# Curriculum Vitae Smita Premchander, Dr. Expertise: Policy and Programme Advisor, Author, Practitioner Microfinance, Gender, Child Labour and Child Protection Bonded Labour, Livelihoods, Sustainable Development

# Key areas of expertise

- Sustainable development, poverty alleviation, child labour, children's education and child protection, microfinance, organisation building, gender and women's empowerment, violence against women, livelihoods, microenterprise, social development, social inclusion, elimination of extreme poverty, multi stakeholder processes and mediation
- Labour (including bonded labour, labour in brick kilns, construction sector and the informal economy )
- Knowledge sharing communities of practice, nationally and globally
- Supporting project Design, facilitation of processes for vision documents, reviews, evaluations and impact assessments
- Supporting policy formulation
- Teaching, Writing, and reviews for international journals, lectures and presentations, Conference and Workshop facilitation
- Development Worker: Founder-Member & Honorary Chief Executive, Sampark (http://www.sampark.org)

		PERSONAL DETAILS
Address:		
Permanent	:	410, 2nd Cross, Block 3, Koramangala, Bangalore. 560 034. India
Current	:	T 25, Faculty House, IIMA, Vastrapur, Ahmedabad 380015. India
Telephone	:	Mobile: +91 9099013203
		Residence, Bangalore: +91 80 25531138, Residence, Ahmedabad: +91 79 6632552
Email	:	smitapremchander@gmail.com
Age and Date of Birth	:	56 years [11/03/1959]
Languages	:	Fluent: English, Hindi, Gujarati, Kannada
		Basic: Bengali, Urdu, French

# EDUCATIONAL PROFILE

- 2007 PhD from Foundation for Small and Medium Enterprise Development, **Durham University, England**. The title of the book published on the topic is **"Multiple Meanings of Money: How Women See Microfinance"**. A Poster about the PhD (dated 2007) may be found at: http://www.nccr-north-south.unibe.ch/publications/Infosystem/online%20Dokumente/Upload/11\_premchander.gxp\_s.pdf
- 1998 One year flexible Programme on Energy, Environment and Resources Conservation (PEERS) by the Tata Energy Research Institute, New Delhi; United Nations University, Tokyo; Institute for Energy, Norway; and International Institute for Sustainable Development, Canada.
- 1993 Completed a six week course on Income Generating Enterprises at Cranfield School of Management, Cranfield, UK.
- 1988 CAIIB: Certified Associate of the Indian Institute of Bankers, Mumbai
- 1982 PGDBM: Post Graduate Diploma in Business Management (Special package in Agriculture), Indian Institute of Management, Ahmedabad
- **1980** MA Economics, Miranda House, Delhi University
- **1978** BA (Honours) Economics, Lady Sriram College, Delhi University

NATIONAL AND INTERNATIONAL WORK

Work experience in over 18 Indian States, Nepal, Bangladesh, Switzerland, Thailand, Philippines, Sri Lanka, Jordan, Tajikistan and presentations in Switzerland, Italy, Brazil, UK, Canada, USA, France, Norway, Kyrgyzstan, Kenya and Uganda. My training programmes have had participants from about 40 countries, including African countries, Central Asia and South Asia.

# ADVISORY BOARDS AND MEMBERSHIPS

- Niti Ayog, Madhya Pradesh Task Force: Member of the panel to decide on strategy for poverty eradication in MP.
  - United Nations University (Environment and Human Settlements Institute), Bonn: Member of the advisory panel.
- United Nations Solution Exchange, knowledge sharing communities of the UN in India, <a href="http://www.solutionexchange-un.net.in/">http://www.solutionexchange-un.net.in/</a>. Member of eleven knowledge sharing communities since inception. Resource Group member of two: communities of practice: Gender, and Poverty: Microfinance, and member of the Poverty, Work and Employment, and Decentralisation communities. These communities have over 15,000 members.
- Member of the editorial board of two peer reviewed journals:
  - International Journal of Gender and Enterprise, launched by Centre for Entrepreneurship Research, Department of Business Studies, Dundalk Institute of Technology, Ireland, and
  - Enterprise Development and Microfinance, London, launched by Practical Action Publishing, The Schumacher Centre, UK. REVIEW EDITOR on the editorial board.
- Bandhan Konnagar, Kolkata: Board member of the Trust founded by Bandhan, a leading Microfinance institution/ bank.
- Friends of Women's World Banking, Ahmedabad, Board member of this premier organisation in microfinance in India
- The Rural University Advisory Board (RUAB), Indian Institute of Management, Ahmedabad: Member. The board advises the IIMA on its support to Artisans Alliance Jawaja (AAJ), to attain sustainability of this member owned and managed organisation.
- Krishnamurti Foundation of India: Executive Committee Member of the Rishi Valley School, Madanapalli, Chittoor district, Andhra Pradesh, and Valley School, Bangalore, Karnataka.
- National Network of Resource Organizations for Microfinance (ENABLE): Advisory Committee Member of this network, coordinated by Andhra Pradesh Mahila Abhivrudhi Society (APMAS), which promotes women's self help organisations in India

# **RANGE OF CLIENTS (1993 – 2010)**

- Academic and Research Organisations: Research and teaching associations with
  - École des hautes études en sciences sociales (EHESS), France
  - Indian Institute of Management, Ahmedabad, India
  - International Centre for Research on Women, Washington, USA
  - Waggeningen University, Netherlands
  - Centre for Development and Environment (CDE), Institute of Geography, University of Berne
  - The Krishnamurti Foundation, Chennai, Madanapalli and Bangalore; Indian School of Microfinance for Women, Ahmedabad
  - University of East Anglia, UK; University of Wales, Swansea for Jordanian Hashemite Fund for Human Development, Jordan; University of Peradeniya, Sri Lanka; University of Durham, UK

