

**“Rickshaw Bank:  
An efforts towards Eco-mobility”  
16<sup>th</sup> February, 2017**

**DR. PRADIP KUMAR SARMAH**  
Founder , Rickshaw Bank  
&  
Executive Director  
**Centre for Rural Development CRD**

# WHAT IS RICKSHAW ?

Modified Tricycles

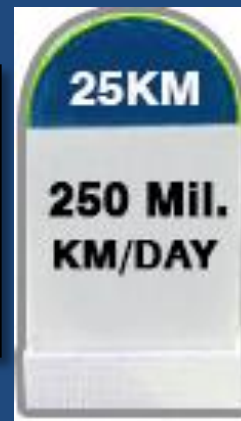
Self utilized by People

Run by a Rickshaw Puller

Widely used in Urban and Semi Urban Areas



10 Million



# MEDIUMS OF SUSTAINABLE MOBILITY

- **Requisite mode of transport** in metropolitan cities
- **Convenient** for short term distances
- **Essential mode of mobility** within one's vicinity
- Provides **Accessibility at Low cost**
- **Energy efficient** and Eco-friendly source
- Promotes **Social Employability**
- **Access to livelihood** for unskilled and semi-skilled workers

# Best mode of transport for a short distance



- To reach the last destination, for a short distance, in a narrow lane, submerged with water rickshaws are the most reliable and inexpensive mode of transport in India.



- Rickshaws provide services at your doorstep and that too at odd hours.
- In India, rickshaws are about four times cheaper than an auto rickshaw.



# USES OF RICKSHAW

Carry Passengers



Transport Goods



Transport Building materials

# TYPES OF RICKSHAW

Passenger



Fast Food



Waste Collection



Fruit Shop

# RICKSHAW PULLER

10 million  
rickshaw  
pullers

Seasonal  
migrants,  
unskilled  
and semi  
skilled  
laborers

Rickshaw  
are hired  
on rent  
basis

Money  
generated  
by them  
mostly  
goes to  
rickshaw  
owner

Informal  
Sector -  
Lack  
identity  
cards and  
permanent  
residential  
address.

Lives in  
slums,  
unauthoriz  
ed  
colonies or  
on streets.



# RICKSHAW DRIVERS IN INDIA

- Rickshaw drivers - vulnerable and socially disadvantaged community (harassed, HIV-AIDS, exploited).
- No access to formal finance.
- 95 % hire rickshaw on high daily rental fee.
- Below poverty line and without any social security.
- Almost half are illiterate.
- On average, they support 5 dependents.

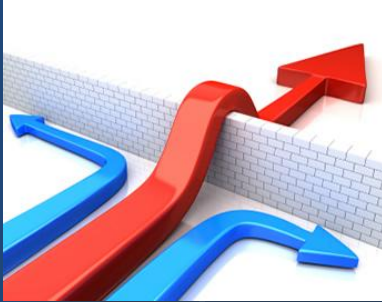




# RICKSHAWS IN INDIA

- Viable part of Capital transport system since independence
- With strengthening of Delhi Metro Rail the demand and usage of rickshaws has increased
- Most of Convenient source of short term mobility - metro stations to nearby areas, within or nearby campus, neighborhoods.
- Prominent source for interconnection among various areas where other modes of transport are not accessible
- Affordable Cost of Journey for all ranks of people especially students and low income group
- Individualistic mode of transport -caters to individual travel needs.

# CHALLENGES



## Social/Administrative

Social Recognition  
Identity  
Licensing (Single/hire)  
Seized/disposed  
Traffic

## Technical

Rickshaw design  
Separate lane  
Training  
Parking Space

## Financial

Migrant  
Finance  
Insurance  
Social security

# OUR SOLUTIONS

A newly designed rickshaw payable through a minimal daily installment.

Micro Asset Loans for Ownership of the rickshaw,

Insurance, uniform, licenses, a photo ID

Training, health care, cooking gas etc.



# ONE WINDOW SOLUTIONS

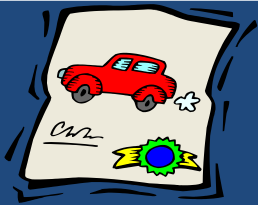
Provide for  
Drivers:



- Income
- Potential savings
- Access to financial institutions



- Insurance
- Licenses
- Photo IDs



- Peer learning meetings



An Asset:  
A Rickshaw



Provide  
for families:

- Children's schooling
- Clothing
- Cooking gas



- Eye/ Healthcare
- Family planning





# OLD v/s NEW RICKSHAW



**Aero-dynamically  
designed**

**Spacious & Lighter**

**Attractive &  
comfortable for all.**

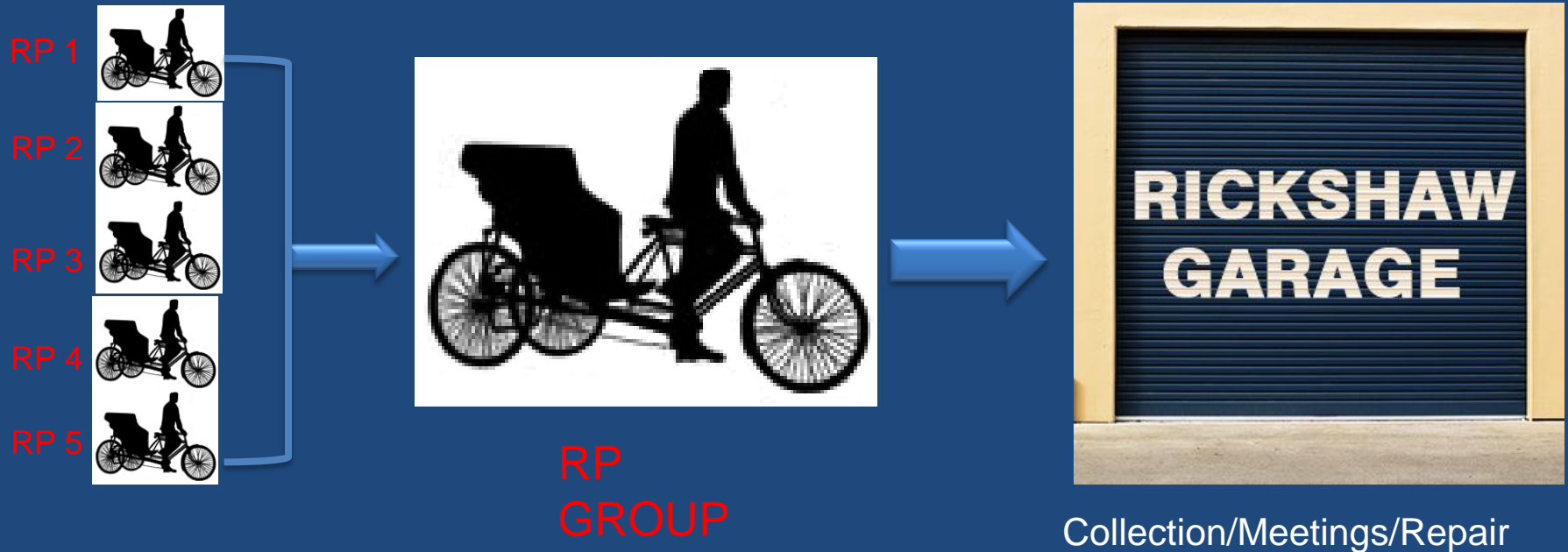
**Longer life.**

**Originally Designed by  
IIT GUWAHATI.**



# OPERATING MODEL

**RP** (Rickshaw Puller)



# RESULTS — TRIPLE BOTTOM LINE





# GLIMPSES OF WORKSHOP

At Guwahati





# EXPANSION (Varanashi, Allahabad, Lucknow)





# New light with Solar power

## Dip Bahans now fitted with solar lamps, FM radio, mobile chargers

STAFF REPORTER

GUWAHATI, Jan 10 – The mundane experience of travelling by a rickshaw is about to undergo a sea change with the Centre for Rural Development launching Dip Bahan rickshaws fitted with solar lamps, FM radio and mobile charger.

These improved rickshaws were flagged off on Tuesday by Rakesh Pandey, faculty, Olin College of Engineering, Boston. He said that this new rickshaw will go a long way in enhancing the income of the rickshaw pullers.

"The health of a rickshaw puller is a major factor in deciding his livelihood," said Pandey pointing out that the income of a rickshaw puller decreases if he is not in a good health. Stressing that it was important to understand the issues of the underprivileged section of the society, Pandey said that technology must aid this class that has been in various ways making the lives of the Guwahatians easier.

So from now onwards Guwahatians who often have to commute by rickshaw will now be entitled to several amenities including charging their mobile while moving towards their destination. But of course for a nominal fee.

It needs to be mentioned here that the Dip Bahan rickshaws were

Dr Pradip Kumar Sarma, founder of Centre for Rural Development said that over the years, the Dip Bahan rickshaws have succeeded in changing the living standards of the underprivileged people.

"More than 5,500 people have been supported by the rickshaw and mono carts developed by us," said Sarma.

The new Dip Bahans have front light, back light and a light above the passenger seat, apart from the FM radio and mobile charger.

These solar powered facilities also have three days power backup to tide over a situation in the event of bad weather.

