



HYDERABAD SYMPOSIUM

FOSTERING INCLUSIVE DEVELOPMENT

21 AND 22 JUNE, 2024



DHAN Foundation envisaged Regional Symposium in the vernacular language is one of the promising practices the development stakeholders, primarily the poor community get instilled with new knowledge and perspectives on the theme of advancing New Social Order. With the experience of hosting 11 successful Symposiums at Madurai, biennially from 2003, DHAN Foundation embarked on convening its first ever Symposium in Hyderabad, the capital city of Telangana from June 21 and 22, 2024 at National Academy for Agriculture Research Management (NAARM) with a key focus of Inclusive growth and advancing development on New Social Order. The first day bulletin captures the proceedings and deliberations of inaugural event, People Convention and two development workshops.

BRIEF PROCEEDINGS OF GLOBAL INAUGURAL EVENT OF HYDERABAD SYMPOSIUM



The global inaugural event is convened at the Conference Hall of National Academy for Agriculture Research Management (NAARM) in the morning on June 21, 2024. After invocation and reflection, the programme commenced with a formal welcome of the guests and the participants.

A host of 210 participants comprising of Kalanjiam Women SHG Leaders, Vayalagam Farmers, representatives of successful Agriculture new Start-ups, entrepreneurs, faculty of NAARM, DHAN Field teams from Telangana participated in high spirits with jubilation and Pride of DHAN Foundation hosting its first ever symposium in the capital of Telangana state after its two decades of strong grassroots' presence and grown its presence over 16 districts in the Telangana.

Ms.K.Ilavarasi, Senior Programme Leader of DHAN Foundation welcomed the Director of NAARM, CEO of A-idea an agribusiness aggregator/incubator centre of NAARM and the community representatives from 20 Mandals of Telangana State. In her welcome address, She has highlighted the purposes of hosting the symposium and especially the regional symposium and how it act as a knowledge platform for advancing the development knowledge. The dignitaries and the community leaders inaugurated the launch of first ever regional symposium by lighting the lamp.

Mr.A.Gurunathan, Director, The DHAN Academy (TDA) Madurai has given opening remarks and leads of Hyderabad symposium wherein he informed about the first symposium in Madurai started in Madurai on 2003 and after that every 2 years, DHAN Foundation has been hosting symposium on a particular theme with a key focus in advancing the knowledge on the theme of the symposium. DHAN Foundation, hosted its eleventh edition of Madurai Symposium on Advancing New Social Order in Madurai for five days in September 2023.

The ultimate purpose of symposium on advancing New Social Order is involving community as well as all the relevant stakeholders to discuss about preservation of societal values and nature and make needed transformation across individual, family, institution and community level in the ensuing years . Every development has happened at individual level have to use preservative approach rather than consumerist approach to preserve our culture.



The Chief Guest of the inaugural event Dr.Ch. Srinivasa Rao, Director, NAARM, a renowned Soil Science Scientist in his address told that agriculture is important in Telangana. 70% of farmers are depending on agriculture but while doing farming they face enormous problems. In order to address the problems with sustained solutions, it is very important to create one platform which address the issues in farming and solve them with appropriate solution. He opined that farmers ought to form groups such as mechanics group, labour group and other need-based group to overcome the issues in agriculture . But the groups that exist at present are having Political affiliation and not having motive of addressing the farm level exist. While sharing his experience of working in Adilabad district, there were more threats for crops by wild animals faced by the farmers. So diversification of crop such as millet, safflower, custard and other oil seed is needed.



In his speech, he mentioned the warning signals of very heavy usage of fertilizer is more in Telangana compared to India. The all india level average usage of inorganic fertilizers were about 150 kg per acre whereas, the farmers of Telangana apply about 290-300 kg per acres resulting in cost of cultivation is increasing which leads to farmers' suicide. For over coming fertilizer usage farmers, traditional practice of soil testing once in a 3 year and based on that farmers have to give fertilizer. DHAN should have to take initiatives and create appropriate awareness of the usage of agricultural inputs the farmer about dosage of fertilizers and skin health security by providing trainings to farmers.

He shared about the importance of farm pond in agriculture because now we are in June month but still rainfall is not sufficient to cultivate the crops in such as farm pond will be the best solution to save the crops from crop failure. He recalled the thought leader Dr.M.S. Swaminathan that farmer should have farm pond and bio- gas plant or tank in his land who is considered as sustainable farmer. Also, DHAN foundation has to initiate the centres which is providing whether related information to farmers. He told compared to Maharashtra and Rajasthan Telangana state is receiving more rainfall but still farmers facing problem but farmers from Maharashtra and Rajasthan having allied agriculture sources of income by this they are happy. Telangana farmers should diversity into and go with medical aromatic crops which is having value addition and we can easily export to other countries because of good transportation system from Hyderabad district which will give more income. In the end, he called for the movement leaders should come forward and have to scarifies their life by providing good knowledge to farmers also suggested to take knowledge from this workshop and shared to their villages for community benefit. Mr.N.Venkatesan, Programme Leader proposed the Vote of thanks.

