

# Zurich Financial Services' Partnerships with Indian NGOs

## Corporate Citizenship through Capacity Building of Development Actors\*

---

Ganesh N. Prabhu

*Indian Institute of Management at Bangalore, India*

Simon Heap

*International NGO Training and Research Centre, UK*

THE ALLIED DUNBAR CHARITABLE TRUST was born out of UK-based Allied Dunbar Assurance's founder's commitment at its inception in 1971 to provide 1.25% of its pre-tax profits towards community development, as a way of giving back to the community for drawing from its resources. Although initially the committed fund was released by the firm directly on a need or request basis to several community development organisations in the UK, the Allied Dunbar Charitable Trust was subsequently formed in 1974 and charged with managing these funds more effectively towards community development. Allied Dunbar is reported to have given more than £28 million to charitable causes by 1998 (*Alliance* 1998).

The Zurich Financial Services (UKISA) Community Trust Limited was established after the merger of their parent firms—Zurich Financial Services and Allied Dunbar Assurance—in 1999. Allied Dunbar Charitable Trust initiated the 'India Pro-

gramme' of the present Zurich Financial Services (UKISA) Community Trust Limited (henceforth referred to as the Community Trust) in 1993. The merger brought about no obvious changes to the programme activities. Since its inception, there has been no apparent effort to publicise the India Programme for any corporate advantage within India.

Allied Dunbar Charitable Trust's activities had been primarily restricted to the UK for the first 20 years of its existence. In the later part of that period, staff had worked indirectly in other countries through UK-based funding agencies. This experience had built awareness of the greater role their staff could potentially play by working directly with NGOs in developing countries. Their first attempt to initiate community development activities outside the UK was in India in 1994. Community Affairs Manager Linda Perry, who was involved in the initial planning of the India Programme, explains:

---

\* The authors would like to thank the Ford Foundation of America for financing the research. We are grateful to staff of Zurich Financial Services (UKISA) Community Trust Limited and all the co-ordinators and participants from the five partner NGOs in India for spending considerable time with us. A longer version of this case study with details of each partner NGO was published in S. Heap, *NGOs Engaging with Business: A World of Difference and a Difference to the World* (NGO Management Policy Series no. 11; Oxford, UK: INTRAC, 2000).

Prior to 1993 we had been funding through UK-based international agencies for international projects. But we wanted to find a way in which our experience with employee volunteering could take on an international dimension . . . Southern India seems to have a good NGO infrastructure, and as we began research, we could see that there were needs for skill and knowledge that our staff could provide (*Alliance* 1998).

At present the India Programme has five NGO partners, all based in southern India: Association of People with Disability (APD) at Bangalore;<sup>1</sup> Centre for Education, Development Action and Research (CEDAR) at Madurai;<sup>2</sup> Aravind Eye Hospital (AEH) at Madurai;<sup>3</sup> Development Action for Women in Need (DAWN) at Virudhunagar (near Madurai);<sup>4</sup> and L.V. Prasad Eye Institute (LVPEI) at Hyderabad.<sup>5</sup> The last two of these five ongoing partnerships were initiated more recently, post-1997 (ZFSCTL 1999). The India Programme is conceptualised as one that directly builds the capacity of committed Indian NGO partners working for a variety of social and community causes, while simultaneously providing an enriching experience to its own staff. The Indian NGO partners themselves identify their specific capacity-building needs and the firm assigns a suitable employee from within its ranks to work with the NGO to address that need through one-month secondments entirely at the firm's cost. The firm initially committed itself to giving £150,000 annually to the India Programme, plus assignee time (*Alliance* 1998).

Although the initiation of the India Programme can be traced back to the development of good and suitable Indian contacts by Allied Dunbar Assurance, India can be considered as a good choice of developing country to work with from Allied

Dunbar Assurance's point of view. Compared with other developing countries, it is a relatively safe and politically stable country where English is easily understood. Also, unlike other developing countries, it is culturally more acceptable for women assignees to work in India.<sup>6</sup>

---

## Motivations for the India programme

---

The Community Trust considers human resource capacity building among NGOs as the one activity to which it can contribute the most towards meeting its overall objective of facilitating social and community development. Human resource capacity building is also a major requirement among Indian NGOs. Apart from the very small number of committed and adequately qualified people who are willing to work for comparatively low compensation in difficult circumstances, many local NGOs have no choice but to employ persons who are either under-qualified or are marginalised by the more lucrative private sector. Many NGOs in India are also unable to afford training to upgrade the skills and competences of its employees. Also, donors are usually more likely to directly fund an NGO's core social development activities rather than support activities such as the training of its staff to carry out those activities.

