraft tradition by providing a certification system for genuine, quality handcrafted goods. Certified organizations are provided access to new marketing collateral including label tags, marketing brochures and website development. These groups are introduced to AIACA's network of domestic and international buyers. Product promotion is done through the Craftmark Catalogue, participation in domestic and international exhibitions and online web platform.

## ***POLICY RESEARCH AND ADVOCACY (Summary of Project 2011 - 12)***

The Policy Research & Advocacy team supports the in depth research, community outreach, regulatory framework analysis and advocacy programme at AIACA. It also communicates with various stakeholders and conducts a regular dialogue through its quarterly newsletter - 'Craft Policy Connect'.

During 2011 - 2012, the primary focus of Policy Research & Advocacy was on promoting the sustainable production and consumption in the textiles sector. This was carried out under the 'Sustainable Textile for Sustainable Development' project implemented under the European Union's Switch Asia Program. The project aims to promote the production and consumption of eco friendly textiles by improving the working and living condition of the artisans through piloting and testing effluent treatment plants, undertaking research, and capacity building trainings, and most importantly the dissemination, and outreach of the learning etc. which also helped in identifying the key challenges being faced by the sector.

The mandate of the project covers 16 craft clusters & 30 textile parks across India and extends its benefits to over 500 textile related M/SMEs in Rajasthan by sharing learning for replications.

### **Activities and Strategies adopted under the programme**

Awareness raising, capacity building and policy research have been used as primary strategies to promote the program's mandate.

### **Partnerships for Sustainable Consumption and Production**

The project brings together a range of partners - including technical service providers, textile producer groups and M/SMEs to conduct action research to provide low cost technological solutions to reduce pollution from textile production activities.

### **Strengthening Cleaner production and Occupational Health and Safety**

The project works with textile units that rank among the worst polluting and resource intensive industries and addresses the issues through trainings, dissemination workshops, which has promoted the use of environmentally friendly technologies and practices by the textile-producing Small and Medium Enterprises.



## **Examining demand for textiles**

On the demand side, the project encourages effective marketing strategies to promote environment friendly textiles. It seeks to promote environment friendly practices which further impacts consumers' choice/buying decisions, leading to sustainable consumption through dissemination at trade fare and others shows.

## **Policy Research and Advocacy**

The project conducted a baseline study to assess environmental, occupational health and safety issues (OHS) and provided recommendations to the Planning Commission of India in 2011-2012 based on its results of the baseline. These recommendations have been incorporated in the Draft 12<sup>th</sup> Five Year Plan prepared by the Working Group.

## **Replication Strategy**

### **Building a model ready to replicate**

Under the project, a model eco-friendly textile park is being established at Jaipur under the public-private partnership between the Government of India and textiles manufacturers' that provides funding for the infrastructure. The project provides research, knowledge to the entrepreneurs and through it builds the capacities of the entrepreneurs and workers under this model. The public-private partnership ensures the acceptance of the eco-park model. The key project strength is the buy-in of the Jaipur Integrated Textile Park Pvt. Ltd. members.

## **Results**

### **Outreach ensured**

The project enhances its benefits to 16 other craft clusters in India and over 500 textile related SMEs in Rajasthan where block printing is predominant; craft-clusters have benefited from research on low cost technology, specifically occupational health and safety measures, sharing of learning and opportunities for replication. During 2011-2012, 3500 M/SMEs have participated in dissemination activities under the project.

### **Data for Decision making**

A baseline study assessed the environmental, occupational health and safety (OHS) issues and their impacts on the local communities. The study incorporated field visits, data collection, testing of samples, surveys and focused group discussions to flag the main issues of the sector. The study was discussed widely by the various stakeholders. The project prepared a manual on OHS for the Artisans and conducted dissemination workshops in more than 16 clusters. The manual provides recommendations for SMEs and artisans on OHS measures during production, contributing to sustainable production practices.

## Market research

The project also conducted Market Research, reviewed the standards for environment friendly products and the market potential of such products within India and beyond. The studies laid the groundwork for formulating effective marketing strategies for eco-friendly products in domestic and international markets. To help the manufactures respond to increasing demand for green products, a market dissemination workshop was conducted to sensitize entrepreneurs about design, pricing, standards of the eco-friendly products.

## Branding paves the way for organic textiles

Research revealed 70 different certification schemes available for textiles. Due to the high cost of such labels, the textile manufactures instead developed an umbrella brand named Jaipur Bloc during the year that communicates the positive aspects and environmental friendliness of the park and the textiles produced in the park. The brand connects the producers to the consumers.