KNOWLEDGE BRIEF

Workshop on SHG Bank linkage to empower the women

SHG-Bank linkage unlocks a win-win for women and banks. Women gain equal access to credit, break free from exploitative loans, and build businesses. Banks reach new customers, cultivate trust, and enjoy high repayment rates due to ethical practices like transparent transactions and productive loan use. Together, they empower communities and drive sustainable development.

While multiple bank linkages can offer diversification, single bank linkage for SHGs can create deeper impact for poor families and groups. This fosters stronger relationships, enables tailored financial products, and simplifies loan processes. SHG-Bank linkage offers an alternative to access affordable credit. It replaces exploitative lenders, build credit history, and empower the poor to move out poverty in an accelerated manner. Grow your business, secure loans, and achieve financial independence. Flexible repayment plans enables the poor to move out of the debt trap and unlock their potential with SHG-Bank linkage.

Banks, governments, and NGOs can facilitate branch-wise lending, offer flexible loan products tailored to SHG needs, and promote financial literacy and capacity building programs. On the other hand, SHGs like Kalanjiam and AFGs of Vayalagams can empower themselves by implementing ethical practices like transparent transactions and responsible loan utilization. Encouraging regular savings and financial discipline within groups, while advocating for policies that support women's access to finance

and markets, can further strengthen their position.

By working together, stakeholders and SHGs can leverage the power of SHG-Bank linkage to unlock the economic potential of millions of women, driving inclusive and sustainable development. Every step towards building a more equitable future begins with empowering women/farmers and SHG-Bank linkage offers a powerful pathway to achieve this goal.

People Convention on Institutionalized Practices of New Social Order (NSO) in MOP declared Vayalagam/Kalanjiam members and their families

As part of the Hyderabad Symposium, the first people convention on Institutionalized practices of NSO in Moving out of Poverty started post lunch. Dr. Vineeta Kumari, Faculty from MANAGE, Hyderabad has chaired the convention. Ms. K. Ilavarasi, Senior Team Leader welcomed the participants. About 70 community representatives of Kalanjiam, Vayalagam, CFL Coordinators present in the convention. In the lead address, Mr. Munirudden and Mr. Adey Srikanth presented the poverty eradication among poor is very challenging task. They explained the approach of DHAN in eradication of poverty amidst the poor from categorisation, need based and sustained grassroots thematic interventions with contextualization, facilitation and dovetailing services and entitlements from the government, bank, CSR partners helped DHAN Foundation to make 25000 + families in the state declare themselves Moved out of Poverty in the last one decade in the state during the foundation day celebrations happened across 14 districts in the state.

Dr. Vineeta Kumari, Faculty, MANAGE in her initial address spoke on how the women are getting empowered in our families. In the Country, the SHG movement with more than 6 Lakh SHGs with 80% of Women SHGs nurtured the habits of regular savings among the poor women families and improved the financial credibility of women among the bankers and the financial institution. The financial freedom of SHG enable the women empowerment, decision making and building valuable society. DHAN Foundation has to give more focus on giving trainings to women SHGs on financial aspects and agriculture marketing through FPOs.

She applauded the processes and methods adopted by DHAN's field action graduating the poor to Move Out of Poverty from S1 category to S2, S3 and MoP. This is very unique and need dissemination among other SHG based institutions About three leaders from Narayanpur, Chouttupal and Kothakudem shared their success stories of Moving out of Poverty and the catalyst

the role played by DHAN Foundation from poverty counselling and making them confident in poverty eradication. The continuous livelihood improvement, training and guidance of the development team at Mandal level and the regions paved way for the poverty eradication.

The community sub-groups deliberated and came with the action leads on the topics given under:

- 1.The effective monitoring systems adapted at federation/region wise to track the graduation progress and identify areas of improvement of each family.
- 2.Social security coverage and framework implemented at federation/region level to ensure 100 % social security at our member families.
- 3.Income generating livelihood activities and social enterprises promoted and developed for economic development of member families of each federation/region wise.



