



# HYDERABAD SYMPOSIUM

FOSTERING INCLUSIVE DEVELOPMENT

21 AND 22 JUNE, 2024



## KNOWLEDGE BRIEF

### Workshop on Advancing New Social Order by Partnering with CSR Foundations – Telangana Experience

Corporate Social Responsibility (CSR) in India has evolved significantly, driven by legislative mandates and a growing recognition of businesses' role in social development. A robust CSR landscape in India holds immense potential to drive meaningful change and uplift the underprivileged, contributing to the nation's inclusive growth agenda. Both Public, Private Sector play pivotal role in nation building through CSR Partnership with NGOs/NPOs.

In the context of poverty alleviation, CSR initiatives play a crucial role by addressing socio-economic disparities and empowering marginalized communities to ensure equity and equality. By investing in education, healthcare, livelihood enhancement, and infrastructure development, CSR efforts contribute to sustainable poverty reduction.

CSR investments in tank renovations contribute to water security, irrigation, and groundwater recharge, ensuring long-term benefits for communities dependent on these resources.

Health interventions supported by CSR initiatives such as healthcare infrastructure development, preventive healthcare programs, and medical camps, companies can address healthcare disparities and promote community well-being.

### Workshop on Financial Literacy Through Centre for Financial Literacy for advancing New Social Order in Telangana

Financial literacy in India has seen significant development, yet challenges persist. According to the National Strategy for Financial Education (NSFE) report, only 24% of Indian adults are financially literate. Urban areas showcase more robust initiatives, with various stakeholders collaborating to offer programs.

For instance, the Securities and Exchange Board of India (SEBI) mandates financial education in schools, targeting youth. However, rural areas face hurdles, with 45% of the population excluded from formal banking services. Government schemes like PMJDY have made strides, but implementation gaps remain. Microfinance institutions and self-help groups have made headway, aiding financial inclusion.

Despite progress, regional disparities, linguistic diversity, and technological advancements pose challenges. Continuous efforts are crucial to bridge these gaps, ensuring comprehensive financial literacy across India's diverse populace. Financial literacy serves as the cornerstone for individuals to make informed decisions regarding financial products and services tailored to their needs.

The SCRIPT framework - Saving, Credit, Remittances, Insurance, Pension, and Transactions - provides a holistic view for financial inclusion. Mere possession of a basic savings account does not equate to financial inclusion, highlighting the importance of dispelling illusions through effective financial literacy (FL) awareness. At the grassroots level, lack of FL awareness poses a significant barrier for marginalized communities to access necessary financial products and services. Existing FL programs often operate in a "Hit & Run" mode, necessitating a shift towards sustained community engagement to induce strong attitudinal and behavioral changes. This requires additional resources and operating costs but is crucial for meaningful impact.

Furthermore, inclusive growth hinges on sensitizing all stakeholders, particularly bankers, about their role in facilitating financial integration. Bankers must understand community perspectives to ensure hassle-free access to financial services. Beyond traditional training methods, exposure to NGO initiatives broadens bankers' vision and enhances their ability to serve communities effectively. Similarly, orienting community leaders with NGO support accelerates the financial inclusion process.

Recognizing the complexity of comprehensive financial inclusion, a multi-stakeholder approach with a unified mission of inclusive growth is essential. Collaboration among stakeholders, including government agencies, financial institutions, NGOs, and community leaders, is critical to fostering a new social order conducive to the financial well-being of marginalized communities. This holistic approach ensures that financial literacy initiatives translate into tangible improvements in the lives of those most in need, driving sustainable development and prosperity at the grassroots level.

#### **Workshop on Roles and Functions of Jeevidhams (Farmers' Producers Organization) in advancing Sustainable Livelihoods and New Social Order:**

Sustainable development and growth could be promoted by advancing new social order centered on the well-being of the people and planet. This could be achieved by advancing Sustainable livelihoods among farmers, women, landless, fisherfolks and the like. These bottom-of the pyramid stakeholders encounter challenges in meeting their livelihoods with dignity and self-pride. The multitude challenges including dominating market forces in offering genuine prices to the products and producers in order to sustain livelihoods. The livelihood perspective of DHAN Foundation adopts three livelihood models viz. Aggregating, simple processing and Value chain with high quality commodity derivatives, branding with consumer mutuals. The inter - FPO and intra-FPO commodity exchange and packaging them for the utilization of local community create a local market for their produce with a long-term benefit and building the trust among the customers.

## PROCEEDINGS

### Convention on Self-regulation Practices among Vayalagam Institutions – Potential for advancing New Social order

Vayalagam programme initiated in early 2000s in Nalgonda district has expanded to Adilabad, Asifabad, Mancherial, Siddipet, Rajanna Sircilla, Wanarpathy, Baddradri Kothakudem, Sangareddy etc. In all these districts around 15 Mandals, Social capital is promoted around Surface Water Commons like Cheruvu, Village Ponds. Soil Water conservation and sustainable agriculture development for livelihood promotion are other important programme components.