### ***Recommendations on Environmental issues - Handicrafts***

Support for environmental review of craft processes and corrective measures should be made a part of existing schemes, especially the Babasaheb Ambedkar Hastshilp Vikas Yojana (BAHVY). Diagnostic studies under the BAHVY scheme should include a section on environmental impact and interventions should include strategies to mitigate adverse environmental impact, wherever applicable.

The main intervention needed in this area is further research in the form of reviews of selected crafts processes to ascertain environmental impact; and research into low-cost solutions and changes in production processes needed to mitigate adverse impact where it exists. A draft budget for research into 20 selected craft production processes – which can be chosen, based on commercial potential and number of artisans affected was provided.

## Policy work

### **Submissions to Government and Industry**

Taking the policy work forward, formal submissions on Environment and Occupational Health and Safety for Handicrafts and Handlooms were provided to the Ministry of Textiles and the Planning Commission of India for inclusion in the approach papers to the Twelfth Five Year Plan. The Executive Director of AIACA, Kirtika Singh, as member of the Steering Committee on Handlooms and Handicrafts of the Planning Commission of India was a part of the development of approach



papers for the 12th Five Year Plan.



A primary Effluent Treatment Plant costs approximately Rs. 4 - 5 lakh. However, this treatment would only neutralize water and will not be useful for units with high effluent content. A secondary/tertiary Effluent Treatment Plant would be needed for larger MSMEs clusters, which costs approximately Rs. 12-15 lakhs. The secondary treatment, depending on the technology used, can treat discharge of various kinds of dyes (vat, reactive, natural etc).

The pilot scheme can seek to support a mix of primary and secondary treatment plans in selected clusters based on the environmental assessment and the amount of discharge that needs to be treated. With regard to scheme eligibility, individual units can be eligible to receive scheme support for primary treatment plants; and cluster level associations, cooperatives and large enterprises can be eligible for setting up secondary treatment plants. Based on an estimate of 15 selected handloom clusters, the cost estimate of the scheme was provided.

### **Recommendations on Environmental issues – Handlooms**

Environmental impact needs to be inserted as an area of focus into existing schemes, especially the Integrated Handloom Development Scheme. Diagnostic studies should include a section on environmental impact and interventions as part of the scheme should include strategies to mitigate water use and discharge of untreated wastewater.

Two pilot schemes need to be introduced to mainstream environmental concerns and mitigation strategies in the handloom sector:

**Scheme for Environmental Assessments of Major Textile Clusters:** A pilot scheme to conduct environmental assessments of up to 15 selected major handloom clusters can be introduced. The scheme should support technical agencies in carrying out environmental assessments that identify and quantify environmental impact and propose specific mitigation strategies at the cluster level. A proposed costing of such a pilot scheme for 15 clusters was provided.

**Scheme for Setting up of Small-scale Effluent Treatment Plants in Handloom producer communities:** A pilot scheme to promote effluent treatment in major handloom production clusters needs to be initiated. The scheme should support capital costs of setting up an effluent treatment plant (ETP) as well as costs associated with mobilizing small-scale units to use common effluent treatment facilities.

### **Recommendations on Occupational Health and Safety –Handicraft**

Occupational Health and Safety needs to be inserted as an area of focus into existing schemes, especially the Babasaheb Ambedkar Hastshilp Vikas Yojana (BAHVY) and the Technology Upgradation Scheme (TUS). Diagnostic studies should include a section on health impacts, and interventions as part of the BAHVY scheme should include strategies to mitigate such harmful impact, including awareness campaigns; support for retrofitting of work-sheds with proper lighting and ventilation; and distribution of low-cost safety equipment kits. Under the TUS, support can be provided for improving specific craft production processes to minimize adverse health impacts and to introduce and field-test appropriate protective gear. Safety pamphlets and protective equipment developed through research (see below) can then be made a part of ongoing scheme interventions in selected clusters.

During the 12th plan period, support is needed to conduct more research to identify and quantify health impacts in selected crafts clusters. The Office of the DC Handicrafts should seek to commission studies into selected crafts clusters to identify and quantify adverse health impacts and to further develop appropriate solutions. Initially, 10 crafts clusters can be chosen based on number of artisans employed and market potential of the craft.