PROCEEDINGS

Workshop on Farmers, FPOs and Agri-Startsup Immersion Programme

A-idea, NAARM unit, one of the co-hosts of Hyderabad Symposium which provides hand holding support to new agri-innovators from ideation, technology incubation and facilitation of successful agricultural startups, invited 14 Agri-startups in Six domains comprising of innovators in farm mechanization, Agri-tech, Agri-inputs supply Chain, Aquaculture tech, Value Chain aggregators, Animal Husbandry. Each one of them highlighted the uniqueness of the product line and how they support farmers in making agriculture into effective and sustainable one. The Startups include: Dhi Sathi Robotics Pvt. Ltd (farm sathi), farm or agri solutions pvt ltd, Krishivan technologies pvt ltd, inav agro mech pvt ltd, nysata gramojvala solutions pvt. Ltd, khetari agri tech pvt. Ltd, bullwork bobility pvt. Ltd., Temperate technologies pvt ltd. Uday aqua connects pvt ltd, X boson AI, famnutra millets pvt ltd, niluva naturals LLP, fishy farmers pvt. Ltd, Agautomate pvt ltd, link organics and chimertch pvt ltd. Some of the Agri-startups expressed their interest and willingness to demonstrate the technology to farmers and shareholders of Farmers' Producers Organizations in Telangana



Workshop on SHG Bank linkage to empower the women.

About 40 participants of DHAN's Kalanjiam/ AFGs, Associates and Staff from four regions of Telangana state participated. The workshop is facilitated by Mr. S.Sivanandan, Programme Leader, DHAN Kalanjiam Foundation. In his Lead Presentation, Mr.Syed Lyaq Ali of Kothakudam highlighted the impact of SHG-Bank Linkage in the four regions of DHAN in Telangana. Since 2000 of its initiation of SHG programme in the State by DHAN Foundation, the field teams have successfully demonstrated the linkage of more than 650 SHGs/AFGs put together and provided credit support from KDFS/nationalized bank to the tune of Rs. 32 Crores. At present, there are 225 groups are having loan outstanding worth Rs.10 crores across three regions. The SHG- Bank Linkage Programme in Telangana from the sharing of the community leaders and participants seemed to be inadequate according to the credit potential and expectations by the community. The banks in the state has responding to the loan requirement in laizze-faire approach and the SHG-Bank linkage is not consistent across all the working Mandals. The Banks have to trust and belief the robust systems and processes being followed from the group, cluster and federation level of different social capital promoted by DHAN Foundation. Despite having MoU signed with nationalised banks like State Bank of India, Canara Bank and Indian Bank, the federation treasurers, Block Integrators have to constantly pursue with DDMs of NABARD, Lead Bank Manager and the branch manager concerned for the successful Bank Linkage.

In the later part of the workshop, the participants have open deliberation and discussed to find way forward for the following leads.

1. Sustaining SHG Bank Linkage in effective way
2. Role of SHG leaders in DLBC or BLBC
3. Innovative credit products from Bankers
4. 100 % Repayment and maintenance of portfolio with Particular bank
5. Digitization for all members
6. Policy recommendation for Banks

In his concluding speech Mr.Sivanandan, Programme Leader reiterated the following action leads:

1.SHG can viable if there is proper Quality check, Member attendance, Good Repayment, Interest reviving , good linkage

2. Five leaders concept should be strictly followed for each SHG.Each Leader has to take responsibility for their specific roles as

- President for Movement
- Vice president for Insurance
- Secretary for Health
- Joint secretary for livelihood
- Treasurer for accounts

Workshop on Enhancing Natural Resources Through Ecosystem based Watershed- Advancing New Social Order (NSO).

Workshop started with self-introduction and introductory remarks given by Mr. N Vinay Kumar shared about concept of watershed and working areas in Telangana with funding agencies. Currently we are working in 4 regions namely Kothagudem, Hyderabad, Adilabad and Warangal as a part of implementing watershed activities. In Kothagudem region we are working with ITC Mission Sunhera kal project in that 67 tank desiltation has completed worth of 85.23 lakhs with community contribution of 80.74 lakhs. 65 Check dam desiltation worth of 18.95 lakhs with community contribution of 18.36 lakhs. 1244 farm pond excavation worth of 2.45 crore with 1.37 crore of community contribution. Area treatment works worth of 6.37 crore with 3.46 crore community contribution.

In Warangal region, Gambhiraopet location with the support of NABARD watershed have done area treatment work of 1.64 crores. Drainage line treatment works worth of 25 lakhs. Livelihood support for landless women worth of 9 lakhs. Then training and sustainable fund having 29.69 lakhs.

