



Dr. KM George, Ph.D.

Economist & Development Professional

www.drkmgeorge.com



PERSONAL INFORMATION																			
First name / Surname	George Mel Mana																		
QUALIFICATIONS	EDUCATIONAL BACKGROUND <table> <tr> <td>Date of completion</td><td>: 1983</td></tr> <tr> <td>Title of qualification awarded</td><td>: Doctor of Philosophy (Ph. D) in Economics (Inclusive Sustainable Development Through Micro Finance)</td></tr> <tr> <td>Name and type of Institution</td><td>: University of Ranchi, Ranchi, India</td></tr> </table> <table> <tr> <td>Date of Completion</td><td>: 1970</td></tr> <tr> <td>Title of qualification awarded</td><td>: Master of Arts in Economics</td></tr> <tr> <td>Name and type of Institution</td><td>: Sardar Patel University, Gujarat, India</td></tr> </table> <table> <tr> <td>Date of Completion</td><td>: 1967</td></tr> <tr> <td>Title of qualification awarded</td><td>: Bachelor of Arts in Economics</td></tr> <tr> <td>Name and type of Institution</td><td>: University of Kerala, Kerala, India</td></tr> </table>	Date of completion	: 1983	Title of qualification awarded	: Doctor of Philosophy (Ph. D) in Economics (Inclusive Sustainable Development Through Micro Finance)	Name and type of Institution	: University of Ranchi, Ranchi, India	Date of Completion	: 1970	Title of qualification awarded	: Master of Arts in Economics	Name and type of Institution	: Sardar Patel University, Gujarat, India	Date of Completion	: 1967	Title of qualification awarded	: Bachelor of Arts in Economics	Name and type of Institution	: University of Kerala, Kerala, India
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MEMBERSHIP IN PROFESSIONAL BODIES

1. Invited by Rotary International to visit the USA. Presented four seminars in the American universities of Arkansas, Oklahoma, Tulsa and Cornell, 1975
2. Program Secretary to the International Program on Dairy Projects organization, March 1975 - April 1975
3. Gujarat Economic Association Conferences in 1969, 1970 and 1977
4. Program on Integrated Area Planning at National Institute of Rural Development, Hyderabad.
6. Core faculty Member to train Lead Bank and Govt. Officials for the formulation of Rural Development Credit Programs, Appointed by the Reserve Bank of India, 1- 6 March 1982.
7. Annual Conference of Indian Economic Association, Ahmadabad, 1986
8. Attended the 9th Bank Economists Meet held at New Delhi, India, 1986
9. Annual Conferences of Indian Agricultural Economics at Pune, Kanpur, Anand, and Siliguri in 1980 1985, 1986 and 1987 respectively.
10. Invited to attend the National Prayer Breakfast hosted by the US President in Washington DC in 1987 and attended two seminars during the same event.
11. Seminar on Monitoring and Evaluation organized by the NIBM (Reserve Bank of India), 1988.
12. Chaired the session on Science & Technology in relation to Rural Women, a seminar Organized by the Govt. of India in Orissa.
13. Seminar of financial writers at Delhi, India, 1989
14. Chaired the mid- term reviews of ongoing projects of Science and Technology for Rural Development in Ahmadabad, Gujarat, September 1989.
15. Attended and chaired several other national and international seminars in India, Papua New Guinea, Europe and USA numbering more than 10,000.
16. Delivered some 300 popular lectures in colleges, schools, YMCA's, Universities and Religious & other secular organizations.
17. Attended the India International Coir Fair at Kochi, India from 11th to 13th October 2001.
18. Chaired a technical session on product diversification in the Seminar held in connection with the India International Coir Fair on 13 October 2001
19. Attended a special high power Training Course on "Preparing for the Rehabilitation Effort in Afghanistan" at Scuola Superior Santa Anna, Pisa, Italy, jointly organized by UNOPS, ILO, and University of York & Italian Ministry of Foreign Affairs from 25 February 2002 – 9 March 2002.
20. Chaired / moderated 174 seminars held under the joint auspicious of GMF & Sustainable Development Forum, since 1999.
21. Attended the World Universities Congress in Turkey, 20- 24 October 2010.

MEMBERSHIP IN PROFESSIONAL BODIES	22. Attended and chaired a session at the International conference on Innovation & Inclusion in Banking, 2- 3 February 2011. 23. Attended a high-level workshop as how to become a Professional Mediator; Trichur, Kerala on 6th & 7th July 2013.
PUBLICATIONS: 190 PAPERS, 2 BOOKS & 60 M&E STUDIES	Details of Publications 1. Role of Micro Credit in Economic Development, Southern Economist, vol.12, No 13, 1972 2. Farm Credit trends in Kerala a Village, Kurukshetra, Vol 22, No, 3, 1974 3. Demand for Farm Credit, Kurukshetra, 20 July 1974 4. Is Credit Antagonistic to weaker farmers? The Banker, Vol14, No.16, 1974 5. Oil Crisis:- An Economic Analysis, the Banker, Vol.19, No.10. December 1974 6. Problems of availability & Per capita availability of Milk in India, Eco & Business Review, New Delhi, India, June 1976 7. Case for Stream lining Cooperative Credit Policy, ArthaVikas, and June 1976 8. Nature and Pattern of Demand for Agricultural. Credit, Financing Agric, September 1977 9. More farm Credit to Medium Farmers, Land Bank Journal, December 1977 10. Dairying and Rural Development, Kurukshetra, December 1977 11. Rural Credit: A definitional Approach, Land Bank Journal, March 1978 12. Agricultural Implements owned vis-à-vis size of holding & per acre returns, Land Bank Journal, June 1978 13. Rural Development: Imperatives, Economic Times, 13 September 1978 14. Operation Flood, Times of India, 19 December 1978 15. Is Operation Flood a fiasco? Land Bank Journal, March 1979 16. Is Operation Flood Anti- Inflationary? Indian Dairy Man, January 1979 17. Need for Area Approach, Times of India, 6 February 1979 18. Strategy for Rural Development in Kerala, Kerala Cooperative Journal, August 1979 19. Area planning for Rural Development- Factors to be considered: A survey of 14 East Coast Villages of India, Land Bank Journal, March 1980 20. Strategy for Rural Development, Chintan, March 1980 21. District Credit Plans: its Implementation in Borsad Block, Indian Cooperative Review, April 1980