#### • International Organisations:

- International Labour Organisation, Geneva and New Delhi (with work also in Nepal and Bangladesh)
- Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), Delhi
- Swiss Agency for Development Co-operation, Berne, Nepal
- Traidcraft, UK, Bangladesh and India.
- DFID, Nepal, Bangladesh, Delhi, and UK
- United Nations Development Programme, Nepal and Delhi ; United Nations Resident Co-ordinator (UNRC) office, Nepal; UNIFEM, Bangkok, for projects in Philippines and Thailand; United Nations Office of Project Services (UNOPS), Bangkok; Food and Agricultural Organisation of the United Nations, Regional Office, Bangkok; UN Habitat Nairobi, Kenya
- **PLAN International, Nepal and India;** ICCO (Inter Church Cultural Organisation), Dutch NGO; Save the Children, Finland, Delhi; Swiss Commission for Research Partnerships with Developing Countries (KFPE), Berne
- World Bank, Operations & Evaluation Department, Washington
- Development Organisations
- The Prince of Wales Business Leaders' Forum, London; Cooperative Promotions Department, Government of Thailand; AGUASAN, a community of practice of specialists for improving water and sanitation sectors of Southern countries, Switzerland; Asian Women's Co-operative Forum, Philippines; The British Council, India and Sri Lanka;
- Western Orissa Rural Livelihoods Project, Bhubaneswar, Orissa; International Cooperative Alliance, New Delhi; CARE India, New Delhi; GRAM, NGO based in Andhra Pradesh; Lok Swasthya Mandali, Women's cooperative in the SEWA group, Ahmedabad, India; Gujarat Livelihoods Promotion Company, Department of Rural Development, Ahmedabad, India; National Dairy Development Board (Anand and Bangalore); Friends of Women's World Banking, Ahmedabad; Sewa Bank, Ahmedabad

#### • Consultancy Organisations

• Access Development Services, New Delhi, India; Maxwell Stamp, UK, for Chars Livelihoods Programme, Bangladesh; Natural Resource Management International, Delhi (UK)

### FIELDS OF SKILLS AND EXPERIENCE

#### Author

I have written a wide range of documents, ranging from reports, manuals, papers in international journals and books, to edited volumes on issues, which are published both nationally and internationally.

#### Development Worker: Founder-Member & Honorary Chief Executive, Sampark (http://www.sampark.org)

Sampark is a registered voluntary organisation aiming at poverty alleviation through self-reliance. Sampark helps rural groups, especially women, with microfinance, micro enterprise, education and skill development and natural resource management. Sampark is engaged with field programmes as well as training, advisory and evaluation services including research and publication.

#### Academic Experience:

As a practitioner and researcher, I have been engaged with research and teaching at Universities and with NGO programmes since 1993. I have offered many modules, on labour issues, microfinance, microenterorise. and gender. in India. Netherlands, Switzerland, UK, and Thailand. The academic contacts have been with the École des hautes études en sciences sociales (EHESS), France; Indian Institute of Management, Ahmedabad, India; Waggeningen University, Netherlands; Centre for Development and Environment (CDE), Institute of Geography, University of Berne; Universities of Swansea, Stirling, Cranfield and Durham University Business Schools in UK, the University of Geneva, Switzerland.

#### **Evaluation Experience:**

Consultant to a wide range of national and international agencies on short and long term projects, on enterprise development, livelihoods, microfinance, microenterprise, social development, social protection, social inclusion, gender and development, women's empowerment and knowledge sharing.

- **Reviews, evaluations and impact assessments**: Have led and been part of many national and international evaluations and assessments, spanning a wide range of labour issues, gender, microfinance, microenterprise and composite livelihoods programmes.
- Knowledge sharing, lectures and presentations: Member of knowledge sharing communities where I participate in raising queries and responding to those raised by practitioners and researchers, contributed to discourse, development programme planning, and policy formulation. I give several lectures and presentations a year at conferences, and also guide development of teaching materials.
- **Collaborative and reflective writing on development experiences:** Several edited papers and books published, on subjects such as successful and unsuccessful development interventions, social inclusion and north-south research and development partnerships. Author of several books, edited volumes, papers and short articles.
- **Project design and Policy Advice: Projects designed include those for international agencies and donors:** The projects include those marginalised and extreme poor, such as bonded labour, and tribal people. **Policy Advice includes** notes for preparation of national development plans, government schemes, social inclusion and banking policies, on issues such as bonded and child labour, labour standards, community based microfinance, women's empowerment, etc.

#### **Conference Facilitator:**

Conference and workshop facilitation, planning and preparing related guides and publications, Particularly skilled in facilitating participatory discussions, workshops and large conferences, resulting in compiled and edited publications, training materials, review papers, strategy papers and policy briefs. Often these workshops are part of composite consultancy assignments involving several discussions as well as documented outputs.

# ASSIGNMENTS: MICROFINANCE. POVERTY REDUCTION, ENTERPRISE DEVELOPMENT AND

- **2014:** Advise on a study on Financial Capability of Rural Households in four states of India, conducted by GIZ, Delhi, and on Financial literacy to the Indian School of Microfinance, Ahmedabad
- 2012-2014 Convenor of an Action Group on Community Based Microfinance, for the United Nations Solutions Exchange, Microfinance Community. The policy advice has been sent to the Planning Commission, Government of India. Similar work has been done for the UN Microfinance community on Voluntary Savings, which has also fed into the national policy making

processes.