As a secondary activity, funds are made available by the Community Trust to some of the NGOs on a gap-filling basis or to initiate important new support activities that are not easily funded through local funding sources. Although not wanting to create an unsustainable position, the Community Trust is open to, and in fact encourages,

---

1 Interview with V.S. Basavaraju, General Manager, APD, Bangalore, 30 April 1999; interview with N.S. Hema, Founder-Trustee, APD, Bangalore, 24 May 1999.

2 Interview with T.R. Shyam Sundar, Director, CEDAR, Madurai, 22 April 1999.

3 Interview with R.D. Thulasiraj, Administrator, Aravind Eye Hospital, Madurai, 21 April 1999.

4 Interview with G. Shanta, Founder-Director, DAWN, Virudhunagar, 24 April 1999.

5 Interview with Vijaya Ramam, Administrator, L.V. Prasad Eye Institute, Hyderabad, 13 May 1999.

6 Interview with Darren O'Connor, Programme Co-ordinator, India Programme, Zurich Financial Services, Bangalore, 16 February 1999.

NGOs to fund its activities from other sources including the government and other private-sector firms. As the Zurich Financial Services Group (henceforth referred to as the Group) makes no apparent effort to publicise the India Programme for any corporate advantage within India, other local private-sector firms that seek visibility can do so without hindrance.

The objective of the India Programme is 'to work in partnership with Indian NGOs to develop their capacity using Allied Dunbar Assurance's funding and staff involvement, and, in doing that, to provide opportunities for staff development through assignments' (ADCT 1997c). To achieve this objective, the Community Trust developed the following partnership guidelines:

- ▶ Within the theme of capacity building, create partnerships with a breadth of organisations that work with the most economically and socially disadvantaged
- ▶ Where possible, choose partners who work with issues that link to UK-based programmes, and with regard to the issues themselves rather than the solutions being adopted
- ▶ Ensure wherever possible that the positive inputs are sustainable
- ▶ Draw up a Memorandum of Understanding (MOU) to work together
- ▶ Encourage networking between partners that adds value to their work
- ▶ Be accountable for the programme and continue to involve stakeholders in evaluating it and making recommendations for future actions
- ▶ Look to work with models that offer opportunities for replication of both the India Programme and the work of Indian partners within the NGO or commercial sectors
- ▶ Look for opportunities to introduce innovations to challenge the 'tradi-

tional' (funder–funded, North–South) models of development

- ▶ Be culturally sensitive to working practices in both India and the UK
- ▶ Identify a range of assignment opportunities for staff at appropriate levels
- ▶ Research and identify methods by which reverse learning might take place
- ▶ Develop a communications policy, both external and internal, to promote the concepts of the programme (ADCT 1997c)

---

### Formation of partnerships

---

The initial partnerships in the India Programme were fostered by persons who happened to know both organisations very well and were regarded highly by both organisations. Therefore they were in a position not just to introduce the two potential partners to each other, but also to resolve their initial doubts regarding each other. Chris Underhill effectively played this role in initiating the partnership with the APD, while D. Nagarajan of Sight Savers International helped to initiate the AEH partnership and later the LVPEI partnership. Only the CEDAR initiative followed a chance interaction between its eventual founder and Allied Dunbar Assurance staff at a conference. The more recent DAWN partnership evolved during its founder's interaction with Allied Dunbar Community Trust staff in her role as a board member of CEDAR. The India Programme management continues to search for new NGO partners based on references from current partners and associates.<sup>7</sup>

During their initial interactions, the India Programme management made an overall assessment of the potential NGO partner's sincerity and the quality of its work in its chosen field. Simultaneously, the NGO made a similar assessment of the Com-

---

7 Interview with Darren O'Connor, Programme Co-ordinator, India Programme, Zurich Financial Services, Bangalore, 16 February 1999.

munity Trust on similar criteria. A major criterion for the Community Trust was that all the NGOs should be located in southern India as it was a more suitable region than northern India for their assignees and their co-ordinators in terms of acceptability of the English language and safety. As travel within India is neither fast nor convenient, the single location (Madurai) of three of the partners and other locations (Hyderabad and Bangalore) that were relatively close helped the co-ordinators to meet all partners conveniently within their three-week visits two to three times a year. This also helped logistically in a major initiative, the biannual Partner Meets, an effort to build a network among the partners.

