



A NATIONAL PROGRAMME OF DIGITAL EMPOWERMENT FOUNDATION

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Ministry of Micro, Small and
Medium Enterprises

LOCAL PARTNERS

Guwahati: eMSME Workshop held on Friday, May 26, 2011

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Micro and Small Enterprises in North East region to benefit from internet adoption

Digital Empowerment Foundation's eMSME National Program reaches Guwahati with an educational seminar titled "Internet for MSMEs – Empowerment of Emerging Sectors"

Venue

Event Name: <i>Internet for MSMEs – Empowerment of Emerging Sectors</i> with focus on Handicrafts [An Interactive Educational Seminar]	
Held on Thursday, May 26, 2011 (Time: 10:00 AM to 2:30 PM)	Venue: NEDFi Auditorium, NEDFi House, G.S. Road Dispur (Opposite Assam Assembly Secretariat)

Organizers

Organizer: Digital Empowerment Foundation (www.defindia.net)

Established in 2002, Digital Empowerment Foundation (DEF) is a non-governmental organization committed to the advocacy, development, and deployment of information and communication technology (ICT) for masses. The focus is on creating information-based content, knowledge-bases, and solutions through innovative and effective use of ICT towards greater collaboration between grassroots players and the world at large. Through this, DEF envisions playing a key role in bridging the digital divide at the grassroots level and, thereby, delivering the socio-economical benefits of ICT to the grassroots communities.

Co-Organizer: VeriSign

VeriSign, Inc. is the trusted provider of Internet infrastructure services for the networked world. Billions of times each day, Verisign helps companies and consumers all over the world to connect online with confidence. Additional news and information about the company is available at www.verisigninc.com.

Supported by: Ministry of Micro, Small & Medium Enterprises (<http://msme.gov.in/>)

Ministry of Micro, Small & Medium Enterprises, Government of India, is responsible for enabling vitality and growth impetus to enterprises of all sizes in India in terms of output, employment and exports and instilling a competitive culture based on heightened technology awareness. The Ministry of MSME is active in the North East region through its offices and various organizations, including, Micro, Small and Medium Enterprise-Development Organization (MSME-DO), the National Small Industries Corporation Ltd. (NSIC), the Khadi and Village Industries Commission (KVIC), the Coir Board and the Indian Institute of Entrepreneurship (IIE), Guwahati.

Local Partners: North Eastern Small Scale. Industries Association (NESSIA, <http://nessia.in/>) and North East Development Foundation (NEDF, <http://www.nedfindia.org/>)

Background

The socio-economic development of the North Eastern Region of India, consisting of Assam, Arunachal Pradesh, Manipur, Mizoram, Meghalaya, Nagaland, Tripura and Sikkim has been one of the key areas of concern for the Indian government. Union Minister of Ministry of MSME, Mr. Virbhadra Singh, has recently urged the Indian government to give adequate focus to the North Eastern Region¹. The recently re-elected Chief Minister of Assam, Mr. Tarun Gogoi, has declared² that, "I will see that the small and medium enterprises (MSME) sector comes up in a big way and the agriculture sector gets priority and the rural economy is boosted".

With this focus, the Interactive Seminar "**Internet for MSMEs**", organized by **Digital Empowerment Foundation (DEF)** and supported by **Verisign** and **Ministry of MSMEs** at Guwahati on May 26, 2011 was a timely initiative to help the MSMEs in understanding about the means they can employ to make themselves visible to and connect with customers globally in an efficient and cost-effective manner. .

The Internet is widely acknowledged as a rich and powerful medium for businesses of all sizes to create awareness about their products and offerings. There are nearly 81 million³ Internet users in India and over 1.9 billion⁴ Internet users that exist worldwide. Businesses that are not present on the Internet will miss out on being found by these net-savvy users who shop around for different vendors for products and services.

e-MSME is a national initiative to empower MSMEs in various clusters of India with Internet-based tools. The e-MSME National Program was launched on November 26, 2010 at Varanasi and subsequent events were held at Kanpur and Agra on April 1 and April 5, 2011, respectively.