- 2012-2013: several assignments to build sustainable development and enterprise development strategies, for grassroots organisations as well as donors:
  - Business Planning for Lok Swasthya Mandali, a women's health cooperative of SEWA group, Ahmedabad.
  - Facilitation of strategic thinking by a group of international agencies in Nepal, for DFID and SDC Nepal, and on issues
    of Food Security & Conflict Transformation, and Sustainable Livelihoods and Climate Change, for
    partners of ICCO, an international NGO, in India, Nepal, Bangladesh, Afghanistan and Pakistan. Facilitated a
    conference on Social Protection, with special emphasis on protection and promotion, efficiency and effectiveness of
    targeting and design of social policies and programmes. Strategic thinking on development partnerships facilitatited
    in training programmes in Durham Business School, Durgam University, UK.
  - Policy advice to National Rural Livelihoods Mission, and state missions of Maharashtra, Gujarat, Bihar and Madhya Pradesh, for DFID, UNDP and the Government of India.
  - Led a study on Linking the Poor with Growth Processes: Value Chains in Orissa and Jharkhand, for ICCO, South Asia office, New Delhi.
- Trainings on cooperatives for International Cooperative Alliance, New Delhi, and for enterprise training to the Cooperative Promotions Department, Thailand, through Regional office of the Food and Agricultural Organisation, FAO, Bangkok.
- **2013**: Lead consultant for evaluating the state of financial inclusion and preparing a Vision document for Access to Finance, for the State of Uttar Pradesh in India. The process involves consulting a wide range of stakeholders, and comparing different channels, especially those which empower women by giving them leadership positions.
- **2009-13:** Assessment of empowerment through Women's Self Help Groups and federations in preparation of launch of the State Rural Livelihoods Mission, Gujarat. Member of the core group set up by the Gujarat Rural Development Department on the rollout of the State Rural Livelihoods Mission, wherein the Gujarat Livelihoods Promotion Company, is the main implementing agency.
- 2013: Lead consultant for evaluating and preparing a Vision document for Access to Finance, for the State of Uttar Pradesh in India. The process involved consulting a wide range of stakeholders, and comparing different channels, especially those which empower women by giving them leadership positions. The strategic evaluation was a contribution to multiple stakeholders including the state governments, NGOs, bankers and the project donor and implementing agencies.
- 2012: Team leader, Evaluation and Impact Assessment of Women's Enterprise Training in India supported by a leading Multi- National Company, in collaboration with the International Centre for Research on Women, Washington. The study included an environment assessment and case studies of 50 women entrepreneurs, and provided strategic advice to the corporation, Goldman Sachs.
- **2011:** January to March 2011. **Evaluation of Rajghat Education Centre of Krishnamuti Foundation** India, Varanasi, which is located on the banks of the Ganga, and where river erosion and water pollution create a big risk to peace and rural and urban livelihoods. Made suggestions on programme design for the future.
- **2007:** Evaluation and development of case studies on **Cluster development** and **Local Economic Development** in India, **ILO**, **Delhi.** of ILO, Delhi. 2007. The review covered MPDPIP's district level work, and Rural Business Hubs, a scheme of the Panchayati Raj Department, Government of India and Confederation of Indian Industry (CII).
- 2006: An evaluation of 900 self help groups (SHGs), with Sampark team, promoted by the Sustainable Tribal Empowerment Programme (STEP), an EU funded programme for poverty alleviation in four districts of Andhra Pradesh, India, 2006.
- 2003, 2008: Annual evaluation of Challenging Frontiers of Poverty Reduction, a programme working for Ultra Poor, BRAC, Bangladesh. I evaluated the enterprise programme of CFPR. This project has an outreach to over 100,000 women who live in extreme poverty, and are unaware of their rights as civil society.
- 2004: Evaluation of an Asia Pacific and Arab States Regional Programme on Empowering Women Migrant Workers in Asia, Philippines, for UNIFEM Bangkok.
- 2004: Participatory evaluation of the Project of Traidcraft UK with International Resources for Fair Trade, Mumbai, for enterprise support for poverty reduction, Traidcraft, UK.

- 2003: Annual review of North Eastern Regional Community Resource Management Programme of IFAD, UN, in Assam, Meghalaya and Shillong, for UNOPS, Malaysia.
- 2002: Annual Review of Loan and Grant given through IFAD and DFID to SIDBI Microfinance Foundation, for UNOPS, Malaysia.
- 2001: Premchander, Smita, 2001. Nothing Ventured Nothing Lost: the experience of a project to pilot gender-sensitive finance for small-scale entrepreneurs. Bangkok: UNIFEM. Evaluation resulting in a publication by UNIFEM, Bangkok.
- **2001:** Evaluation of Project Plan for **Rural Livelihood Systems for Shepherd Community** in Mehboobnagar district of Andhra Pradesh, Natural Resource Management Programme of AP, Swiss Agency for Development Co-operation, Delhi. 2001
- 2001: Mid Term evaluation Phase VI Programme of Proshika, Bangladesh for DFID, Bangladesh.
- 2001: Evaluation of Women's Credit and Enterprise Projects of Jordanian Hashemite Fund for Human Development (JOHUD), Jordan, for University of Swansea, UK.
- **1999:** Mid Term evaluation of **Rural Development Programme (RDT-IV) of BRAC**, Bangladesh for a donor consortium coordinated by **NOVIB**, Netherlands, 1999. I assessed women's enterprise and empowerment.
- 1993: Gender Issues faced by Women in Development, Paper and Valedictory talk at the University of Peradeniya, Sri Lanka
- 1992: Micro enterprises for poverty reduction, Paper and presentation for a conference at the Indian Institute of Management, Ahmedabad