---

### Partnership approach

---

Based on extensive discussions with its NGO partners in India, a partnership model has been jointly evolved by the Community Trust and its partners described as 'a formal relationship, jointly agreed between participants in a particular programme which has at its heart joint responsibility for the achievement of one or more jointly agreed objectives for the disadvantaged' (ADCT 1995). The partners accept 'three principles of equality, mutual benefit and transparency of operations' as the 'cornerstone of genuine partnership' (ADCT 1995). They declare that their partnerships should have equality of influence, in terms of respect for differences (scope for disagreement), gender/race/cultural/disability awareness, mutual recognition of the value of inputs by all partners and mutual benefit. They emphasise that in working together they should display openness and trust, there should be free information flow and frequent review of commitment, and interest should be displayed by all partners (ADCT 1995).

The relationship is formalised by a MOU that states agreed outcomes, mutually acceptable forms of communication, a jointly owned, clearly structured plan of action, clarity of roles, clarity of language,

responsibilities and scope for renegotiation of terms. The MOU is seen as an agreement that does not describe contractual conditions in isolation, but attempts to describe the nature of the partnership as well and so covers both the 'hard' detail in terms of the practical operation of the partnership, as well as the 'soft' detail that supports it. This approach encapsulates an idea suggested by one of the partners in India: a contract comes from the head, an MOU comes from the heart (ADCT 1995).

The MOU includes both short-term and long-term approaches and details the roles and responsibilities of partners, area of operation/scope/boundary/limitations, duration, programme approach, methodology, terms of reference, objectives, mutually agreed outcomes and methods for monitoring and evaluation, reporting structures, accountability, cost/funding/resources and exit clauses (ADCT 1995). While there is a common guideline developed by the partners' network, each MOU has been based on extensive discussions between the Community Trust and the NGO. The Community Trust is open to further joint development of the above conceptualisation of its NGO partnerships.

The Community Trust is firmly committed to initiating and maintaining an equal-status relationship with its NGO partners in India. Although it seconds its people to work with the NGO at its own cost and in some cases also provides funds to the NGO, the Community Trust takes special care to ensure that a typical donor-receiver type of unequal relationship does not develop. It ensures that the NGO plays a major role in proposing projects for its assignees while it restricts its role to focusing the proposed project scope to a manageable level. The NGO also selects the assignee from among suitable ones proposed by the Group. The Group derives considerable human resource development benefits from its NGO partnerships. Assignees are socialised into the partnership relationship prior to their assignment to ensure that they do not by word or deed promote an unequal status relationship with the NGO they are assigned to. In inter-

views, NGO partners have often remarked on the high level of maturity displayed by several assignees even under trying circumstances, and their role in creating amicable and functionally effective working relationships with their NGO counterparts.

While the Community Trust tries to prevent any dependency developing among the NGOs it financially supports, interviews with some participants from NGOs that are being funded suggests that this transition is far from smooth for them. Unless the NGO makes special efforts to generate more resources for that activity during the period of funding, it is not likely to sustain the activity after the Community Trust stops funding it. Part of the reason seems to be that, although it provides funding to some of the NGO partners, the Community Trust maintains the spirit of equal partnership and does not in any way impose itself on the NGO. Therefore, even if the NGO, which is aware that funding is not going to be of a regular nature, does not or cannot initiate suitable self-financing initiatives of a sufficient scale, the Community Trust staff cannot go beyond providing advice and encouragement to make such initiatives happen within the NGO. This could be an unintended side-effect of the efforts to construct a level playing field of power relations, although it does not seem to be an adequate reason for the partners to alter their present process of developing an equal relationship. The predetermined period to self-sufficiency, if found to be over-ambitious, may hinder the NGO's efforts to achieve it. What may be required is a mutually agreed and targeted plan towards self-sufficiency that is more realistic yet ambitious enough to provide some 'stretch', with sufficient jointly developed intrinsic incentive to achieve it.

---

### Zurich Financial Services assignee projects

---

Zurich Financial Services views the India Programme assignments of its employees as an internal human resource develop-

ment initiative as well as fulfilling its corporate commitment to taking initiatives in community development. Unlike corporations that undertake community development initiatives only through a separate trust or through one-time or recurring donations by top management, this initiative is unique in that it can potentially involve any of its managerial employees throughout the corporation.