PUBLICATIONS:

190 PAPERS,
2 BOOKS & 60 M&E
STUDIES

22. A New Approach for Rural Growth, Western Times, Annual, 1980
23. Lead Bank Scheme and Block Level Planning, Land Bank Journal, December 1981
24. Block Level Planning and Banks Role, Eco & Business Review, December 1981
25. Rural Banking and Out flow of Rural Savings, Yojana, 16 July 1983
26. Denudation of Forests & Rural Poor, Indian Journal of Agricultural Economics, 1983
27. Structural and Policy Implications of Indian Banking by the end of the Century, Land Bank Journal, December 1983
28. District Credit Plans, Business Standard, 20 October 1983
29. Co- existence or co- extinction, Yojana, 15 April 1983
30. Rural Development Programs - Strength & Weakness, Indian Journal of Agricultural Economics, September 1984
31. Evaluation & Monitoring of Rural Development Projects in Banks, June 1984
32. Challenges of Rural Development, Financing Agriculture, March 1986
33. Interview: the myth and reality, PNB Staff Journal, October 1986
34. Small Loans: The Problems of Recovery, Land Bank Journal, March 1986
35. Recovery of Loans: Some Issues (In Bank Economists Meet book -1987)
36. Integrated Rural Development Program (IRDP), and Subsidy, Economic Times, 1987
37. Impact of IRDP in a Backward Area, Economic Times, 1 June 1987
38. IRDP: Need for Recasting, Kurukshetra, October 1987
39. Is Lining of Watercourses an Answer to Better Water Management? Southern Economist, October 1987
40. Poverty Eradication: Initiatives and Inhibitions, Peoples Action, November 1987
41. Rural Development and Role of Nonresident Indians, Southern Economist, October 1987
42. Poverty Eradication Needs Concerted Efforts, Yojana, February 1988
43. Public Sector Banks and Rural Credit, Economic Times, 1 September 1988
44. National Housing Policy: Its Implications for Rural Housing, Gramin Vikas, September 1988
45. Rural Housing and Its Challenges for Banks, PNB Monthly Review, October 1988
46. Relevance of Science and Technology and NGO's in Rural Development, November 1988

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190 PAPERS,
2 BOOKS & 60 M&E
STUDIES

47. Role of Science and Technology in Rural Women Development (Book) 1988
48. Disparities in the Distribution of Rural Credit, Economic Times, 2 February 1989
49. Rural Housing: Problems and Strategies, Yojana, February 1989
50. Can IRDP Become More Relevant? Yojana, May 1989
51. Challenge and Response of Rural Housing, Kurukshetra, September 1989
52. Monitoring of Extension in Block Settlements. Oct 1990 (MS) December 1983
53. The Challenges posed by the World Development Report of PNG, Govt. of PNG, April 1992
54. A Study on Growth Potentials, Govt. of PNG, April 1992
55. Streamlining of Coir Industry: Need and Importance, 1999. (MS)
56. Empowerment of Women: Need of the Hour 2000. (MS)
57. Healing: A Holistic Approach, 2001. (MS)
58. Globalization: The Need to understand it in Totality, 2001. (MS)
59. AIDS: Needs Concerted Action and Sympathetic Concern, 2001. (MS)
60. E-Commerce: It is the future way of life, 2001. (MS)
61. Holistic Healing: Need for Comprehensive Approach, 2001 (MS)
62. Empowering Road Infrastructure by Application of Coir Geo- Textiles, 2002 (MS)
63. European Union: It's Challenges & Future Agenda, A paper prepared for an international conference held at Lisbon, Portugal (MS), 2002
64. Power Sector Needs Revamping-With Special Reference to Kerala-KSEB (MS), 2002
65. Is Kerala Economy, Data Rich or Action Poor? Presented in a conference (MS) in Kochi, India, August 2002.
66. Africa Needs Holistic Approach for Shared Growth, Paper prepared for an international conference in Ghana, 2005.
67. Mathan Malpan: A Proactive Visionary of Holistic Development, A paper prepared for a seminar held at Pampakuda, 6 November 2005.
68. Pro-Poor Export Strategy- What Works: A Holistic Asian Approach, March 2006 (A paper written for the WTO Debate to be held in Berlin in September 2006; Published in Acque & Terre, Venice 3:110-118 ;(Unastrategiad'esportazione a favoredeipoveri: un approccioasiaticoglobale. Acque & terre, Venice. 3:65-73) March -2008.
69. Can Bribes Be Avoided? A theme paper prepared for an international seminar held in Rome for Better Governance, spring 2007.