Speakers

All major stakeholders from the regions were present – the speakers were:

- 1) Chair & Key speaker: Utpalananda Sarmah, Commissioner & Secretary, Industries & Commerce, Govt. Assam
- 2) Shamsher Singh, Managing Director, Assam Small Scale Industries Association (ASSIA) & Joint Secretary, Industries and Commerce Department, Govt. of Assam
- 3) Kartik Taneja, Lead India Channels , VeriSign Naming Services
- 4) Osama Manzar, Founder & Director, Digital Empowerment Foundation
- 5) S K Baruah, General Manager & Company Secretary, North Eastern Development Finance Corporation Limited (NEDFi)
- 6) D N Baruah, President, Guwahati Management Association (GMA)
- 7) K Ahmed, Director, Indian Institute of Entrepreneurship (IIE)
- 8) D D Gajbhiye, Deputy Director, MSME Development Institute, Assam



These speakers from diverse economic institutions and civil organizations spoke and shared about the need and importance of web and Internet technology for emerging market situations. They brought out the several key issues related to education of the participants of the seminar in technological evolution. It was felt that North-East region in particular needed such educational programs to accelerate the rise along the ladder of economic transformation.



Mr. Utpalananda Sarmah inaugurated the session and said that Internet has a role to play in promoting the cause of enterprise development and that there are many ways that Internet can help entrepreneurs to promote commerce and business. He said that Micro and small enterprises need to be encouraged to come to the mainstream of economic development through various channels including through the Internet platform. Having websites can help enterprises to leverage multiple gains.

He further emphasized on the need of knowing the pros and cons to use internet or scale up their activities through their websites. He added, *“They must be sure how to share information, what content is to be put on their websites and so on. On our part we have initiated the e-Udyog initiative in January 2011 to streamline activities involving our entrepreneurs through various online services.”*

Mr. Osama Manzar shared his eMSME vision, *“The objective of this programme is to develop capacities and skills of micro and small enterprises in using the Internet and websites to promote entrepreneurship and businesses. There can be no other better way today for the enterprises and entrepreneurs than having and using their own websites and using the Internet medium to enter into information and communication networks, marketing, networking and showcasing of enterprise activities , products and services.”*



Mr. Shamsheer Singh, Managing Director, ASSIA & JS, Industries and Commerce Department, Govt. of Assam said, *“ In current environment the role of computers and Internet has increased manifold. Offices and big industries are using these to the maximum. However, the use of websites and Internet is comparatively lower for the micro, small and medium enterprises. These enterprises are working hard to gain hold of business and economy in various sectors, but they have not being able to take advantage of internet and other technologies. I hope our entrepreneurs will start ideating and working and take help of the Internet to promote and publicise their activities.”*

Mr. S K Baruah, General Manager & Company Secretary, NEDFi, explained that there are many ways to take benefits from Internet like communicating, building networks or creating an informed environment which will help to boost the entrepreneur environment.

Mr. K. Ahmed, Director, IIE urged the entrepreneurs in the audience to be dynamic and proactive in using Internet and any such technology that can boost their activities and promote business.

Further, he shared, *“At IIE we are trying to promote our clusters in very many ways and technology and Internet is being explored to promote and publicize their products and services.”*

“Internet can be a boon to our enterprises and our entrepreneurs provided other factors are also taken into consideration like infrastructure requirement , laying down broadband services and others”, added Mr. D N Baruah, President, GMA.

Mr. Kartik Taneja elaborated on the eMSME mission, *“The whole purpose of eMSME program is to educate the small businesses of the country, the importance of Internet, how they can go online, what they can do with their websites, market their products and how to market their products and use the Internet to its full potential. This country has a huge potential and for quite some time now Internet is a popular medium but for some reason or the other the small businesses in India have not being able to use the Internet and that is what we are trying to do with such initiatives in these seminars. We hope that the small business and entrepreneurs who have come here to this seminar can take maximum advantage of this program and they will be able to set up their own websites and gain advantages.”*



Mr. M U Ahmed, Addl. Director, Dept. of Industries and Commerce, Government of Assam said, *“Our entrepreneurs need to take complete advantage of technology and Internet in their activities. On our part we have already made many information public on our website and at district level we are promoting online services including filing of forms etc. Usage of Internet by the entrepreneurs will definitely help us promote and encourage commerce especially through the e-Udyog program, which is first of its kind in India.”*

“There is no doubt that Internet can play a significant role to promote enterprises and commerce. There are various success stories around. Entrepreneurs in Assam and North East must come forward to use and adopt website related and other internet services for their advantages” concluded Mr. D D Gajbhiye, Deputy Director, MSME DI, Assam.