The Community Trust is responsible for administering the assignee, including his or her selection and socialisation before the assignment, follow-up during the assignment and finally debriefing and follow-up after the assignment. An assignee project is of one month's duration but is often preceded by e-mail/letter/phone interaction between the assignee based in the UK and the NGO-based project co-ordinator in India. Apart from this, sufficient preparation by the NGO prior to the arrival of the assignee and sufficient pre-arrival preparation by the assignee is ensured through briefing by the India Programme Co-ordinator, staff and other assignees who have been at that NGO in the past. In spite of considerable pre-travel preparation by the assignee, it typically takes about a week after arrival for assignees to acquaint themselves with the place, organisation, people, culture and problem to be tackled. Preconceived project approaches and plans often need to be modified owing to the considerable difference between the work environment of the assignee's normal task and the assigned task at the NGO.

India Programme assignments are in great demand from employees. The India assignment has often been the first occasion for many of the assignees to visit India and the novelty of visiting a new and culturally different place could be part of the reason for the demand for India Programme assignments. However, assignee feedback also indicates that they greatly value the complete human experience of working in a radically different environment on a socially relevant and meaningful targeted task: comments such as 'The most memorable four weeks of my life' and 'most training courses are about learning rather

than experiencing—the India Programme is the exception’ are indicative of this (ADCT 1997a). Sharing of experiences by assignees returning from India seems to have developed greater interest in seeking assignments among their British colleagues. Assignees also provide valuable feedback to the India Programme that can potentially guide future initiatives in the Programme. India Programme ‘alumni’ play a key role in maintaining the continuity of initiatives taken in the NGOs they worked with, and are available for helpful interaction with the NGO through e-mails or letters, well after their project is over. All these have possibly resulted in a greater involvement of past and potential assignees in the India Programme and a greater appreciation among employees of the value of the community development initiatives of the Group. It is possible that the overall sense of belonging and good feeling has been enhanced among employees as a result of the organisation-wide involvement promoted by the nature of these initiatives.

---

### Indian consultant

---

The Community Trust appointed an independent consultant based in Bangalore, Kishore S. Rao, to co-ordinate, liaise and assist them in the India Programme. Rao has had several years of experience in both the corporate and NGO sector during his career and he is able to see both points of view and work effectively towards resolving issues between potential corporate and NGO partners. Allied Dunbar was one of the first corporations that he worked with and he continues to be their India representative. His role is to co-ordinate the India partners on joint initiatives such as the Partner Meets, liaise with them and represent the Community Trust in India whenever its programme co-ordinators are not present in India. He is responsible for co-ordinating assignees during their visit to India, and

for briefing them before and debriefing them after their assignment. He attends all biannual Partner Meets and visits Indian partners as and when required.<sup>8</sup>

---

### Partner Meets

---

Partner Meets are organised every six months with the help of one of the five NGO partners in turn. One or two representatives (usually partnership activity co-ordinators) from each NGO partner attend these meets. As the meetings are held within one of the partner NGO’s premises, they become occasions for other partner representatives to interact with the host NGO staff at all levels. Further, people at all levels in the host organisation have the opportunity to participate in the Partner Meet. While the Community Trust sponsors one or two people from each NGO partner to attend Partner Meets elsewhere in the country, in some cases the NGO has met part of the travel cost to enable more of its staff to attend. The Partner Meets have helped in introducing the NGO partners to each other and in discussing issues of common interest, such as revenue generation, donor relations and retaining qualified people. While initial Partner Meets had an open and evolving agenda, themes of common interest were later introduced for these meets. The last Partner Meet was a workshop on social accounting. The Partner Meets have generated great interest among partners and have slowly evolved into a learning and experience-sharing forum for the partners.

As the NGO partners work on a diverse range of issues and under different circumstances, Partner Meets are important occasions for them to learn from and become sensitised by other partners working on areas that they themselves do not work in:

It helped us think in a broader way. For example, when people from the Association for People with Disability vis-

---

<sup>8</sup> Interview with Kishore S. Rao, Indian consultant, India Programme, Zurich Financial Services, Bangalore, 9 February 1999.

ited us we began to think that we should find a position for at least one woman with disability within our organisation.<sup>9</sup>

Discussions during Partner Meets also generated considerable debate and, at times, sharp criticism by NGO partner representatives about the developmental approaches adopted by other NGO partners and by the Community Trust, usually on ideological grounds. While occasional disagreements result in a 'we-agree-to-disagree' type of position, meeting facilitators and co-ordinators from the India Programme helps to channel the debate and criticism towards the constructive and helpful rather than the acrimonious, thus helping to create better understanding among partners. Overall, Partner Meets and the development of friendly and mutually helpful relations among the NGO partners, seem to have been instrumental in creating a culture of co-operation and community among the NGO partners.