PUBLICATIONS:

190 PAPERS,
2 BOOKS & 60 M&E
STUDIES

70. Is Banking More Inclusive? A paper presented to a round table discussion held at AGES & Senior Citizens Forum, Ooramana, Kerala, India, October 2007.
71. Millennium Development Goals, A paper presented at YMCA, India, December 2007.
72. Revival of Rural Credit Coops in India: Challenges of its Revamping in the Third Millennium, A paper written for an international conference held at MS University, Baroda, India, 2008.
73. The Role of NGOs in Conflict Societies Vis a Vis Sustainable Development; Acque& Terre, Venezia, 124-129, 2008. (2-2008)
74. Rural Indebtedness versus Farmer Suicides in South Asia: An Enquiry into its Causes and Policy Recommendations in the context of MDGs of the UN, A paper written for an international conference held in Finland, September 2008.
75. Vaastu: A Few Questions and its Current Challenges; A paper written for an international seminar held at Trichur, India, 10 May 2008.
76. An Empirical Study on Corruption and its Impact; A paper written for an international conference, June 2008.
77. Revival of Rural Credit Coops in India: Challenges of its Revamping in the Third Millennium, A paper presented at the AGES seminar, May 2008.
78. Computer Literacy among Rural Women in Kerala: An Empirical Study Based Examination of a Development Indicator, A paper written for seminar of Computer Society of OSCF, June 2008.
79. Rural Indebtedness versus Farmer Suicides in South Asia: An Enquiry into its Causes and Policy Recommendations in the context of MDGs of the UN, A paper presented at the AGES & OSCF Seminar, July 2008.
80. Food Crisis: A Rejoinder to Metropolitan's Letter, A Paper written for Diocesan Bulletin, 2008.
81. Food Crisis: An Impending Catastrophe-How to Contain it, July 2008; Published in Acque & Terre, Venezia, 108-113, June 2008.
82. Conflict Societies: Ways to Ensure Sustainable Development, August 2008.
83. Socio-economic Exclusion: Voice of the Voiceless- Need to Reach the Unheard in Terms of Access to Markets and Credits, Sept 2008 (Paper presented in a seminar at Mangalore University, on 24 September 2008.; Published in Acque& Terre, Venezia, 114- 127, June 2008.
84. Rural Cooperation in the 21st Century: Lessons Learnt and Challenges in the Third Millennium, Paper written for an international conference held in Israel, in June 2009. (Field study was conducted in India during Aug-Oct 2008). Acque & Terre, Venezia, 57-75, 2009.
85. Financial Inclusion: Innovations in delivery methods for better Outreach

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STUDIES

/ Franchising in Micro Finance; A paper written for an international conference to be held at Pondicherry University, January 2009.

86. Making Impact Evaluations Demand Driven: Present Impasse: (Practical Confusions & Field Feedback as Solutions), A paper prepared for an international conference on Impact Evaluations held in Mexico, Feb 2009: Published in Acque& Terre, Italy, March 2009.
87. Safety and Efficacy of Phytomedicines, A paper presented in the 4th Global Summit of Alternate Healing in Malaysia.
88. Empowerment of Small & Marginal Bamboo Workers through diversification and value addition – a paper presented to an international conference on green products, India, 2009.
89. Universities in the third millennium: Innovational imperatives, A conference paper submitted to World Universities Conference held in Turkey, October 2010.
90. An Empirical Study of the Changing Dimensions of Labour Migration with in India. A paper submitted to the Annual Meeting – Swiss Society of Economics and Statistics, University of Fribourg, 24-25 June 2010.
91. Corporate Social Responsibility: New Dimensions to ensure Sustainable Development under Millennium Development Goals of the UN. A conference paper prepared for an international Conference on CSR held in Russia, 2010.
92. New Dimensions of Micro Finance under NGOs to ensure sustainable development through Corporate Social Responsibility Under Millennium Development Goals of the UN.; A paper submitted to an international conference on financial inclusion held at Kannur University, India on 3-4 February 2011.
93. Need & Importance of Innovations in the realm of universities to make them Demand driven.
94. Key-note paper on CSR presented at Nirmala College, India on 9 December 2011.
95. Financial Integration for Inclusive Growth, Paper presented at the All-India Management association, Kumarakom, India, 24thOct 2014.
- 96). Sustainable Development & Climate Change, Keynote Paper presented at KEA—Kuttikannan on 20th Jan 2018
97. The New Challenges of World Tourism with Reference to Palestine Region; Paper presented in the international Concerned in the University of Jerusalem, April 2018
98. A critical paper on Bamboos in Asia. Presented in the World Bamboo Conference, 2019