# KEY ASSIGNMENTS RELATING TO CHILDREN IN POVERTY AND WORK

- Principal investigator on a study on Lives and Livelihoods of Devadasis (girl children dedicated to goddesses and pushed into sex work). The study examines whether and how this cultrural practice leads to unacceptable forms of work. The study is commissioned by the ILO (Ongoing, 2014-15)
- Evaluator for the Final Independent Review, or the end-term Evaluation of the project Convergence Against Child Labour, of ILO Geneva and Delhi, with the Ministry of Labour and Employment, Delhi, and funded by the US Department of Labour. This assignment was a follow-on of an interim independent evaluation for which I was team leader, of a multi-stakeholder project of the ILO in India, with complex relationships. 2013-14
- Policy and programme advice and workshop facilitation on social protection in in India, Nepal Bangladesh and UK to Save the Children, DFID, Western Orissa and Madhya Pradesh Rural Livelihoods Programme, Ministry of Rural Development, CARE, and other national and international organisations. 2012
- Assignment for Save the Children to write a paper linking social and child protection, based on Save the Children's experiences in India, Nepal and Bangladesh. 2010
- Led a range of assignments for Sampark, on child education from 2005 to 2015. These include:
  - 7 creches in the city of Bangalore, for over 300 children (between 2 and 12 years of age) of migrant construction workers. The creches provide day care, mid day meals, safe place to stay and bridge education before the children can go to regular schools.
  - An educational support programme for 1500 children spread over 100 villages, from 2006 to 2009.
  - A programme to stop child labour, and enable working children to pass tenth grade, through supplementary education and partnership with the schools and parents. The programme was implemented in ten rural schools from 2009 to 2012, enabling over 500 children to pass school.
  - A programme to provide supplementary education, to children of primary school, spread over 10 rural schools. The village learning centres were located in villages, and monitored by the community, involving parents of the children. The programme was conducted from 2012 to date.
  - A programme for enhancing reading and writing skills of rural children in 5 villages. 2014 to 2016.

• A programme for youth to start libraries, career education, skilling and village development activities. Implemented in 5 villages. 2014- 2016.

### ASSIGNMENTS RELATING TO STRATEGIC EVALUATIONS AND LABOUR ISSUES

The evaluations relating to labour have included various topics relating to international labour standards, conditions of work and employment, labour administration, awareness raising and capacity building of a wide variety of stakeholders, and gender dimensions of implementation and monitoring of labour standards. In my work with ILO I have given special attention to labour standards, and enforcement of laws relating to working conditions and equality at work, bondage and worst forms of labour such as child labour, manual scavengers, and domestic workers.

I have experience with the ILO and other international organisations (e.g. the Swiss Agency for Development Cooperation, DFID, Plan International) in evaluation of projects related to labour law and violations, such as in the case of bonded and child labour. These evaluations involve review of labour standards and their implementation, including labour inspection, monitoring committees and other structures at different levels of administration, from local to national.

Having conducted several evaluations relating to labour with ILO, I have an understanding of the ILO's mandate and the tripartite governance structure and implementation processes. Earlier comprehensive evaluations for ILO have involved an assessment on the capacities of the governance processes and structures, including the capacities and needs of tripartite partners in promoting and maintaining labour standards, especially for the most disadvantaged groups, such as migrant workers, bonded and child labourers and domestic workers.

The assignments have involved policy appraisal at the national and state levels, in accordance with national and international labour standards, especially where the national governments have not ratified ILO Conventions. The evaluations I have undertaken have involved large capacity building components, with a range of training and research tools being developed for the use of a wide range of stakeholders. The evaluations have involved assessments and suggestions about how the tools, and processes generated by the pilot projects, can be mainstreamed in the national and state governments and other stakeholders' activities.

Some representative assignments completed in this field are:

- 2014: A Mid Term Evaluation of the Sub regional Project Way Out of Informality of the International Labour Organisation, ILO Southern Regional Office, Bangkok and ILO Country Office, Delhi. The evaluation covers all three countries of operation of the project: Bangladesh, Nepal and India.
- 2014: A Critical Assessment of the Bangladesh Chapter of the Way Out of Informality Project of the International Labour Organisation, ILO Southern Regional Office, Bangkok and ILO Country Office, Delhi.
- **2013: Consultant to International Labour Organisation** for Regulation of Placement agencies for Domestic Workers, drawing from lessons in the migrant construction workers sector.
- 2013: Evaluator of the Reducing Vulnerability to Bonded Labour Project of the ILO, a two year project funded by Flemish and American donors.
- 2013: Pro Bono Advice to the National Rural Livelihoods Mission on bonded labour, child labour for their planning and strategizing on projects for social inclusion, especially.
- 2013: Advisor to a project working with 5,000 urban migrant construction workers in Bangalore, on enabling the workers to ensure adherence to labour standards by their employers and contractors, enabling workers' access to rights and entitlements and improving conditions of work. The 3-year project is implemented by Sampark, an NGO based in Bangalore.
- 2012: Evaluation of the assistance of the Swiss Agency of Development Cooperation (SDC/ DEZA), Berne's assistance to The Mountain Partnership and The Mountain Forum, with the Secretariat based in FAO, Rome, and regional hubs in Central Asia, Latin America and Asia and the Pacific. The assignment was jointly led by me and another international consultant based in Belgium. In addition to standard aspects of evaluation, the assignment called for giving strategic advice to SDC about whether and how to take forward the partnership with thes Secretariat and regional hubs of the Mountain Partnership and increase its impact.
- 2011: Evaluation of a Programme for Climate Change and human security: Co-Team Leader of evaluation of the Brick Kiln Programme of Swiss Development Agency, Berne, in Nepal. This programme involved support to an international