### **Recommendations on Occupational Health and Safety –Handlooms**

Occupational Health and Safety needs to be inserted as an area of focus into existing schemes, especially the Integrated Handloom Development Scheme and the Technology Upgradation Fund Scheme. Diagnostic studies should include a section on health impacts, and interventions as part of the scheme should include strategies to mitigate such harmful impact, including awareness campaigns; support for retrofitting of work-sheds with proper lighting and ventilation; and distribution of low-cost safety equipment kits.

During the 12th plan period, support is needed to conduct more research to identify and quantify health impacts in selected handloom clusters. The Office of the DC Handlooms should seek to commission studies into selected handloom clusters to identify and quantify adverse health impacts and to further develop appropriate solutions.

*Details & Factsheet of the project can be downloaded from [www.switch-asia.eu](http://www.switch-asia.eu) and [www.aiacaonline.org](http://www.aiacaonline.org)*

## **ENTERPRISE SUPPORT PROGRAM** (Summary of Project 2011 – 12)

The Enterprise Support Program (ESP) provides consulting services to crafts producer groups to help them institute specific business systems and scale up their operations. The initiative executes its projects broadly under three categories: those of: consulting services (both long term and short term), capacity building, design workshops and skills trainings and marketing support. The following detail the partnerships undertaken over the year under this programme.

### **Chitrika**

Chitrika promotes self-managed and self-sustaining institutions of artisans. Chitrika has been working on the apparel vertical, with the necessary processes such as internal management systems, appropriate bank linkages and quality assessment parameters and monitoring to ensure efficient production and delivery. The organization currently aims to expand its existing range by integrating the home furnishing production. ESP is working with Chitrika to assist on the new home range design development.

### **INTACH Jammu & Kashmir**

INTACH's (Indian National Trust for Art and Cultural Heritage – a nationwide not-for-profit membership organization) Jammu & Kashmir Chapter provides services to specific aspects of cultural heritage, conservation initiatives and management of urban renewal in the Jammu & Kashmir State. Currently, the team is focussed on developing two artisan clusters engaged in wicker weaving and crew embroidery in the Vasik Nag area. ESP is supporting INTACH Jammu & Kashmir with cluster incubation; organizational development and market connect for artisans.



### **Rehwa Society**

Rehwa Society is a not-for-profit foundation involved in production of Maheshwari textiles that supports a school, a housing program and several health services for weavers and families. With more than 120 weavers, Rehwa concentrates on weaving fashion textiles for traditional Indian saris and salwar kurtas, and fine home furnishings for both the domestic and international markets. ESP has engaged with them for a legal transition to a more sustainable and commercial model (proposed models evaluation is under progress with several discussions with involved stakeholders in the existing setup). ESP is also engaged with them to revive their Maheshwari Classic collection.

### **HAO Craft**

Located in Delhi and Ukul, Hao Craft society works with young artisans from Manipur making Black pottery called 'longpi' in Manipur. The group is engaged in traditional black pottery craft.

Products are made using black stone and accented with bamboo. ESP has worked with them on financial management and export licensing. The process of fulfilling legal and statutory compliances like sales tax registration, applications for TAN and PAN was completed.

### **Pokaraan Arts**



Pokaraan Arts is a social initiative by Fort Pokaran Hotel & Resorts Pvt. Ltd. to promote and provide better livelihood opportunities for the Meghwal community weavers. Currently the organization is working with 17 weavers who have access to looms, dyeing and tailoring facilities. ESP conducted a series of workshops for the weavers and other artisans to help develop quality products for the modern markets with the essence of traditional designs and skills. Other interventions include institutional setup, streamlining operations with necessary management processes, skill and operations based training and potential buyer linkages.

### **Kumaon Grameen Udyog (KGU)**

KGU is registered as a Section 25 company and works with 140 artisans and sources from over 350 small farmers in Uttaranchal with the aim of providing livelihood opportunities to the local community. Located in Sitla, Uttarakhand, KGU artisans engage in hand weaving and hand knits. ESP assisted them with setting up of their design development and supported the retail setup.

### **Chakhesang Women Welfare Society (CWWS)**

Located in the Phek district of Nagaland, CWWS society works in 91 villages with over 1,000 women artisans with the aim of improving the living conditions of the Chakhesang community. More than 300, the artisans do handloom weaving, basketry, bead jewellery and produce table mats, runners, cushion covers; accessories like shawls, stoles, head bands, belts, beaded jewellery, cane baskets, traditional Naga attires. ESP is working with them on product and design development, skill training, capacity building, and product promotions. ESP worked in creating CWWS website which is presently operational.