PUBLICATIONS: 190 PAPERS, 2 BOOKS & 60 M&E STUDIES	99. Covid-19: Challenges for the United Nations :A policy paper submitted to the UN Secretary General, March 2020. 100. Covid-19 Its challenges to the world education sector, May 2020 (www.drkmgeorge.com) 101. India—China Spats The Way Forward A policy paper submitted to the Government of India, Hon PM, Sept, 2020 (www.drkmgeorge.com) 102. The Indian Farmer Agitations—A Policy paper submitted to the Hon PM of India, Dec 2020(www.drkmgeorge.com) 103. A tribute to a Visionary—George Paul, Reminiscences, Nov, 2020(www.drkmgeorge.com) (A detailed list of other publications are available on demand numbering 90 plus)
STUDIES AND REPORTS, CONDUCTED AND WRITTEN	1. Minor Irrigation Scheme in Uttar Pradesh: An Impact Study 2. Minor Irrigation Scheme in Madhya Pradesh: A socio- economic Study 3. Share of Weaker Sections in Minor Irrigation Corporation Advances 4. Lining of water Courses in Haryana: An Impact Study 5. Farm Mechanization Scheme in Punjab: An Impact Study 6. Farm Mechanization Scheme in Bihar: An Impact Study 7. Farm Mechanization Scheme in Rohtas: An Impact Study 8. IRDP in Rajasthan: An Anti-poverty Impact Study 9. IRDP in Uttar Pradesh: A Study on Rural Poverty Alleviation 10. IRDP in Gujarat: A Socio-economic Study 11. IRDP in Kangra: A Socio-economic Study on Poverty Alleviation 12. IRDP in Bhulandshadar: A Study on Poverty Alleviation 13. IRDP in Lalitpur: A Study on Poverty Alleviation 14. Delay in Disbursement of Subsidy under IRDP: An Impact Study 15. IRDP in Jammu: A Study on Anti-poverty Scheme 16. IRDP in Gaya: A study on Anti-poverty Scheme 17. IRDP in Jhansi: A Study on Poverty Alleviation 18. System of Purchase of Assets under IRDP: An Assessment 19. Capital Adequacy in IRDP: A Policy Study 20. Second Dose of Assistance under IRDP: A Policy Inquiry 21. Tribal Development Program under IRDP: A Study in Bihar 22. Pilot Study on Self-Employment for Educated Unemployed Youth

STUDIES AND
REPORTS,
CONDUCTED AND
WRITTEN

23. Self Employment for Educated Unemployed in Sonapat: An Impact Study
24. Self Employment Scheme in Sahranpur: An Impact Study
25. Self Employment Scheme in Sirsa: An Impact Study
26. Self Employment Scheme in Datia: An Impact Study
27. Self Employment Scheme in Patna: An Impact Study
28. Urban Poverty Eradication: An Impact Study in Saharanpur
29. Urban Poverty Eradication: An Impact Study in Ambala
30. Urban Poverty Eradication: An Impact Study in Saharanpur
31. Milch Cattle Financing Scheme in Rajasthan: A Socio-economic Study
32. Deposit Linked Housing Loan Scheme: An Impact Study
33. Poultry Farming Scheme in Haryana: An Impact Study
34. Causative Factors of Large over dues in Transport Advances: An Impact Study
35. Retail Trade Advances in Delhi: An Impact Study
36. Bio- Gas Plants in Rajasthan: An Impact Study
37. Educational Loans in Delhi: An Impact Study
38. Functioning of Non- Public Business Working Day: An Impact Study
39. Rural Lending: A Study on Rural Credit Delivery System
40. Non- Public Business Working Day in North India: An Assessment Study
41. Impact of Differential Interest Scheme: A Policy Review Study
42. Training Evaluation: A Review
43. Organizational Image of Punjab National Bank- An Introspective Study
44. Released Nine Quarterly MIS Reports of The Agricultural. Sector Projects & Programs of the Govt. Of Papua New Guinea from March 1990 - June 1992
45. Bench Mark Survey of Small Holder Oil Palm Project (Conducted for the Govt. of Papua New Guinea and Asian Development Bank)
46. Bench Mark Survey of Small Holder Cocoa Growers of Papua New Guinea (Conducted for the Govt. of Papua New Guinea & Asian Development Bank)
47. Bench Mark Survey of Small Holder Coffee Growers of Papua New Guinea (Conducted for the Govt. of Papua New Guinea & Asian Development Bank)
48. Socio-economic Survey of Small Holder Oil Palm Growers of PNG (Conducted for ADB)
49. Socio-economic Survey of Small Holder Cocoa Growers of PNG (Conducted for ADB)



STUDIES AND REPORTS, CONDUCTED AND WRITTEN	50. Socio-economic Survey of Small Holder Coffee Growers of PNG (Conducted for ADB) 51. Socio-economic Bench Mark Study of ADB Funded Oil Palm Small Holder Project of PNG (Conducted for OPIC& ADB) IRDP = Integrated Rural Development Program 52. Mission Supervision Report- Rapid Impact Assessment of DPR Korea, 2001(UNOPS), Conducted for IFAD/UNOPS 53. Third Quarterly Report of the UNDP project on India Coir, October 2001 54. Fourth Quarterly Report of the UNDP Project on Indian Coir, January 2002 55. A Participatory Impact Evaluation Study of Irrigation projects in Afghanistan, Food and Agriculture Organization (FAO), 2014
PERSONAL OBJECTIVES	To be in a challenging position within an environment where my experience and education as well as skills can be utilized for job enrichment and job enlargement with a view to improving the socio-economic milieu towards sustainable development, particularly in developing economies through SDGs of the United Nations (UN); To lead any organization on strategic growth path with spread effects. In other words, to be the most admired professional in Monitoring & Evaluation; Micro Finance; Rural Development using innovative approaches to cater to the requirements of Governments and UN agencies as well as International NGOs. To be more precise, be the ready source of information and advisory on Sustainable Development for the voiceless and the authentic forum of Global Millets and wellness.
EXPERTISE	M&E- Micro Finance ADVISORY IN GOVERNMENT & UN AGENCIES. Nearly 65 years worked as Monitoring & Evaluation as well as Micro Finance, Expert/ Advisor with two major Development Banks in India; ADB in PNG: FAO Team Leader in Afghanistan and, Mission Member in DPR Korea and M&E Advisor to Government of Rwanda & Team Leader of Perception Survey for UNDP in South Sudan. Worked with the Bombay University and the Sardar Patel University to begin with as Research faculty.
AREAS OF SPECIALIZATION AND WORK EXPERIENCE	Monitoring, Evaluation, Socio-Economic Studies & Surveys, Benchmark Surveys, Women Empowerment Studies, Micro Finance, Rapid Impact Evaluation, Poverty Reduction Studies & Surveys, Studies on the Impact of MDGs. Completed during the last 65 years as many as 60 Mid- Term / Impact evaluations for banks and Governments as well as UN agencies in India and abroad; published 190 papers.