Participation & Impact

About 150 participants and regional stakeholders from various associations, organizations & government departments participated in the seminar which was acknowledged as a one of its kind event in Guwahati by speakers and participants.

Mr. Osama Manzar shared information on Community Information Resource Centre (CIRC) that is set up at Sonapur, Kamrup district of Assam to ensure adequate technical support and training for the local micro clusters in Assam. As part of a tutorial, he shared a few best practices and case studies of grassroots organizations that have used Internet profitably and explained how various Internet tools & strategies could be used for building sustainable businesses with profitable growth.



Mr. Manzar in his tutorial demonstration talked about the various advantages associated with web based enterprise development and promotion. He highlighted that the educational session had two main objectives:

- First - to help MSMEs realize the need and potential of web and internet technology for their business growth and educate them on the emerging ICT trends
- Second - to enable them with web services and related IT support, provided by DEF under the eMSME National program.

Mr. Osama Manzar resolved a large number of queries from participants related to Social Media, creating e-commerce websites, support for website development, access to local resource centre, further training, impact on rural livelihood and many more questions.

Highlights of interactions with participants

- eMSME program is about educating entrepreneurs who have come from various remote places with no knowledge of technology, and to bring them under one platform and train them. Local entrepreneurs in Assam can be trained in the DRTC, Sonapur Centre in Assam close to Guwahati. It has about 20 computers for access and provides training programme on 'ICT rural entrepreneurship' for 15-30 days where training in acquiring IT skills and capacity for business outreach and entrepreneurships can be given.
- Having a website will not only make the entrepreneurs virtually visible, it also can help in transactions and finding resources like raw materials. It is possible that one can find such information online too and get in touch with these kinds of producers who can help in such needs.
- eMSME can facilitate and integrate farmers and Self help groups formation in the rural village for livelihood similar to the model of the Chanderi project in Madhya Pradesh which can be adopted in the North East too – for example, Government initiated Sualkuchi Silk Cluster in Kamrup.
- Rural BPOs can also be an important initiative for the North East. Business process outsourcing means anything that can be outsourced to some other person who will help to lessen your burden of work. It can mean digitization process or scanning process and some similar work. It is called rural BPO because it is stationed in a rural area and generates employment to rural people. In cities, it is very expensive to hire human resources and related infrastructure, hence a lot of the work is outsourced to villages in rural areas to increase the business efficiency and this helps create jobs for rural masses.
- Social Networking sites are for those who actively use internet for connecting to their friends or wish to find friends online across the globe. As for MSMEs, they need large number of potential customers to find them on internet.
- Thus, this eMSME programme is for those who want to sell and market their products and services online besides mere social networking. By having their own website they can network globally and find potential clients to attract global markets and thus scale up their business transactions. Yes, the advantages of free social networking platform like Facebook can be another added advantage like creating a Page for advertising or promoting the e-commerce site.

Requests for website development

Members of local groups and associations that have requested for their website include:

- Ms. Sikha Das, owner of Sikha Creation, a house of imitation jewellery based in Guwahati, requested for a website for her masterpiece jewellery imitation that she has created for many customers across North East States. She wants to extend her business and service globally for maximum customers with unique demands.
- Mrs. Manomati Kakati Barman, a proprietor of Sri Ganesh Food Products based in Guwahati, who is also a National Award Winner 2009 for Entrepreneur Award (MSME) requested for website to expand her business in exporting her products.
- Dr. Manjul Islam, General Secretary for a social organization, also requested for a website for Self Help Groups of Farmers that his organization has created across Assam.
- Pranab Jyoti Panging, of Aide et Action, an organization into skill development for Youths and Women, though did request for website but was keen to know if such business skills can be provided to their youth with the help of DEF under entrepreneurship programme in IT skills or digital knowledge course .
- Nileshwar Basumatary (Retd. Commander) owning Horizon Vision into Training and Placement services also requested for a website.

Follow up and Further action

After the seminar showed enthusiastic response from the fellow participants, and also from skills development perspective requested by many local organization, DEF plans to launch eMSME IT Skills training and workshop program soon in future for those who wish to acquire website services from DEF.

In the Skill training workshop, two resource persons as representative from the local organization can avail the IT training for maintaining, content uploading and managing information on the website.

CIRC that is set-up at Sonapur, in Assam (close to Guwahati) by DEF will provide training for those who wish to take advance training in IT skills and development program. This is facilitated even for those who may or may not have requested for a website from DEF.