### **Design Consultancy**

Earthy Goods is a social enterprise presently working with a Jaipur based Company's Corporate Social Responsibility wing on a craft project in Orissa state. As part of a project requirement, ESP is working as an implementation partner in conducting skill and design development workshop with the local women community working with two craft forms namely, golden grass crafts and textile stitching.

## National Workshop

During Dastkar Nature Bazaar held in October 2011, ESP team conducted a two day interactive national level workshop (with 39 participants) in New Delhi for all on some of the persistent issues craft groups has been facing as barriers to growth for their enterprises. The workshop included interactive sessions around costing and pricing of craft products, export management, business planning, detailed product review, sustainable crafts, and financial management.

## AMFPL Marketing Outreach

AIACA showcased products from two groups under AMFPL at the India Handicrafts and Gifts Fair held from 18-21 February 2012. Detailed buyer feedback for 19 products of the Orissa COC (Orissa Artisans & Weavers Ltd.) and 31 products of the UP COC (UP Sutradhar) was recorded.

## Craft Management Kit

ESP team developed a Craft Management Kit that encompasses management checklists to serve as a quick reference guide for managers of craft enterprises and clusters. It provides check points (that are necessary but often missed) for the enterprise staff to refer while executing any of the operational procedure. ESP team also developed workshop dissemination material that included exhaustive reading on the relevant Ministry and government department schemes descriptions, credit schemes, compendium of micro insurance products, accounting and financial management, export procedures and compliances and business plan templates.

In the IHGF, buyers were requested to assess the products on quality, colour schemes, contemporariness of design, applicability to prevailing international trends and overall market potential. The main strengths of the products were found to be the high-skill levels of the craftsmen involved and the uniqueness of the craft techniques. The main weaknesses were the quality of stitching of finished products, incomplete product sets in the home furnishing category and inappropriate colour combinations.

## CRAFTMARK / MARKETING

The Craftmark initiative helps denote genuine Indian handicrafts, develop sector-wide minimum standards and norms for labelling a product as a handicrafts product and increase consumer awareness of distinct handicraft traditions and tractability of the products from manufacturer to end consumer. Under this initiative, AIACA provides license to use the Craftmark logo on product tickets and labels of Craft-based businesses, cooperatives and NGOs to help them access the national and international market. In 2011-2012, the following were the main activities that were carried out:

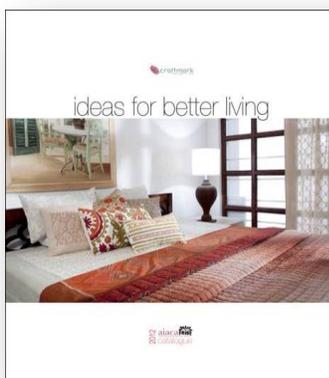
### Trade Fair Participation:

- Zurich Fair: Participation by 26 Groups.
- India International Gift & Handicraft Fair: Craftmark participated in the India International Gift Fair under COHANDS during 17th -20th February 201 showcasing 10 new groups.
- UK Birmingham Fair: Participation by 26 Groups
- Milton Keynes Fair: Participation by 26 Groups
- The Green Elephant Fair (California Gift Fair): Participation by 15 groups



Craftmark remain the sole certification system for genuine handicrafts & the certification process, gives buyers a perceived assurance of ethical sourcing, which is a major selling point.

### Craftmark Commercial Product Catalogue



2012 Catalogue: The 2012 Catalogue featured products from ESAF, Grameen Vikas, Gramshree Trust, Incredible Kashmiri Crafts, INTACH J&K, Miri, Orissa Artisans, RB Fabrics, Shree Krishna, and UP artisans Sutradhar. The theme of the catalogue was “Ideas for Better Living” and a

range of home products was presented encompassing more than 200 products across 20 crafts including panja weaving, felting, cutwork, appliqué, jamdaani and aari embroidery.

### Sales Growth

*Direct Sales: AIACA registered direct sales of INR 37, 13, 221 for the year 2011-2012. This figure does not capture sales facilitated through Craftmark marketing activities that resulted in buyers importing directly from craft groups.*

*Indirect Sales: The indirect sales resulting from direct linkages of buyers to the producer groups has growth from INR 3,25,00,000 (2010) to INR 15,25,00,000.*

### **Craftmark Certification Brochures**

4-page brochure was printed including highlights of the program with endorsements from members such as Dastkar Ranthambore and Sadhana Sewa Mandir

### **Product and Market Review & Recommendations:**

AIACA completed Product Review and Market Feedback visual presentations and reports, for all groups who had participated in the Design Development or Market outreach programmes in 2011-2012. AIACA made detailed recommendations for each group, based on an analysis of product lines; the primary capabilities for each group; an evaluation of sales priorities, as well as information on current markets, and buyer feedback. The reports provide concrete design and product development advice.