PERSONALITY TRAITS	Development and Operational Effectiveness • Able to lead strategic planning, results-based management and reporting • Able to lead formulation and monitoring of management projects • Build strong relationships with clients, focus on impact, results for the client & responds positively to feedback • Consistently approach work with energy and a positive, constructive attitude • Demonstrate good oral and written communication skills • Demonstrate openness to change and ability to manage complexities • Leads teams effectively and shows mentoring as well as conflict resolution skills • Remain calm, in control and good humored even under pressure • Willing to undertake regular field visits and interact with different stakeholders, especially primary stakeholders—interacted with 180,000 stakeholders from 16,000 villages globally.
OVERVIEW OF EMPLOYMENT AND HISTORY	PRESENT Since August 1970 – Sept, 2025 with different national & international agencies, NGOs & national institutions.
Advisory / Director Positions Held	March 2016 to Present
Position	Secretary General—Global Millets Foundation & President of Sustainable Development Forum (SDF)-Indian Think Tank
Name & Address	Mel Mana Gardens, PO Ooramana, Kerala, India, Pin 686663
Tasks Performed	Awareness creation by holding sensitization –empowerment -programmes in rural areas about the SDGs of the UN to benefit the rural poor to mitigate the incidence of poverty and marginalization; Empowering the Voiceless with Wellness through millets. Conducted 174 seminars aimed at awareness creation- attended by 19,000 participants cumulatively.



Date	January 2016 – March 2016
Position	Team Leader-Perception Survey of Emergency Call Centers in Juba.
Name & Address of Employee	UNDP, Ministries Road, PO Box 21, South Sudan, Juba
Tasks Performed	Devised a set of eight questionnaires; drafted inception report; interacted with several opinion leaders and a few other stake holders; drafted the key recommendations.
Date	7th March 2015—30th April 2015
Position/Occupation	International M&E Advisor, Rwanda Ministry of Natural Resources
Name & Address of Employee	Ministry of Natural Resources, PO Box 3502, Kigali, Rwanda
Tasks Performed	Did a candid M&E Situation Analysis for the Ministry of Natural Resources in Rwanda. It was well received by all the stake holders like UNDP, Government and the SIDA—Swedish Embassy.
Date	1st Nov 2014 - December 2014
Position/Occupation	M & E Advisor. India
Name & Address of Employee	Govt. Of Kerala / AGES
Achievements	Done for Government of Kerala through local NGOs, interviewed 300 marginal farmers spread over 30 villages to elicit information on farmer suicides; drafted the report for presentation to policy makers in the government of Kerala to take corrective actions. I have trained some 21 enumerators and 3 officers in survey techniques.



GMF

Date Position Name & Address of Employee Achievements	01 February 2011- 30 October 2014 Economist, India AGES Discussed with 500 opinion leaders, NGO Representatives and the stake holders about the need and importance of drafting a bill to contain corruption in civil society; drafted the report for discussion with policy makers and at the grass root levels.
Date Position/Occupation Name & Address of Employee Achievements	01 November 2013 – 15 January 2014 M&E Advisor Various stakeholders' entities-NGOs Developed questionnaires for primary data collection from 300 beneficiaries of a SHG intervention; trained some 12 investigators; supervised data collection; drafted the report and presented the draft in a seminar of some 50 policy makers of Govt: and NGOs.
Date Position/Occupation Name & Address of Employee Achievements	15 September 2012- 15 October 2012 M&E Consultant Qatar Tech Group of SMEs, Doha, Qatar Assessed the targets & achievements. I have trained some 12 staff in monitoring techniques.



GMF

Date Position Name & Address of Employee Tasks Performed	30 June 2011 - 30 August 2011 M&E Advisor Senior Citizens Forum, India Developed three sets of questionnaires for interviewing the Beneficiaries of milch cattle funded by MNS Foundation; interviewed 300 beneficiaries and report was submitted to MNS Foundation on the impact of the intervention on incomes and standard of living.
Date Position/Occupation Name & Address of Employee Tasks Performed	Dates: 15 April 2011 - 20 May 2011 Occupation or position held: Micro Finance Advisor Name & address of Employer: AGES, India Achievements: Interviewed some 300 MF Beneficiaries & drafted the study Report & presented to a seminar of policy makers.
Date Position/Occupation Name & Address of Employee Achievements	05 January 2010 - 05 April 2010 Monitoring & Evaluation Advisor AGES- Agri, Gender & Environment Advisory Services, India Interviewed 100 beneficiaries of a special poverty reduction program to ascertain the project impact; analyzed the primary data and presented to a conference of policy makers.





