“Rickshaw Bank: An efforts towards Eco-mobility"
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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
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, unauthorized colonies or on streets. |
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.
• 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 shot 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
- Uniform
- Training
- Maintenance

An Asset: A Rickshaw

Provide for families:

- Children’s schooling
- Clothing
- Cooking gas
- Eye/ Healthcare
- Family planning
- In every part, in every heart

Child's uniform

Cooking gas

Eye/ Health care

In every part, in every heart

Maintenance

License

Insurance

Photo IDs

Income
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)

RP 1
RP 2
RP 3
RP 4
RP 5

RP GROUP

Creation of New Entrepreneurs

Collection/Meetings/Repair
RESULTS - TRIPLE BOTTOM LINE

Sustainable Community Development

Social
- Improved Health
- Better Families
- healthcare
- Positive work environment

Environmental
- Reduce fossil Fuel consumption
- LPG replacing Firewood

Economic
- Rickshaw owners
- Good income = improved living
- Jobs created.
GLIMPSES OF WORKSHOP
At Guwahati
EXPANSION (Varanashi, Allahabad, Lucknow)
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.
<table>
<thead>
<tr>
<th>Year</th>
<th>Award</th>
<th>Place</th>
<th>For</th>
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<tbody>
<tr>
<td>Nov, 2003</td>
<td>Citizen Base Investment</td>
<td>Mumbai</td>
<td>Concept at NSEB (National Stock Exchange Building)</td>
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<td>Dec, 2005</td>
<td>Microfinance Incubation Prog.</td>
<td>IIM Bangalore</td>
<td>Selected for the Programme</td>
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<td>April, 2006</td>
<td>Micro finance Process excellency</td>
<td>New Delhi</td>
<td>For the excellency by Planet Finance &amp; ABN Amro Bank</td>
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<td>April, 2006</td>
<td>Change makers innovation</td>
<td>Washington</td>
<td>Market based Strategies that benefit Low income Comm.</td>
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<tr>
<td>Apr, 2007</td>
<td>3rd Prize</td>
<td>Hyderabad</td>
<td>Microfinance Business Plan</td>
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<td>Jul, 2007</td>
<td>Micro Insurance</td>
<td>Hyderabad</td>
<td>Finalist of the Award</td>
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<td>Nov, 2007</td>
<td>Asian Innovation</td>
<td>Singapore</td>
<td>Asian innovation</td>
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<td>Aug, 2008</td>
<td>Assam CM’s Best community Action Develop.</td>
<td>Assam</td>
<td>Best community Action Development</td>
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<td>2008</td>
<td>India NGO</td>
<td>INDIA</td>
<td>Medium category from the Eastern Region</td>
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<td>2011</td>
<td>Tech laureate</td>
<td>USA</td>
<td>Applied Material &amp; Tech</td>
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<tr>
<td>2014</td>
<td>Perfect 10 of the year 2014</td>
<td>Assam</td>
<td>Helping the people by The Telegraph.</td>
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<tr>
<td>2014</td>
<td>Sustainable Eco-mobility Awards 2014</td>
<td>Bangalore</td>
<td>Sustainable Eco-mobility by Volvo.</td>
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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 5th Annual National Seminar from Dr. K.C. Chakrabarty, Deputy Governor of RBI,
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.
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