---

## Conclusions

---

Some features of the Zurich Financial Services India Programme are worth noting and possibly emulating by other private-sector firms in their community development initiatives. The Community Trust has adopted capacity building as the primary objective rather than a direct funding or a donation-based approach. It makes a careful choice of NGO partners through a fairly long process of negotiation facilitated by common contact persons who enjoy the confidence and respect of both the potential partners. Direct funding is provided only on a specific need basis and as a last resort, often in the form of seed money for new and worthwhile initiatives that cannot be financed otherwise; not to fund current activities for which the NGO is encouraged to seek local funding. To facilitate the partnership, the Community Trust appoints a local consultant and liaison person to rep-

resent the firm in India and to facilitate assignees in their socialisation with the partners and in their projects if required.

Absolute transparency of purpose and communications is maintained by the Community Trust in the pre-partnership phase as well as during the partnership and it expects the same from its potential NGO partners. Over time, it has evolved an effective partnership approach and makes consistent efforts to maintain equal and two-way contributory relations on mutual respect terms with its NGO partners. The Community Trust management briefs its assignees on maintaining and enhancing relationships with its partners.

An MOU is jointly evolved with a ready acceptance of healthy criticism and suggestions on common approaches to be adopted. It is ensured that this carefully and jointly drafted MOU should be equally acceptable to both partners and followed by word and by deed by both partners while having sufficient flexibility to accommodate improvements and required changes. There is sufficient openness in the Community Trust to a variety of developmental approaches and ideologies of their partner NGOs. The Community Trust does not attempt to impose its own views on the NGO or to direct its activities. The Community Trust is committed to sustainability of its initiatives; therefore assignee projects are considered worthwhile only if they have a potentially lasting impact. Repetition of projects is avoided; the assignees are expected to train the NGO to do similar work on their own in future.

A significant feature of the India Programme is that it involves assignees from throughout the Group. This builds corporate-wide awareness and acceptance of the Group's social initiatives, rather than restricted involvement of designated staff from a designated department or a trust placed in charge of social development. This corporate-wide involvement has led to an appreciation of the social development initiative within the Group, thus promoting a sense of corporate contribution to the devel-

---

9 Interview with G. Shanta, Founder-Director, DAWN, Virudhunagar, 24 April 1999.

oping world. As a consequence assignee projects are seen within the Group as an important and legitimate staff development initiative rather than just a voluntary or donor activity. Projects are given due importance by line managers, who have to spare their staff from their regular work.

The choice of project and assignees is made by the NGO partner rather than by the Community Trust. This promotes direct ownership of the project by the NGO. There is considerable pre-project socialisation of the assignee to smooth his or her entry into the NGO and to help the assignee gain acceptance within the NGO. The assignee's entry is facilitated further by pre-project interaction with his or her NGO-based project co-ordinator prior to arrival in India. The Community Trust actively and regularly follows up on all assignee projects. Feedback from assignees is considered seriously and followed up with the NGO partner.

Partner Meets are another significant feature of the India Programme. This networking effort, which includes value-added workshops on a regular basis, creates a culture of co-operation and experience sharing among NGO partners. Partner Meets are therefore highly valued by all NGO partners. Networking is facilitated by the Community Trust's consideration of choice of location within India. Co-location of some NGO partners, and proximity of others, facilitates Partner Meets and improves logistics for assignees, the India Programme co-ordinators visiting from the UK and the India-based consultant.

The overall level of interest in the partnership has been high among all the partners. While capacity-building initiatives of the Community Trust are uniformly welcomed, the funding initiatives seem to be appreciated more by the smaller NGOs such as APD, DAWN and CEDAR, which required them relatively more. The smaller and relatively less complex organisation of these smaller NGOs seem to have helped assignees to get a faster and better grip on them and their assigned project and thus deliver results within the short time of one month. While a one-month period is considered too short for any project according

to almost all NGO persons interviewed, some felt that insisting on a longer period might result in fewer appropriate assignees being made available by the Group. The larger and more complex organisations such as LVPEI and AEH seem to have posed some difficulties for assignees essentially in terms of managing complexity (as hospitals are inherently more complex organisations). However assignees seem to have been able to cope adequately. The rich human and cultural experience of assignees seems to be a very positive aspect of all the assignments.