GMF

Date Position Name & Address of Employee Tasks Performed	01 October 2009 - 27 November.2009 Vaastu Correction Consultant Kerala, India Visited 30 human dwellings, taken measurements& corrected imbalances.
Date Position/Occupation Name & Address of Employee Tasks Performed	15 June 2009 - 15 September 2009 Economist cum M&E Adviser AGES & Senior Citizens Forum, India Devised 12 sets of questionnaires to collect primary and secondary data from some 300 stakeholders who are engaged in direct marketing of argil produce, spread over five districts of Kerala and Karnataka & presented the findings in a seminar attended by 100 policy makers and project implementing officials.
Date Position/Occupation Name & Address of Employee Achievements	15 January 2009 - 30 May 2009 Consultant Agriculture, Gender & Environment Advisory Service, PO Ooramana, Kerala, India Devised sets of questionnaires on CSR and collected data from 100 respondents spread over 5 countries; processed the data and the same was presented in an international conference on Corporate Social Responsibility (CSR) & its challenges in the 21st Century.





GMF

Date Position Name & Address of Employee Tasks Performed	October 2008 - December 2008 International M&E Specialist Name & address of Employer: IDA / Govt of Afghanistan (Ministry of Energy & Water), Afghanistan Strengthened the M&E system by capacity building; provided support to the M&E unit; Streamlined M&E communication system; established M&E database system & conducted seasonal studies, organized workshops on M&E; supervised M&E field work for data collection & photo impact analysis. Trained some 40-local staff in M&E field work techniques spread over three days.
Date Position/Occupation Name & Address of Employee Tasks Performed	10 August 2008 - 30 September 2008 Micro Finance & Evaluation Advisor AGES, India Conducted a field work covering 48 villages and 1200 respondents to elicit information on various parameters of rural co-ops and to give it a new direction; presented its findings in an international conference held in Israel in June 2009.
Date Position/Occupation Name & Address of Employee Achievements	01 June 2008 - 05 August 2008 M&E Expert AGES, Kerala, India Conducted a field work covering some 200 small & marginal farmers and landless workers to prove empirically the phenomenon of exclusion or otherwise; drafted the study findings and presented it to an international conference, September 2008.





Date Position Name & Address of Employee Tasks Performed	October 2008 - December 2008 International M&E Specialist Name & address of Employer: IDA / Govt of Afghanistan (Ministry of Energy & Water), Afghanistan Strengthened the M&E system by capacity building; provided support to the M&E unit; Streamlined M&E communication system; established M&E database system & conducted seasonal studies, organized workshops on M&E; supervised M&E field work for data collection & photo impact analysis. Trained some 40-local staff in M&E field work techniques spread over three days.
Date Position/Occupation Name & Address of Employee Tasks Performed	10 August 2008 - 30 September 2008 Micro Finance & Evaluation Advisor AGES, India Conducted a field work covering 48 villages and 1200 respondents to elicit information on various parameters of rural co-ops and to give it a new direction; presented its findings in an international conference held in Israel in June 2009.
Date Position/Occupation Name & Address of Employee Achievements	01 June 2008 - 05 August 2008 M&E Expert AGES, Kerala, India Conducted a field work covering some 200 small & marginal farmers and landless workers to prove empirically the phenomenon of exclusion or otherwise; drafted the study findings and presented it to an international conference, September 2008.



Date Position Name & Address of Employee Tasks Performed	01 April 2008 - 31 May 2008 Chief M&E Advisor CRATPAW (Centre for Research & Training in Poverty Alleviation & Women Welfare), India Achievements: Conducted an empirical study on large scale farmer suicides in Kerala; Contacted 30 families spread all over the State of Kerala and collected data on the socio-economic causes of farmer suicides; Processed the data and presented the findings in a seminar attended by around 100 participants, organized by AGES at Ooramana, Kerala, India, 30 May 2008.
Date Position / Occupation Name & Address of Employee Tasks Performed	15 February 2008 - 31 March 2008 M&E Advisor Ooramana Senior Citizens Forum (OSCF), Kerala, India Developed a study questionnaire to assess the impact of micro finance disbursed, Covering 50 beneficiaries; holding discussions with stakeholders and opinion leaders; interviewed 50 borrowers to assess the project impact; presented the findings in a special Seminar and submitted the final Report.
Date Position/Occupation Name & Address of Employee Achievements	01 May 2007 - 15 September 2007 M&E Advisor PDS (NGO) Trained the staff in M&E techniques; conducted an end of project-ex-post; evaluation of 100 project beneficiaries.



GMF

Date Position Name & Address of Employee Tasks Performed	September 2006 -October 2006 MF Advisor Shimla Horticultural Federation (SHF) Set up a Monitoring Unit under SHF to train the staff in M&E techniques; conducted a base line survey on the socio- economic conditions of 300 beneficiaries of SHF Micro-finance program.
Date Position/Occupation Name & Address of Employee Tasks Performed	March 2006 - April 2006 M&E Consultant Sikkim Small Farmers Association, Sikkim, India Conducted an impact evaluation of the Micro-finance lending; trained some 20-local staff in M&E techniques; conducted a seminar based on the study findings for finalizing the report.
Date Position/Occupation Name & Address of Employee Achievements	April 2005 - February 2006 Chief M&E Advisor MNS Foundation, Kerala, India Conducted a rapid Impact Evaluation of its MF lending; Conducted a seminar based on the study findings; Placed the final report for the course corrections.