Based on enquiries received, work has started on following websites:

1. <http://northeastkrafts.com/>
2. <http://pyrangaericluster.com/>
3. <http://bogulamarijutecluster.com/>
4. <http://sipajharhandloomcluster.com/>
5. <http://greaterimphaljewellerycluster.com/>
6. <http://khangabokkounacluster.com/>
7. <http://gourihandloom.com/>
8. <http://northeastproduct.com/>
9. <http://elegantembroidered.com/>

Sources:

¹ MSME Ministry to formulate schemes for medium enterprises:

<http://smetimes.tradeindia.com/smetimes/news/top-stories/2011/Apr/06/msme-ministry-to-formulate-schemes-for-medium-enterprises.html>

² http://articles.economicstimes.indiatimes.com/2011-05-14/news/29543177_1_tarun-gogoi-paresh-baruah-ulfa

³ www.internetstats.com, June 30, 2010

⁴ www.internetworldstats.com, June 30, 2010

Annexure: Participants

#	NAME	DESIGNATION/ ORGANISATION	ADDRESS	CONTACT
1	Nripendra Nath Sarma	Partner, Brahmaputra Handmade paper Industries	Mangaldai	9678858662
2	Khogen Ch. Das	Assam State Development Corporation	Dispur	9864355257
3	Anil Kr Pegu	Program Officer, CML	Guwahati Club, Guwahati	9435014290
4	Pushpalata Devi	Byaspara Handloom	-----	9864022351
5	Pranab J Panging	Programme Manager, Aide Et Action	Guwahati	9435198116
6	Bhakta Ranjan Mandal	-----	Bokajan, Karbi Anglong	9435506532
7	Dhan Govinda Baruah	Mehsan Pharmaceuticals,	Ganeshguri,Guwahati	9954715373
8	Maushumi Saikia	-----	Bagharbari, Panjabari,Guwahati	9678011307
9	Kalpana Nath	Sipajhar Handloom Cluster	Sipajhar	8011467034
10	Bhuchetra Sarma	Sipajhar Handloom Cluster	Sipajhar	9864077520
11	Debjani Nath	Sipajhar Handloom Cluster	Sipajhar	9854139665
12	Seba Devi	Sipajhar Handloom Cluster	Sipajhar	-----
13	Chandra Prabha Devi	Sipajhar Handloom Cluster	Sipajhar	-----
14	Subrat Devnath	-----	-----	9402654166
15	Riju Devi	Sipajhar Handloom Cluster	Sipajhar	9577199987
16	Manima Khatun	Sipajhar Handloom Cluster	Sipajhar	9864719891
17	Bina Debi	-----	Dhokuakhana, Lakhimpur	9864938571
18	Subheshwari Nath	Sipajhar Handloom Cluster	Sipajhar	9707672186
19	Fatema Begum	-----	Payranga, Boko	9859879020
20	Jyotishman Barah	-----	-----	9854446531

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21	Aditya Barah	-----	-----	9577139490
22	Rupjyoti Baishya	-----	-----	9864823288
23	Manjira Goswami	-----	-----	9508168991
24	Safiyur Begum	-----	-----	7399562112
25	Aditya Boko	-----	-----	-----
26	Kunal Ghose	-----	-----	9864132365
27	Lakshimani Sarma	-----	-----	9864176840
28	Hirannya Das	Hasta Karkhana	Ramdia, Mangaldai	9854541830
30	Morgina Ahmed	-----	Payranga, Boko	9859459735
31	Satish Halloi	Pancharatna NGO	Nalbari	9859669952
32	Pabitara Rabha	-----	Payranga, Boko	9613133499
34	Meena Rabha	Eri Enterprise	Payranga, Boko	-----
35	Mira Rabha	-----	Payranga, Boko	7399777302
36	Rajib Goswami	-----	-----	9864021443
37	Santana Sarma	Anuva Production Centre	-----	9864033063
38	Ajit Barman	Ajit Bah-Bet Udyag	-----	9854411938
39	Hiren Rajbongshi	Shree Krishna Bah Bet	-----	-----
40	Chandraprava Devi	-----	-----	9954075229
41	Kusum Devi	-----	-----	9954075229
42	Bhabani Nayak	Water Hayacinth Products	Gauripur	9854179823
43	Nur Banu Begum	-----	-----	9954355082
44	A Rahman	-----	-----	0361-2200890
45	Utpala Bhuyan	Proprietor,Gouri Handlooms	-----	9864085638
46	Sabita Rani Deka	Sipajhar Handloom Centre	Sipajhar	-----
47	N Basumatary	-----	-----	9706573639
48	Sr. Saverina Lakra	Women Development Centre,Guwahati	Guwahati	9954567268
49	Dhanjee Shah	-----	-----	986495388
50	Bhagyavati Bhuyan	Proprietor, Abhinav Nirman	-----	8011413100