In Hyderabad region, Narayanpur location with the support of IndusInd bank last financial year they have done 12 tank desiltation works worth of 35.665 lakhs with community contribution of 8.91 lakhs. New check dam construction cost of 2.89 lakh with community contribution of 72250. In Hathnoora location, 58 farm pond constructed with cost of 24.94 lakhs with community contribution of 4.98 lakhs.



8 Check dam desiltation and construction work cost of 23.69 lakhs with community contribution of 36000. 4 Tank desiltation work worth of 7.26 lakhs with community contribution of 2.17 lakhs. 19 MPT has done with cost of 59.36 lakhs with community contribution of 11.87 lakhs. 3 sunken pond has construction has done with 93,663 with community contribution of 18,732.

Then Mr. Neelesh Rathod shared about his experience of watershed implementation in Adilabad district. In 2007 they have started watershed project with the support of NABARD and completed in 2013. Before implementation of watershed there is no bore well and open well in that area. Farmers used to cultivate cotton and soyabean in Kharif season only.

After implementation of project groundwater level has increase in that area and farmers start to dig bore well and able to go for 2nd crop.

Then they have started to excavated more farm ponds in that area. Later they have started livelihood activities by that farmers income have increases compared to before watershed implementation.

Later farmers has shared their views from Kothagudem and palvancha location about watershed activities under ITC project.

Then Mr. Naresh has shared his experience about watershed in Gambhiraopet location by drainage line treatment, farm pond, tank and check dam desiltation works.

Then N Venkateshan by addressing New Social order in watershed works he shared about avoid usage of plastic practice, chemical fertilizers and less usage of pesticide etc.



DECLARATIONS

People Convention on Institutionalized Practices of New Social Order (NSO) in MOP declared Vayalagam/Kalanjiam members and their families

1. Amid various poverty eradication, DHAN S way of categorization of poor combined with stages of family life cycle should be made understood by all the relevant stakeholders like government, banks, CSR foundations etc.,

2. The targeted thematic interventions by DHAN S field programmes in all its working mandals in Telungana and the systematic processes, evidences of individual poor family declaring her/ himself Moved Out of Property (MOP) shall be recognized by the stakeholders to advance inclusive growth.

3. Making the community to Moved Out of Property (MOP) require a well knit integrated approach covering women empowerment, financial inclusion, sustainable agriculture, livelihood enhancement, health advancement, risk mitigation through social security schemes, community governance by enabled leaders.

4. Compendium of success stories of Moved Out of Property (MOP) declared, in the federation collectives should be widely disseminated for bringing synergy in sustainable development.

5. The community resolved the localizing sustainable development goals should endorse end poverty and Zero hunger of SDGs in Telungana State.

Workshop on Farmers, FPOs and Agri-Startsup Immersion Programme

1. Hyderabad Symposium resolved and acknowledged the brief demonstrations of successful agriculture startups in Telungana state for replication through farmers and women in DHANs operational mandals in the State.

2. The farming community demands NAARM 's and A idea to continue the dissemination and technological transfer of proven successful startup ideas for adoption by progressive farmers

3. NAARM and a IDEA Should convene farmers seminars/webinars on innovative agricultural technology based startup for creating interest among the farming community in Telangana state.

Workshop on SHG Bank linkage to empower the women.

1. SCRIPT model of DHAN kalanjiam foundation has created a sustained impact among the poor women and farmers in Telungana State like other States where DHAN has strong field presence.

2. Community prefers cash credit loan, linkage assistant is highly effective than term loan based linkage arrangements.

3. The Telangana state rural livelihood mission should extend all the benefits rendered to government promoted SHGs to DHANs Kalanjiam and Vayalagam AFGs in all its working mandals in the state without jeopardizing equitable right and justice of the poor families.

4. The members resolved representatives from DHAN promoted community federations should be given a space so as to play a crucial role in the state, district and mandal level banking steering committee to address the field level operational issues in SHG bank linkage.

Workshop on Enhancing Natural Resources Through Ecosystem based Watershed- Advancing New Social Order (NSO)

1. The learning from workshop stressed the sustained impact created in the watershed and tank cascade in DHAN working mandals need to be emulated across the state for scaling up.
2. Individual families living in watershed villages and tank villages should be involved to promote and improve agricultural bio diversity in their respective habitat through collective action dovetailing the sources from MGNREGAs and other center / state sponsored NRM programmes should be compulsorily include these components
3. The hydrology/ basin based minor irrigation tank conservation approach should be practiced with adequate resource allocation by the state and involve community for implementation of such programmes
4. The CSR foundations and district administration in the state should encourage tripartite agreement with NGOs like DHAN in the state for properly channelizing and effectively utilizing MGNREGAs for building the natural capital