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Date Position Name & Address of Employee Tasks Performed	January 2005 - February 2005 M&E Consultant Bihar Rural Lending Initiatives, Patna, India Conducted Primary survey of 200 beneficiaries of Micro-finance and assessed the impact of Micro-finance lending on the standard of living (income, employment & assets as well as repayment performance) of the beneficiaries.
Date Position / Occupation Name & Address of Employee Tasks Performed	August 2004 - October 2004 Micro Finance Consultant Gujarat Micro-finance Company Surveyed 300 beneficiaries & Opinion leaders of Micro-finance and put-up final report for policy course corrections to the Board of Directors; presented the findings in a seminar for discussions and to incorporate it in the final report.
Date Position/Occupation Name & Address of Employee Achievements	Nov 2003-May 2004 (UNV Roster No 60 79 85-George Mat) Team Leader-Monitoring & Evaluation FAO, UN, Kabul, Afghanistan Set up an operational M&E Unit within FAO Kabul; Trained 12 local staff in M&E techniques; conducted field surveys in 35 villages for an impact evaluation study in north –east Afghanistan and report submitted to FAO/ UNDP.





Date Position Name & Address of Employee Tasks Performed	09- 25 August 2001 Mission Member to DPR Korea UNOPS (United Nations Office for Project Services), Malaysia Reviewed the progress vis-à-vis targets; identified constraints to ensure trouble shooting; assessed gender & environmental impact. Recommended MIS & log frame of the project; conducted a Rapid Impact Evaluation.
Date Position / Occupation Name & Address of Employee Tasks Performed	June 2001 - February 2002 Consultant (Poverty Reduction, Women Empowerment & Micro-finance UNDP (United Nations Development Program) Coir Board of India, M.G. Road, Kochi, Kerala, India, Pin 682 016 Evolved an MIS system for Monitoring & Evaluation of the project; Reported periodically on allocation & utilization of funds by stakeholders; Conducted an evaluation on the impact of the project on poverty reduction, women empowerment & the provision of micro finance.
Date Position/Occupation Name & Address of Employee Achievements	October 1994 on wards Director AGES (Agriculture, Gender & Environment Advisory Services) Overall achievement was to lead AGES on strategic growth path. Consultancy Services, Rapid Impact Assessment, Rapid Rural Assessment, Gender Studies, Monitoring & Evaluation, Micro-credit Studies & Eco-Tourism. Chaired 30 seminars on awareness presented 10 papers in popular seminars and managed 27 Events during the period from 1996 to 2001, as Director of AGES. Prepared a project proposal for funding from the Govt. of Kerala for the Green Society

	of Maroottichal, Trichur in 1996; Evaluated an Irrigation Project set up under the auspicious of People's Plan in the Co-operative fold at Mundur in Kerala in 1996. Conducted three benchmark studies on the eve of launching poverty reduction projects aiming at the rural poor in Kerala in 1997. One RRA was conducted to ascertain the feasibility of setting up vegetables co-operative in Brahamangalam in 1998. Supervised the setting up of an eco-tourism resort on the banks of the Muvattupuzha River in Kerala during 1998-1999. A monitoring study on the implementation of the Peoples' Plan was conducted in nine Panchayats of Kerala in 1999. A project proposal for funding from UNDP was prepared for the Coir Board of India in 1999. A socio- economic study was conducted on the economic impact of AIDS in Kerala in 2000. A study on the impact of empowerment of women in local self Govt. was conducted in 2000. An impact study was conducted to examine the perceived ill effects of globalization on an agriculture community – a case study of Ooramana Village in 2000. One MBA thesis on Factoring was guided for the Annamalai University in 2001. An advisory note was prepared on good governance for the newly elected Govt. of Kerala in 2001. An impressionistic evaluation study of a 1000 bed Mission hospital was conducted in 2001. A study on the need to augment the provision of micro-credit was conducted in a Kerala village in 2001. Conducted a workshop on Capacity Building for a European Union Pilot project on 29th July 2002. Did one study on the impact of Rural Roads in augmenting the incomes of the farming community in Kerala, March 2003. Facilitated three workshops on the farming practices of Vanilla cultivation in the tropical regions of India, Jan - June 2003. Conducted an impact study on gender empowerment of the Vanilla crop husbandry among the small and marginal farmers of the tropical regions of South India, March - August 2003. Did one impact evaluation study on a minor irrigation scheme in Ernakulum District of Kerala, India, Dec 2004. Organized 95 sensitization seminars on people's participation from January 2000 to Oct 2009, attended by 5000 people.
Date Position/Occupation Name & Address of Employee Achievements	January 1995 - June 1995 Monitoring & Evaluation Consultant on Micro Finance & Poverty Reduction (PBME) Asian Development Bank, Oil Palm Industry Corporation, P.O. Box 3216, Boroko, Papua New Guinea Devised 12 sets of formats for collection of socio-economic and agricultural data; trained 50 staff on data collection techniques; conducted field work in 50 villages and settlements covering 300 small holder oil palm growers and 50 Govt. and non- Govt. officials.