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51	Manoj Agarwal	-----	-----	9731001122
52	Sikha Das	-----	-----	9706067721
53	Mahima Majumdar	Janki Food Products	-----	9957463325
54	Prakash Deka	-----	-----	9864051228
55	B K Bhattacharya	-----	-----	986414701
56	B L Agarwal	-----	-----	9864022049
57	Mounami Das	-----	-----	9435646653
58	Trilokya Phukan	-----	-----	9864891348
59	F Azal	AFC	-----	9435101171
60	R Barman	CEO,AASHA	-----	9085332170
61	J Deka	KSWS	-----	9707393257
62	Bandana Chakravarty	-----	-----	9864023244
63	Achinta Kr. Sarma	-----	-----	9864434019
64	Amitabh Sarma	-----	-----	9954880065
65	Raj Kr. Jain	-----	-----	9864078862
66	Rasel Hussain	Joganar	CITI Complex,Kalapahar Industrial Area,Guwahati	9864016905
67	Jacob	Elixir Enterprise	Panbazar,Guwahati	9435012714
68	Debajit Goswami	Proprietor, SCORPION	Guwahati	9864031458
69	Ragiv Khound	Proprietor, SCORPION	Guwahati	9864167588
70	Syeda Jasmine Akhtar	Proprietor, URNA	H.No-6,Rangpur Path,Ali Ahmed Road,Six Mile, Panjabari, Guwahati	9864037400
71	Partha Sarathi Das	Jhorna Enterprise,Tinsukia	Tinsukia	9954429516
72	Nayoni Kalita	Proprietor, Nayoni's Beauty Parlor & Training Centre	Jalukbari,Guwahati	9435552036
73	Abhisekh Kumar Garg	Proprietor Abhinav Nirman	North Lakhimpur	9678951400
74	Wahida Rahman	Proprietor , Panos South Asia	Kharguli Road,H.NO- 110,Guwahati	8876147626
75	Sehmed Khan Choudhury	Proprietor, Candle Making Unit	Japorigog (near field), H.No-11, Dispur,Guwahti	9613210996

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76	Hasar Ahmed	Sunshine Nidday Unit	Bhetapara, Hatigaon,Guwahati	9864013824
77	Farija Shaheed	FARMER	Guwahati	9707407094
78	Ramjit Kumar Dey	Mahanaya Pati Industry,	Mornoi,Goalpara	9508127216
79	Naresh Doley	-----	DhokuaKhana, Lakhimpur	9864938571
80	Pranab Saikia	Secretary, Janakalyan	Morigaon	9859645821
81	Khanindra Pathak	Secretary, Ad-Hoc Pacifist Organisation	-----	9435403923
82	Surja Gogoi	PRATHAM	Zoo Tiniali,Guwahati	9859951667
83	Pranab Gurung	PRATHAM	Zoo Tiniali,Guwahati	9864221551
84	Utpal Kr. Sharma	Overseas Trade Development	A K A Road,Rehabari	9854014108
85	Pranjal Kumar Goswami	G N H Food Processing	Guwahati	9854220137
86	Arup Kr Dutta	North East Products	Dispur, Guwahati	9435016257
87	M R Sikdar	AI Amin Rural Welfare Society	Barpeta	9435113250
90	Chandan Keshab	Guldasta	Boko,Kamrup	9435542135
91	Diya Saikia	-----	Boko,Kamrup	8873639373
92	Dipak Kumar Barman	-----	-----	9864717888
93	Naser Ahmed	-----	Jyoti Path,Bhetapara	9864013824
94	Rajiv Deka	-----	Ambika Giri Nagar	9854295456
95	Dipta prasad Goswami	-----	Hatigaon	9864295456
96	D K Saikia	-----	-----	9435548225
97	Rajib L Sharma	IIE,Guwahati	Lalmati, Guwahati	9854651420
98	Prasanta Sarma	IIE,Guwahati	Lalmati, Guwahati	9706529824
99	Badan Barman	Krishna Kanta Handique State Open University (KKHSOU)	Guwahati	9864205166
100	Mousumi Das	Research Officer, P & D Dept	Dispur, Guwahati	9864343859