technical organisation for social and technology support in Nepal. Labour issues on brick kilns were critical aspects for impacting the project. The assignment involved strategic advice to SDC Nepal and Berne for future funding of the project.

- **2012:** Team leader of the end-term evaluation of the project Freed Kamaiya Livelihoods Development Project (FKLDP), a project to support freed bonded labourers, by PLAN Nepal and Netherlands, with funding support from the European Commission.
- **2011:** International team leader for Impact study and evaluation of Micro Enterprise Development Programme (MEDEP) of UNDP, Nepal, 2010. The programme reached 40,000 rural women in Nepal, and the evaluation included assessing economic, social and empowerment impacts of livelihoods interventions.
- **2012**: International team leader (with a team of national consultants) for a strategic evaluation of DFID and SDC projects in Nepal, from the perspective of Gender and Social Inclusion. The evaluation aimed to provide lessons not only to the two commissioning organisations, but also to the World Bank and other international agencies who are part of the Social Inclusion Advisory Group in Nepal, and national organisations such as the Government of Nepal.
- 2013: Team leader on an investigation about whether and how microfinance reduces violence against women for GIZ. The research was conducted by ten researchers in three different parts of India. The research was presented to key stakeholders at the national level, including the Government of India, Women's Empowerment Mission, NGOs and academic organisations, in partnership with the Gender Community of the United Nations Solution Exchange in India. Report under publication by GIZ.
- 2009-10: Supported the UN agencies in Nepal and prepared a programme for Prevention and Elimination of Bonded Labour in Nepal (PEBLIN), with four UN agencies as partners: ILO, UNHabitat, UNICEF and UNFPA. The three assignments were commissioned by ILO, Geneva and UN Resident Coordinator's office and ILO, Nepal, in consultation with a wide range of stakeholders. I conducted interviews with 18 of the 20 UN organisations in Nepal and presented the Joint UN Project to all of them at finalisation stage.
- **2010:** Evaluation of migrant construction workers, and SWOT Analysis of Women's SHGs. The evaluations were for Human Development Department, Gujarat Administration Department. The work covered the practices of private construction contractors to whom government contracts are assigned.
- 2006: Evaluation of International Labour Office's programme on Prevention and Elimination of Bonded Labour in South Asia (PEBLISA), India Chapter. This evaluation was followed up by preparation of two papers published by ILO Country office, Delhi, listed later under publications.
- 2005: An assignment was conducted specifically for promoting the strategy of organisation building, and sharing knowledge from field experience of the ILO's cooperative department, across the world. This resulted in a paper on: The Importance of Organisation Building in the Informal Economy An ILO Perspective. Geneva: International Labour Office. Completed in 2005, unpublished.
- **2012:** International team leader (with team of national consultants) for strategic evaluation of Gender and Social Inclusion of DFID and SDC Nepal, with lessons for the international agencies Social Inclusion Advisory Group, and national organisations.
- 2004: Participatory Impact evaluation of a North-South Research Partnership, for an Indo Swiss Collaborative Research Project, conducted for Commission for Research Partnerships with Developing Countries (KFPE), Berne. http://www.kfpe.ch/download/Paper\_Smita\_Cairo.pdf, 2004
- 2001: Premchander, Smita, 2001. Nothing Ventured Nothing Lost: the experience of a project to pilot gender-sensitive finance for small-scale entrepreneurs. Bangkok: UNIFEM. Evaluation resulting in a publication by UNIFEM, Bangkok.
- 2004-9: Assignments in Kyrgystan, India, Tajikistan, with Camp Kuhiston and The Centre for Environment and Development, University of Berne, Switzerland. The engagements in the Central Asian region involved the following:
  - Participation in a two week workshop in Kyrgystan, in Issykul and Sonkul, organised under the National Centre of Competence in Research – North South (NCCR-NS) funded by the Swiss National Science Foundation. I participated in and led the gender discussions resulting in an edited volume of papers with gender and natural resource management perspectives.
  - Presentation and discussion session on gender and sustainable development at an Annual Meeting of AGOCA (Alliance of Central Asian Mountain Communities), the alliance includes organisations from Kyrgystan, Uzbekistan, Kazhakastan and Tajikistan.
  - Participation and presentation on a session on Gender at a national forum on Migration organised by Camp-Kuhiston in Tajikistan.