Some of the NGO persons interviewed were of the opinion that, although it was possible that the work done by the assignees could have been carried out at least at a technical level by suitably qualified Indian corporate volunteers or consultants (if available), they appreciated the dedicated work of the assignees. An advantage of assignees from the UK was that, for the period they were in India, their firm did not impose on their time in any way. This was not likely to happen with Indian corporate volunteers or consultants who are likely to be called up frequently by their managers or their other clients as long as they are working within India.

Direct funding of the NGO in some cases does not seem to have made any significant difference in either their attitude or approach towards the Group or its assignees; appreciation for and involvement in the Community Trust's initiative seems uniform across its partners. All partners have made considerable efforts to add value in various ways to their partnerships with the Group and to their 'partnership of partners' in south India.

Business insights into different management styles, a risk-taking perspective, and an ability to focus on making things happen and on getting results, could be enhanced in NGOs if business firms invested time with them. For corporate employees that work with partner NGOs, there are opportunities for development of new skills; gains from the talent and skills of NGO staff and volunteers; and insights into management styles that are uncom-

mon in business firms. NGOs have rich field experience, are often experts at surviving on limited resources, and can teach business firms more about stakeholder management in terms of staff, customers and communities. Intensive interaction with NGOs can lead to better morale, teamworking and cross-functional communication within the firm, with a greater ability to manage a diverse workforce, and sharper skills in making change happen. This case study details a unique corporate citizenship activity that enables the firm to encourage personal development and cultural sensitisation of its employees, while its partner NGOs gain new resources, skills and expertise. It also provides direction for firms in developed countries to explore corporate citizenship opportunities by initiating partnerships with development actors in developing countries.


## References


- ADA (Allied Dunbar Assurance plc) (1993) *Draft Proposal for a Programme in India* (Swindon, UK: Community Affairs Department, ADA).
- ADCT (Allied Dunbar Charitable Trust) (1995) *Partnership Approach: Allied Dunbar India Programme* (Swindon, UK: ADCT).
- ADCT (Allied Dunbar Charitable Trust) (1997a) *The Allied Dunbar India Programme (Jan 94–Dec 96): An Account. A Summary of the Allied Dunbar Charitable Trust Social Accounting Report* (Swindon, UK: ADCT).
- ADCT (Allied Dunbar Charitable Trust) (1997b) *Allied Dunbar Charitable Trust: India Programme Social Accounting Report, January 1994–December 1996* (Swindon, UK: ADCT).
- ADCT (Allied Dunbar Charitable Trust) (1997c) *Allied Dunbar India Programme: Objectives* (Swindon, UK: ADCT).
- AEH (Aravind Eye Hospital) (1996) *Aravind Eye Hospital: 1976–1996* (Madurai, India: AEH).
- Alliance (1998) 'Profile: Allied Dunbar Builds Meaningful Partnerships with NGOs in India', *Alliance: Building Resources for the Community World Wide* 3.10: 22–23.
- APD (Association for People with Disability) (1997) *Mission Statement, Strategic Aims and Operational Objectives, 1998–2001* (Bangalore, India: APD).
- CEDAR (Centre for Education, Development Action and Research) (1999) *Annual Report* (Madurai, India: CEDAR).
- DAWN (Development Action for Women in Need) (1998) *About DAWN and its Activities* (Virudhunagar, India: DAWN).
- LVPEI (LV Prasad Eye Institute) (1997) *LV Prasad Eye Institute: Into the Next Millennium* (Hyderabad, India: LVPEI).
- ZFSCTL (Zurich Financial Services Community Trust Limited) (1999) *India Programme: New Partners Since 1997* (Swindon, UK: ZFSCTL).



**Ganesh N. Prabhu** is Assistant Professor of Corporate Strategy and Policy at the Indian Institute of Management at Bangalore, India, with a research and teaching interest in new product development, technology management and strategic management.


Indian Institute of Management at Bangalore, ✉  
Bannerghatta Road, Bangalore 560076, India

[gprabhu@iimb.ernet.in](mailto:gprabhu@iimb.ernet.in) 

<http://unix2.iimb.ernet.in/~gprabhu> 

**Simon Heap** is Senior Researcher at INTRAC (International NGO Training and Research Centre), Oxford, UK. He has written extensively on the issue of NGO–business relations, courtesy of funding from the Ford Foundation of America and Soros Foundations in Central Asia.

The International NGO Training and Research Centre, 65 George Street, Oxford OX2 6RZ, UK

[s.heap@intrac.org](mailto:s.heap@intrac.org) 

[www.intrac.org/r-prisec.htm](http://www.intrac.org/r-prisec.htm) 