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101	P C Sharma	P D Dept,Dispur	Dispur, Guwahati	9706231303
102	Rajashree Saikia	System Analyst,Axom Sarba Siksha Abhijan	Kahilipara,Guwahati	9435559197
103	Manoranjan Das	ASDC	Dispur	9435734241
104		ARTFED	Ambari	8876509683
105	D D Gatbhiye	MSME-di	Bamunimaidan, Guwahati	8011273383
106	Manomati Kakati Barman	Proprietor, Shree Ganesh Products	Mother Teresa Road(Zoo-Narengi), Hatigarh, Karbi Path(Near Namghar), House No:21, Guwahati	9864304214(M) 0361-2418187(O)
107	Nileshwar Basumatary	Horizon Vision	Neexotica Complex, Kalitapara, Azara, Opp. Mountain Shadow,Guwahati	9706573639
108	Jumi Deka	Rumi Jumi Enterprise	G S Road, Sixmile, Near Lakhsmi Mandir,Guwahati	9864075734
109	Hiranya Das	Proprietor, Hastakala Karkhana	Ramdia,Majarkuri, Kamrup	9854541830
110	Dolly Borah	Secretary, Kaziranga Multipurpose Womens Society	S K Baruah Road, Rukmini Nagar, House No:21 Dispur, Guwahati	9864090951(M) 9435559215(M)
111	Dilip Das	Chief Craftsman, Sankardev Bamboo Decorative Multipurpose	Jonaki Nagar, Dhuliapar, Dist: Sibsagar	9401113407(M) 9435156983(M)
112	Ankush Borgohain	Consulting Structural Engineer	Flat No: 1-E, Windchime Apartments, Ushanagar, Dispur,Guwahati	9435307439(M) 0361-2263453(O)

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114	Parikshit Borkotoky	Kraftinn	2 No. Brahmin Gaon, Kenduguri, Jorhat, Assam	9957942147(M)
115	Deepamoni Gogoi	Jharna Enterprise	Shed B/3, Industrial Estate, Borguri, Tinsukia,	9954429516(M) 9954458103(M)
116	Prabidita Bharati	Proprietor, Shantiniketan	12,Rajat Kamal Path, Next to Zoo Road Post Office, Opp. Doordarshan Kendra, R G Baruah Road, Guwahati	9864065930(M) 9864031433(M) 9864011917(M) 0361-2466077(O)
117	Dr. Monjul Islam	Secretary General, FARMER	House No: 19, Behind J R Medicos, Rajgarh Road, Guwahati	9864090541(M) 0361-2461593(O)
118	Pallavi Barthakur	Origin Infosolutions	254, Rajgarh Road, Near By-lane:6, Guwahati	9864077380(M)
119	A Rahman	Proprietor, M/S Trinayan Enterprises	Regd Off: N T Road, Rangia Branch Off: T R Phookan Road, Machkhowa, Guwahati	9954140122(M)
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123	Imdad Ahmed	Ranju Handicrafts	5,Nilgiri Path, Hatigaon Chariali, Guwahati	9707025557
124	Munmi Gogoi	Programme Manager, Foundation for Social Transformation	J N Barooah Lane, Jorpukhuri,Guwahati	9435553373(M) 0361-2733696(O)
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126	Pallabi Nath Bhatta	Floor Executive	NEDFi House, S Road,Dispur, Guwahati	9085690264(M) 0361-6115555(O) 0361- 6115556(Fax)
127	N Dhaneshwar Singh	AGM(PFD)	NEDFi House, S Road,Dispur, Guwahati	9854028275(M) 0361-6115555(O) 0361- 6115556(Fax)
128	Zaveer- Uz-Zaman	Management Trainee	NEDFi House, S Road,Dispur, Guwahati	9864648383(M) 0361-6115555(O) 0361- 6115556(Fax)
129	Siddheswar Kumar		Mirza, Kamrup	9864108628
130	Gurvinder Sing Ahuja	NABARD,Guwahati	G. S Road, Dispur	9678915210

Annexure: Press Coverage