- Advice on women's empowerment and sustainable rural livelihoods through women's collectives in rural Tajikistan, to NCCR-NS, Tajikistan office.
- Mentored the Chief Executive of Camp-Kuhiston, and guided her attachment at Sampark, Bangalore to enable learnings on NGO management, fundraising and empowering impacts on the community.
- Meetings with faculty and lecture to students at the University of Central Asia, in Dushanbe.
- Doctoral support and post doctoral fellowship and association as a gender expert resulting in an edited volume with 14 papers on Gender and Sustainable Development, detailed later.
- 2007: Empowering Women through Microfinance: A Policy and Programme Review. Completed a review for contribution to the Planning Commission in India. Delhi: Care India.
- **1997:** Premchander, Smita, 1997. **Translating Dreams into Reality**. Ahmedabad: Friends of Women's World Banking. Evaluation resulting in a publication on microenterprise through microfinance.
- **1997:** Participatory Programme evaluation of **Madakasira Project of Myrada**, with a history of 12 years of work in the field of health, education, livelihood and sustainability.
- **1994:** Evaluation of Small Contractors Training programme Impact Study by Regional Institute of Construction Management and Research (RICMAR). Sold by RICMAR.
- **1992:** Evaluated a programme on Natural Resource based community project, supported by Lutheran World Research, for Rural Development Trust, Anantapur.

### ASSIGNMENTS RELATING TO KNOWLEDGE SHARING AND EVALUATIONS

I have extensive experience in conducting strategic evaluations for multi-stakeholder projects for international organisations, and policy, programme and project evaluations in the context of international cooperation for the past years. Many projects evaluated have a large knowledge sharing component, especially in the UN (ILO) projects, and these are evaluated and suggestions provided for improving outreach and effectiveness of knowledge sharing.

I have evaluated knowledge sharing communities, including the Solution Exchange communities of practice of the United Nations Country Team in India. Conducted with a co-consultant, this evaluation involved talking to all the communities of practice existing at the time, to the Resident Representative of the UN in India, to the team manager, and several staff and members of the communities. The evaluation team met the donors as well. In addition to the specific aspects of the evaluation, the team made several suggestions for increasing the impact, measuring the impact, and improving the effectiveness and sustainability of the communities of practice.

In 2012, I evaluated the assistance of the Swiss Agency of Development Cooperation (SDC/ DEZA), Berne's assistance (under its climate change portfolio) to The Mountain Partnership and The Mountain Forum, which is primarily a global knowledge sharing initiative, with its Secretariat and Central Hub hosted by the Food and Agriculture Organization (FAO) in Rome, Italy. The North America Hub is hosted by the Banff Centre, Canada; the Latin America Hub by the Consortium for the Sustainable Development of the Andean Ecoregion (CONDESAN), Peru; and the Asia Pacific Hub by ICIMOD, Nepal. The assignment was jointly led by me and another international consultant based in Belgium. In addition to standard aspects of evaluation, the assignment called for giving strategic advice to SDC about whether and how to take forward the partnership with the Secretariat and regional hubs of the Mountain Partnership and increase its impact. The evaluation was conducted mainly through phone calls and skype calls, with the final presentation made at SDC, Berne, and at the Sustainable Development Summit in Peru.

All evaluations conducted have followed the key evaluation OECD/DAC criteria:

- Evaluating the relevance and strategic fit of the design of the pilot projects with ILO and national partners' strategies;
- Assessing the efficiency in use of resources, especially by leveraging more resources from local partners such as the national and state governments, other social partners, civil society organisations and the private sector;
- Evaluating the effectiveness and achievement of project outputs, outcomes, immediate and long term impacts if already ensued; and
- Assessing the sustainability of the results and processes and structural changes introduced by the intervention project.

The evaluations have contained recommendations for all the above aspects, for the policies, strategies and approaches that would improve effectiveness, ILO and its management and technical support, governance at all levels including the inspection systems and structures, and for capacity building and strategies of all other strategic and implementing partners. All evaluations

I conduct follow international standards regarding inclusion of gender aspects, and being conducted in ways that gender and children's concerns are taken care of in the way the evaluation is conducted.

#### **KEY PUBLICATIONS**

My extensive work in development has always been accompanied by writing. I have produced not only reports, newletters, and knowledge sharing material, but also manuals and edited books. The publications highlight key development issues sought to be tackled, processes, impacts, and key factors that facilitate or constrain positive changes. Much of the writing is for international agencies such as the International Labour Organisation. A select list of the documents produced in the past few years is as follows:

- 2015: Smita Premchander, V. Prameela and M. Chidambaranthan. Prevention and elimination of bonded labour: the
  potential and limits of microfinance-led approaches. Geneva: Special Action Programme to combat Forced Labour,
  Fundamental Principles and Right at Work Branch, International Labour Office. <a href="http://www.ilo.org/global/topics/forced-labour/publications/WCMS\_334875/lang--en/index.htm">http://www.ilo.org/global/topics/forced-labour</a>.
- Paper on Lives and Livelihoods of Devadasis (girl children dedicated to goddesses and pushed into sex work), based on an ongoing study for the ILO (To be published in 2015)
- Research Report on Whether Microfinance Reduces Violence Against Women. To be published by GIZ, Delhi. 2013
- 2014- 15: Paper on Contracting and sub- contracting in Brick Kilns: How Markets Collude to Perpetuate Indebtedness and Bondage. Paper under publication by École des hautes études en sciences sociales (EHESS), France.
- 2015: Paper on Lives and Livelihoods of Devadasis (girl children dedicated to goddesses and pushed into sex work), based on an ongoing study for the ILO (To be published in 2015)
- **2013-14:** Case study on Labour Standards and Bonded Labour in Brick Kilns, ongoing, written at the invitation of the **International Labour Organisation**, and to be published in the India Exclusion Report, 2014.
- 2012: Paper on Civil Society Organisations in the State of India Livelihoods Report 2012: http://www.accessdev.org/downloads/soil\_report\_2012.pdf
- 2012: Social Development Review of the Chars Livelihoods Programme, Bangladesh. http://r4d.dfid.gov.uk/PDF/Outputs/CLP/social-development-review-final-report.pdf
- MEL Bill: Concerns Remain, Article in Economic Times, 2011. http://articles.economictimes.indiatimes.com/2011-07-16/news/29781725\_1\_mfis-microfinance-institutions-microfinance-development
- 2010. Prameela, Chidambaranathan and Premchander. Lessons on Convergence from Rural Development Programmes. http://ddinternational.org.uk/\_uploads/document/42.pdf
- **2008:** Documented work of **Agriculture and Allied Mission (AAS)** in Bihar district, an innovative project for Extreme Poor Women. Brochure produced for Gender Unit, **International Labour Organisation**, Delhi.
- Premchander, Smita; V. Prameela; M. Chidambaranathan and Benjamin Laroquette, 2006. "From Bondage to Freedom: Lessons from ILO's PEBLISA Experience". Delhi: International Labour Organisation: http://www.sampark.org/Documents/Bondage Freedom WEB Ver\_July24.pdf
- Premchander Smita and Jason Klinck. Beyond Economics : Analysing Microfinance from Women's Perspectives Using a Sustainable Livelihoods Framework. 2006. <u>http://www.north-south.ch/publications/Infosystem/On-line%20Dokumente/Upload/Gender&SD\_2006\_6\_Premchander\_Klinck.pdf</u> in *In:* Premchander S, Müller C, editors. 2006. <u>Gender and Sustainable Development: Case Studies from NCCR North-South. Perspectives of the Swiss National Centre of Competence in Research (NCCR) North-South. Bern: Geographica Bernensia, pp. 147-170.
  </u>
- Premchander, Smita; M. Chidambaranathan; V. Prameela and L. Jeyaseelan, 2006. "Bonded Labour Projects: A Guide

for Evaluation and Impact Assessment". Delhi: International Labour Organisation. http://www.sampark.org/Documents/Bonded\_labour\_Projects\_A\_guide\_for\_Evaluation\_and\_Impact\_Assessment.pdf

- 2005: Launched, coordinated and edited three Impact Exchange Newsletters sent to all offices of ILO
- 2005: Premchander, Smita; Ryoko lizuka; Gerry Finnegan; Pat Richardson, 2005. A Handbook for Planning Impact Assessments (Published as a fact sheet internally for ILO). Geneva: ILO.
- **2012:** Premchander, Smita. Social Development Review. Bangladesh: Chars Livelihoods Programme. Downloadable from: <a href="http://www.clp-bangladesh.org/pdf/social%20development%20review%20-%20final%20report.pdf">http://www.clp-bangladesh.org/pdf/social%20development%20review%20-%20final%20report.pdf</a>
- 2010: Premchander, Smita. Review of the Social Development component of the Chars Livelihoods Programme. Bangladesh: Chars Livelihoods Programme. Downloadable from: <u>http://www.clp-bangladesh.org/pdf/clp\_social\_development\_review\_04nov2010.pdf</u>
- 2010:-Premchander, Smita, M. Chidambaranathan and Nikita Kaul, 2010. Empowering Microfinance: A Critical Element of Women's Access to Productive Resources. A paper on microfinance and food security, written for presentation at a consultative meet for UN global rapporteur on food security, by PWESCR (Programme on Women's Economic, Social and Cultural Rights), Delhi.
- Premchander, Smita, Sudin K., and Peter Reid (Eds.), 2009. Finding Pathways: Social Inclusion in Rural Development. Bangalore: Books for Change. Evaluation of several development initiatives, edited. Publication supported by Western Orissa Livelihoods Project, DFID, UK, and Natural Resource Management, India.
- Premchander, Smita; V. Prameela; M. Chidambaranathan and and L. Jeyaseelan, 2009. Multiple Meanings of Money: How Women See Microfinance. Publication on impact evaluation of Microfinance programmes. New Delhi: Sage Publications.
- 2009: Premchander and Smita Premchander, 2009. The Promise of Social Inclusion: Will the 11<sup>th</sup> Plan Deliver? A paper in the India Livelihoods Sector Report, published for the Microfinance India and Livelihoods Conference. New Delhi: Access Development Services.
- **2008:** Premchander, Smita, M. Chidambaranathan and V. Prameela. 2008. Policy: **Pathways to Sustainable Livelihoods**. *In*: State of India's Livelihoods: The 4 P Report. New Delhi: Access Development Services, Pp: 59-79.
- 2007: Premchander, Smita, L Jeyaseelan, V. Prameela and M. Chidambaranathan.2007 Diversified culture and diversified meanings: The impact of microfinance in Koppal, India. In: Bertus Haverkort and Stephan Rist (eds), Endogenous Development and Bio-Cultural Diversity- The interplay of worldviews, globalisation and locality. COMPAS series on Worldviews and sciences 6, Leusden: ETC/COMPAS and Centre for Development and Environment (CDE), Pp: 181-187. http://www.bioculturaldiversity.net/Downloads/Papers%20participants/Premchander\_et\_al.pdf
- 2003: Smita Premchander: NGOs and Local MFIs: How to Increase Poverty Reduction through Women's Small and Micro-Enterprise. Futures 35 (2003: 361-378). Pergamon: doi:10.1016/S0016-3287(02)00086-1, http://www.sciencedirect.com/science/article/pii/S0016328702000861
- 2003: 'Learning from Impact Assessments: Does Understanding Women's Perspectives Change Microfinance Programmes?' paper presented at workshop in Manchester, UK and can be downloaded from: <u>http://www.enterprise-impact.org.uk/pdf/Premchander.pdf</u>
- 2003:-Impacts of an Indo- Swiss Research Partnership Project, A Southern and Northern Perspective. Berne: KFPE. http://www.kfpe.ch/download/Paper\_Smita\_Cairo.pdf
- 2002: Premchander Smita. Forum: Whose Parameters, Whose Standards? Evaluating the performance of savings and credit groups through external parameters only could be a self-defeating process. News Reach, Internal Journal of PRADAN, Volume 2 Number 7, July 2002.
- 2001: Empowering People or Empowering Institutions: VIEWS 6, Bangalore: Sampark.
- Premchander, Smita (Ed.), 2001. Turning Points: Experiences of PLAN Partners in Promoting Sustainable Livelihoods. Delhi: PLAN International. Publication arising out of evaluations and case studies.