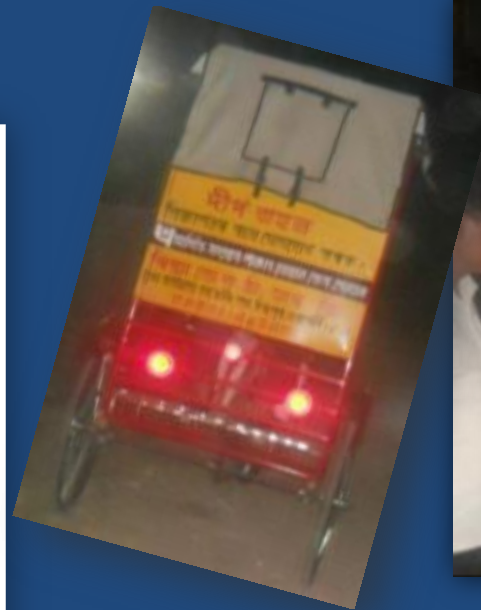
On the other hand, one of the rickshaw pullers, Nasrul who was present at the flagging off ceremony, said that it felt very nice to pull such a rickshaw that had so many facilities.

"Particularly, the music and light has changed my approach to work. Now I pull the rickshaw with pleasure as song from FM soothes my mind," said Nasrul.



Rakesh Pandey, Prof of Olin Institute of Engineering, Boston, USA launching the new-look Dip Bahan, in Guwahati on Tuesday. – EP

launched in 2004 by the Centre for Rural Development with the objective to improve the livelihood of the rickshaw pullers and to install in them a sense of confidence.



A complete package of three lights (one each at front, rear and inside the rickshaw), one FM radio and a mobile charger makes our rickshaw as a High-tech rickshaw that attracts more people in general. These new high-tech carts have been able to attract the youth groups more for doing some business on their own and these carts have become a benefit for the growth of the entrepreneurship in an area that enhances the local economy in turn.

# GLOBAL SOCIAL ENTREPRENEURSHIP {GSE} PROGRAMME

Under the School of Management of Yale University, USA the Rickshaw Bank has been selected in the year 2011 as one of their GSE partners.

The Morgan Stanley & the Tata Consultancy Services has sponsored the programme and working closely for one semester.



# RECOGNITION & AWARDS

Year	Award	Place	For
Nov, 2003	Citizen Base Investment	Mumbai	Concept at NSEB (National Stock Exchange Building)
Dec, 2005	Microfinance Incubation Prog.	IIM Bangalore	Selected for the Programme
April, 2006	Micro finance Process excellency	New Delhi	For the excellency by Planet Finance & ABN Amro Bank
April, 2006	Change makers innovation	Washington	Market based Strategies that benefit Low income Comm.
2006	Limca Book	India	1 <sup>st</sup> Rickshaw Bank Buis. Sect.



# RECOGNITION & AWARDS

Year	Award	Place	For
Apr, 2007	3 <sup>rd</sup> Prize	Hyderabad	Microfinance Business Plan
Jul, 2007	Micro Insurance	Hyderabad	Finalist of the Award.
Nov, 2007	Asian Innovation	Singapore	Asian innovation
Aug,2008	Assam CM's Best community Action Develop.	Assam	Best community Action Development
2008	India NGO	INDIA	Medium category from the Eastern Region.
2011	Tech laureate	USA	Applied Material & Tech
2014	Perfect 10 of the year 2014	Assam	Helping the people by The Telegraph.
2014	Sustainable Eco-mobility Awards 2014	Banglore	Sustainable Ecomobility by Volvo.

# APPRECIATION

05 Jan'13, New Delhi,  
INDIA



Received the Livelihood Promotion Award from  
Dr.C Rangarajan, Hon'ble Chairman,  
Economic Advisory Council to the Prime  
Minister of INDIA

28 Jan'13, New Delhi,  
INDIA



Received the award during AIF's 5<sup>th</sup>  
Annual National Seminar from  
Dr. K.C. Chakrabarty, Deputy  
Governor of RBI,

14 Aug'12, New Delhi,  
INDIA



Dr. Pradip Kumar Sarmah, calling on the President  
of India, Shri Pranab Mukherjee

# Involvement with the GOI

- In order to address the livelihood concerns of the rickshaw-pullers and other people earning a living out of Non Motorized Vehicles (NMVs) in urban areas, the Ministry of Housing & Urban Poverty Alleviation, Government of India, constituted an **Expert Group**. Dr. Sarmah, is incorporated as a Member to the Committee.

The Committee sits in many occasions and submitted a draft act “**NON-MOTORIZED VEHICLES & PLIERS (PROMOTION, REGULATION, WELFARE AND CONDITIONS OF SERVICE) ACT, 2013**” to the Ministry.

- Dr. Sarmah also incorporated as an expert nominated member to the Governing Council of **India Center for Migration** under the Ministry of Indian Overseas Affairs, GOI.



HAPPIEST MOMENT





THANKS



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