Date Position Name & Address of Employee Tasks Performed	March 1994 - September 1994 Project Benefit Monitoring & Evaluation Asian Development Bank, Department of Agriculture and Livestock, Govt. of PNG, P.O. Box 417, Konedobu, Papua New Guinea Did three studies in PNG). Devised formats for collection of baseline socio economic and agricultural data; conducted socio economic field surveys on Oil Palm, Cocoa & Coffee small holders.
Date Position / Occupation Name & Address of Employee Tasks Performed	June 1992 - August 1993 PBME Consultant (Poverty Reduction & Women Empowerment Studies Asian Development Bank Dept. of Agriculture & Livestock, Govt. of PNG, P.O. Box 417, Kone, Papua New Guinea Devised formats for collection of base line socio-economic and agricultural data; devised formats for quarterly monitoring of project implementation; trained 50 staff to undertake regular monitoring of the progress of the project; conducted bench mark surveys on Oil Palm, Cocoa & Coffee small holders seven provinces, covering 300 villages, prepared reports for submission to ADB & Govt of PNG.
Date Position/Occupation Name & Address of Employee Achievements	March 1990 - May 1992 Chief Monitoring & Evaluation Advisor on Rural Community Development & Rapid Impact Government of Papua New Guinea Department of Agriculture & Livestock, P.O. Box 417, Konedobu, Papua New Guinea Provided MIS on various program of the Department of Agriculture & Livestock; trained 12 staff & national counterparts in M&E techniques; evaluated three rural developments & agricultural program and ascertained the repercussions of changes under the project implementation conditions.



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Date Position Name & Address of Employee Achievements	September 1981 - February 1990 Sr. Manger- Evaluation Punjab National Bank Head Office, New Delhi 110 066 Evaluated the economic impact of development programs including micro credit and repercussions of changes in project implementation conditions.; trained some 21 staff in M&E techniques; surveyed some 12,000 household beneficiaries of various anti-poverty interventions of the Bank; reports were prepared for policy consideration of the Reserve Bank of India.
Date Position / Occupation Name & Address of Employee Achievements	April 1978 - August 1981 Planning Economist Bank of Baroda, Zonal Office, Planning Division, Ashram Road, Ahmadabad, 380014, India Conducted five studies on micro finance availed by rural borrowers; facilitated the promotion of 12 NGOs vis-à-Vis Rural Development in connection with rural banking.
Date Position/Occupation Name & Address of Employee Achievements	March 1974 - March 1978 Economist National Dairy Development Board, Planning Division, India Organized & supervised five major national field surveys on the demand for and supply of milk; identified 100 NGOs for tie-up arrangements.



Research Work Done	Bombay University, Agricultural Economics Division, Bombay, India
Designation	Research Associate/Lecturer
Period	December 1972 - February 1974
Achievements	Organized & supervised five filed surveys for data collection; analyzed the data on micro-credit and rural development.
Address	Sardar Patel University Dept. Of Economics, Anand, 388120, India
Designation	Research Assistant
Period	August 1970 - November 1972
Achievements	Collected primary data from 300 households on micro finance from Kerala, Surveyed literature on micro credit, particularly on the Demand for Rural Credit.

PERSONAL SKILLS AND COMPETENCES

Other Languages Known European level (*)

	Understanding		Speaking		Writing
	Listening	Reading	Spoken interaction	Spoken production	
ENGLISH	Excellent	Excellent	Excellent	Excellent	Excellent
HINDI	Excellent	Excellent	Excellent	Excellent	Excellent
MALAYALAM	Excellent	Excellent	Excellent	Excellent	Excellent
URDU	Excellent	Excellent	Excellent	Excellent	Excellent
TAMIL	Excellent	Excellent	Excellent	Excellent	Excellent
GUJARATI	Excellent	Excellent	Excellent	Excellent	Excellent
PIDGIN	Excellent	Excellent	Excellent	Excellent	Excellent

(*) Common European Framework of Reference for Languages



ORGANIZATIONAL SKILLS TECHNICAL COMPETENCES	Monitoring, Evaluation, Socio-economic Studies & Surveys, Benchmark Surveys, Women Empowerment Studies, Micro-finance, Rapid Impact Evaluation, Poverty Reduction Studies & Field Surveys, Studies on the Impact of MDGs/SDGs. Done during the last 65 years as many as 60 mid-term/ Final evaluations for Banks and Governments as well as United Nations (UN) Agencies in India and abroad.
COMPUTER SKILLS	MS Word, PowerPoint, Excel, and Internet Operations.
INTERNATIONAL RURAL EXPOSURES/ INTERACTION	Visited 12,000 villages & settlements (Interacted with 360,000 people in Afghanistan, India, and Papua New Guinea, Rwanda, South Sudan & DPR Korea).
INTERNATIONAL RECOGNITION	Listed in Marquis (USA) “Who’s Who in the World” as one of the highest achievers Participated in a high-power Training program on “Preparing for the Rehabilitation Effort in Afghanistan” in Italy, jointly organized by UNOPS, International Labor Organization (ILO), University of York & Italian Ministry of Foreign Affairs from 25 February 2002 - 9 March 2002.

REFERENCES

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3. Mr.A.K. Dayanand, Calicut, Kerala, India; Monitoring & Evaluation Expert, Former Chairman Coir Board of India, Phone +919446841975; Email: dayanadamat@gmail.com

DECLARATION

I hereby certify that the above-mentioned data about me is true and correct based on my knowledge and belief.

Dr K. M. George