- **2000:** Is the Path Correctly Charted? Doubts and Dilemmas in the Monitoring Process, SEARCH BULLETIN, Vol. XIV, No. 3. Issue of July-September 1999, published in July 2000.
- Premchander, Smita, 1997. **Translating Dreams into Reality**. Ahmedabad: Friends of Women's World Banking. Publication arising out of an evaluation of FWWB's work.

#### Gender, Microfinance, Livelihoods and Social Inclusion

- **2013:** Chidambaranathan, M., Smita Premchander and Raj M (2013). Community Based Microfinance: the Potential and Challenges of Self-Reliant, Self Help Group Cooperatives, *Enterprise Development and Microfinance (EDM) Journal*, Vol.24, No 2, Pp 118-134, June, 2013, Practical Action Publishing.
- **2012:** Premchander, Smita and Marc De Sousa-Shields, 2012. Crossfire: The 'Occupy' movement and the polarization of rich and poor demonstrate that we are losing the battle on poverty alleviation in the free market system. Debate in: Enterprise Development and Microfinance, Volume 23 Number 1 March 2012
- **2011:** Premchander, Smita with KS Ravi, Radha Gopalan, Kartik Kalyanram, Anjani, Omar Faruk, and K. Sudin. 2010. Different Stakeholder, Different Meaning: A Southern Perspective of Development NGOs and Quality. Paper written for a French-Belgian research project.
- Premchander, Smita and V. Prameela 2007. Empowering Women through Microfinance: A Policy and Programme Review. Delhi: Care India.
- Premchander, Smita and Christine Mueller (Eds.), 2006. Gender and Sustainable Development Berne: Centre for Development and Environment (CDE). May be accessed from: <u>http://www.nccr-north-south.unibe.ch/publications/Infosystem/On-line%20Dokumente/Upload/Gender\_Book.pdf</u>
- Premchander, Smita; V. Prameela in collaboration with Wim Polman, 2004. Promoting Rural Women's Cooperative Businesses in Thailand. A Training Kit, <a href="http://coin.fao.org/coin-static/cms/media/9/13171846989600/2004\_01.pdf">http://coin.fao.org/coin-static/cms/media/9/13171846989600/2004\_01.pdf</a>
- 2004: M. Chidambaranathan and Smita Premchander, Confronting the conflicts: Transformative Leadership or Transformation of Organisations. Published in a book by Asia Women in Co-operative Development Forum (AWCF).
- 2003: Smita Premchander, L. Jeyaseelan and M. Chidambaranathan In Search of Water: Natural Resource Degradation Leading to a Livelihoods Crisis in Koppal District, Karnataka, India, Published in Mountain Research and Development, Vol 23. No.1. Feb 2003: 19-23: United Nations University, Tokyo, Japan and The International Mountain Society, Berne, Switzerland. http://www.mrd-journal.org/issue\_asp?lssue\_ID=34
- **1994:** "Income-generating programmes for rural women- examining the role of NGOs": Paper published in Small Enterprise Journal, Vol. 5, No. 1, ITDG, London.
- **1994:** "Micro- Enterprises for Rural Women", Paper published in book Development of Micro Enterprises by Women, Eds. Sue Beaumont, Kaman Singh (British Council, New Delhi), K. Ramachandran (Indian Institute of Management, Ahmedabad).
- **1994:** "Marketing: Some Learnings of Sampark" Paper published in People's Action, Vol. 9, No 3, June 94, CAPART, New Delhi.

# ADVISORY ASSIGNMENTS AND PRESENTATIONS ON POVERTY REDUCTION

I have extensive experience, of over 35 years, in the field of **sustainable development and microfinance**. I have worked on the ground, done research, evaluations, and provided policy advice on various development issues. I started with gender research and training, capacity building of the government, NGOs, and donor organisations, and instilling a sense of gender justice in the implementation of practical project interventions. While gender is integrated in all the work that I do, relating to policy formulation, project design, evaluations and research, I have also done several assignments specific to promoting gender equality. I am a resource person on the Gender Community of Practice of the United Nations Country Team in India (managed by UNWomen), and am actively engaged with issues such as economic empowerment of women, access of women to land and property rights, microfinance and violence against women.

I am invited to facilitate and present technical sessions and share experiences on a wide variety of topics related to environmental sustainability and human development, labour standards, making partnerships with and capacity building of stakeholders such as labour administration, workers' associations, employers and civil society organisations engaged with labour rights and standards.