## **Governing Body of AIACA**

---

### **President: Ms. Rathi Vinay Jha**

*Director General, Fashion Design Council of India (FDCI)*

Mrs. Jha retired as the Secretary, Ministry of Tourism, Union Government in 2004. Prior to that she has held many positions related to the crafts sector. She was also one of founders of NIFT and served as its Executive Director from 1987-93. She was also the Managing Director - Tamil Nadu Handicrafts Development Corporation and CMD - COOPTEx from 1985-87.

### **Vice President: Mr. William Bissell**

*Managing Director, FabIndia*

Mr. Bissell has overseen FabIndia's expansion into a leading crafts retail chain with 60 stores across the country. Prior to joining FabIndia he founded and was the Managing Director of Desert Artisans - a cooperative of craftspeople based in Jodhpur - from 1990-99. He also started the Bhadrarjun Artisan Trust, which runs schools in the Jodhpur district of Rajasthan.

### **Treasurer: Mr. Adarsh Kumar**

Adarsh Kumar is a post-graduate from Harvard University. His previous work experience includes stints at the World Bank, the Ford Foundation and Urmul Marusthali Bunkar Vikas Samiti (UMBVS), a handloom weaver's society located in Phalodi, Rajasthan. Adarsh has also been a founder member of AIACA and served as the Executive Director for 6 years.

### **Members:**

#### **Ms. Laila Tyabji**

*Chairperson, Dastkar*

Ms. Laila Tyabji is the Chairperson of Dastkar, a craft-support organization that was set up in 1981 with the objective of helping craftspeople, especially women, to use their traditional craft skills as a means of earning their livelihoods. She is a leading figure in the handicrafts sector in India and has served on various advisory committees of the Office of the Development Commissioner Handicrafts, Ministry of Textiles, Government of India.

#### **Mr. Vipin Sharma**

*CEO, Access*

Vipin Sharma is the founding CEO of ACCESS, set up to promote the organized growth of microfinance and to support sustainable livelihoods options for the poor in India. He started his career in 1980 with the RBI, from where he moved to NABARD in 1983. In 1996, he was seconded to the Government of Rajasthan as Executive Director to set up the first of its kind "Rural Non Farm Development Agency". In 2000 he joined CARE India as Programme Director, heading the

Microfinance programmes in the region. In 2006, ACCESS was spun out of CARE, which Mr. Sharma set up. He is also the Chief Advisor to ACCESS ASSIST, a new affiliate set up by ACCESS. He has a Masters Degree from Delhi University and has attended several programmes at Cranfield Institute of Management, UK; Boulder University, USA and School of Management, Yale University USA.

**Ms. Vibha Pingle**

*President and Founder of Ubuntu at Work*

Vibha Pingle is President and Founder of Ubuntu at Work. Ubuntu at Work evolved out of her research on women micro entrepreneurs in South Africa, Egypt, Nigeria, India, Indonesia and Nepal. Her research examined why only a few women micro entrepreneurs are able to develop their businesses, while most remain survivalist businesses. After completing her Ph.D. in sociology at Brown University, Vibha lectured in social studies at Harvard University, was a visiting professor at Brown University, an assistant professor at Rutgers, and a fellow at the Institute of Development Studies. She has been a consultant to the World Bank, DFID, the Aga Khan Foundation, UNDP, and Fidelity Investments. Her publications include: Rethinking the Developmental State: India's Industry in Comparative Perspective (St. Martin's Press, NY, 1999), Identity Landscapes, Social Capital, and Entrepreneurship: Small Business in South Africa.

**Mr. Madhukar Khera**

CEO, Bharat Carpet Manufacturers

Mr. Madhukar Khera is the CEO of Bharat Carpet Manufacturers, one of the leading manufacturers of carpets in India.

## *Information about AIACA*

---

AIACA Website: [www.aiacaonline.org](http://www.aiacaonline.org)

AIACA Office:

18, Community Centre, 3<sup>rd</sup> Floor,  
East of Kailash, New Delhi – 110065  
Phone: +91 – 11 – 26416492 / 93 / 94  
Fax: +91 – 11 – 26416491

Society Registration Number: S – 48200

FCRA No: 231660842

PAN No: AABTA1179P

TAN No: DELA12991G

Statutory Auditors: Rajan Chakravarthy and Associates

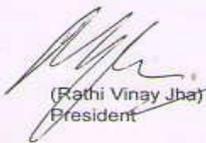
## Financial Statements

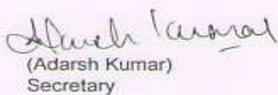
**ALL INDIA ARTISANS & CRAFTWORKERS WELFARE ASSOCIATION**  
(Consolidated)  
BALANCE SHEET AS AT MARCH 31, 2012

Particulars	Schedule	As at 31-3-2012	As at 31-3-2011 Rs.
<b>I SOURCES OF FUNDS</b>			
1 General Fund	A	1,062,524.43	513,558.88
2 Unutilised Grants	B	5,025,040.49	8,478,778.61
<b>Total</b>		<u>6,087,564.92</u>	<u>8,992,337.49</u>
<b>II APPLICATION OF FUNDS</b>			
1 Fixed Assets	C	128,490.00	142,363.00
2 Investments			298,477.63
Mutual Funds		472,016.92	
Fixed Deposit with bank including Interest Accrued		273,411.00	
2 Current Assets, Loans & Advances	D	8,894,129.19	10,674,629.33
less: Current Liabilities & provisions	E	<u>3,680,482.19</u>	<u>5,213,647.00</u>
<b>Total Liabilities</b>		<u>6,087,564.92</u>	<u>8,992,337.49</u>

Date: 24/09/2012  
New Delhi

For All India artisans & craftworkers  
Welfare association

  
(Rathi Vinay Jha)  
President

  
(Adarsh Kumar)  
Secretary

As per our report of even date  
For Rajan, Chakravarthy & Associates  
Chartered Accountants  
FRN. 017670N

  
(S. Chakravarthy)  
Partner  
M.No. 082138

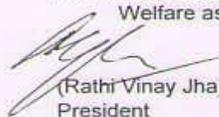


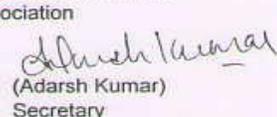
## ALL INDIA ARTISANS & CRAFTWORKERS WELFARE ASSOCIATION

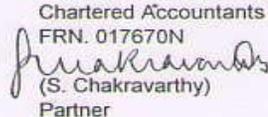
### INCOME AND EXPENDITURE FOR THE YEAR ENDED MARCH 31, 2012

Particulars	Schedule	Year Ended 31-3-2012 Rs.	Year Ended 31-3-2011 Rs.
<b>I REVENUE</b>			
Sale		3,735,221.69	5,223,625.42
Grant Received		16,225,723.67	14,009,550.99
Other Income	F	1,673,717.62	949,155.85
<b>Total</b>		<u>21,634,662.98</u>	<u>20,182,332.26</u>
<b>II EXPENDITURE</b>			
Cost of Goods Sold	G	3,040,776.63	4,262,699.52
<b>Programme Expenses</b>	H		
Ford Foundation Programme		4,546,670.88	4,702,716.74
EU-Traidcraft Exchange Programme		8,159,802.81	5,760,714.60
ATA Program		-	27,177.05
CATIE Program		129,896.34	725,816.10
Tata Education Trust Programme		2,962,385.24	2,793,126.50
RBS Foudation		344,122.00	-
Institute of International Education(IIE)		82,846.40	16,225,723.67
Repair & Maintenance	I	106,928.00	92,615.00
Other Expenses	J	1,629,748.93	1,000,628.43
Interest & Finance Charges		7,760.20	23,892.63
Depreciation		25,760.00	29,805.00
<b>TOTAL</b>		<u>21,036,697.43</u>	<u>19,419,191.57</u>
Excess of Income over Expenditure for the year		597,965.55	763,140.69
Provision for Tax		- 49,000.00	- 2,950.00
Income and Expenditure, beginning of the year		513,558.88	- 246,631.81
Income and Expenditure, end of the year		<u>1,062,524.43</u>	<u>513,558.88</u>

New Delhi  
Date: 24/09/2012  
For All India artisans & craftworkers  
Welfare association

  
(Rathi Vinay Jha)  
President

  
(Adarsh Kumar)  
Secretary

As per our report of even date  
For Rajan, Chakravarthy & Associates  
Chartered Accountants  
FRN. 017670N  
  
(S. Chakravarthy)  
Partner  
M.No. 082138