In the Hyderabad Symposium, the leaders representing Vayalagam Institutions, Farmers' producers organization, Agricultural Finance groups, Women SHG farmers share their Self-regulation practices such as monthly Vayalagam meetings, Community Contribution, collaboration with mainstream for ensuring entitlement etc. The participants recalled and praised the funding support by the Government, NABARD, CSR foundations such as IndusInd Bank, Asian Paints, Mahindra and Mahindra in the operational Mandals. Self – Regulation Organization with five leaders with an exclusive component focus found very effective and helping the people at the grassroots.



Mr.Syed Lyaq Ali and Mr.Mallikarjun highlighted significant impact on SRO practices on community governance and ownership.

Shramadhan, Tree plantations, Paper less work , value building in youth, yatras, Increase in Organic Farming, Eco-Friendly Houses, Promoting Renewable Energy, Reduced Plastic usage, Water, Literacy Campaigns, Promoting Heritage in Blocks are a part of promoting new social order accepted by the farmers community of Vayalagams. The workshop participants very much appreciated the view on the community leaders role in practicing New Social orders from Vayalagams, Cascades, Watershed Associations and federations. Preserving traditional practices and cultural heritage on Agriculture and allied sector is very important to protect the mother nature. The Pledge and practice after Walkathon, Vayalagam Movement Day build a strong ownership among the farmers to get transformed.

### Workshop on advancing New Social Order by Partnering with CSR Foundations- Telangana Experience

Mr.N.Venkatesan, Programme Leader has given his introductory speech wherein he highlighted the impact created in tank conservation by having effective partnership with CSR Foundations and DHAN Vayalagam Tank Foundation. Many agencies like ITC mission Sunekrakal, M&M Foundation, IndusInd Foundation, Asian Paints have collaborated in the state and helped the vayalagam programme to promote sustainable livelihoods among the farmers, women and landless.

Monirudeen of Kothakudem presented the lead paper wherein he mentioned CSR is a process by which an organization thinks about and evolves its relationships with stakeholders for the common good and demonstrates its commitment. One should always remember that CSR is no charity or mere donations. Eversince the mandatory CSR contribution Act is passed during 2013, all the corporates who fulfill the CSR Criteria supporting many causes that impacted life and livelihoods of the poor households. He indeed shared the different aspects of activities where CSR is concentrated most and shared the total investments in particular areas DHAN (Development of Humane Action) Foundation is a national-level professional development organization.

DHAN Foundation is implementing similar projects in Godavari, Manner, Krishna and other basins with the support of organisations ITC, IndusInd, Mahindra and Mahindra, Asian paints. In Godavari basin DHAN is working 8 out of 23 blocks of Kothagudem district.

With the support of Mahindra & Mahindra hospital was established in Zahirabad and focusing on Soil moisture conservation, hygiene, sanitation and school renovation activities. In principle, DHAN does not work with organisation with exploitative practices or harmful activities. The participants told in the Hyderabad Symposium that the Best practices realised under

each CSR project can be captured and documented in the form of success stories, impact documents and video documentation and shared with donors for advancing further with recognizing their support.

### **Workshop on Centre for Financial Literacy for making Financial Inclusion Effective**

Reserve Bank of India has been supporting DHAN Foundation through sponsored bank to promote financial inclusion by establishing Centre for Financial Literacy, a propagation and dissemination field action in many states including Telangana State. In Telangana, DHAN Foundation has promoted 10 Centre for financial literacy in 30 Mandals. The major focus of financial literacy is to create awareness to those members unlinked with banking system by educating them through FLAP (Financial Literacy and Practice), sensitization about online frauds, digital banking etc.

In the Symposium, representatives from the 30 blocks, CFL coordinator, Field Mitras took part. Mr. A.Srikanth presented the Lead paper, which covered the vast canvas of banking system and services, how to open a bank account, how to enroll entitlement insurances. Key components of financial markets etc. The main outcome anticipated in every CFL is the opening of Savings Bank accounts in the nationalized banks, RRB by the unlinked families to avail the banking services.





### Workshop on Roles and Functions of Jeevidham (Farmers' Producers Organization) in advancing Sustainable Livelihoods and New Social Order

This workshop is hosted by the Jeevidhams in Adilabad, Asifabad, Siddipet, Khammam and Nalgonda districts. The representatives of Directors of Farmers' Producers Organization and Chief Executive Officers participated in addition to women members representing Kalanjams. Mr.M.Ramesh, a private entrepreneur involved in trading agricultural commodities for export markets. He expressed his willingness to source commodities from the farmers' Producers Organization provided the commodities fulfill the quality norms prescribed by the customers in the foreign country. He narrated about the importance of keeping the produce in the cold Storage and the process involved in exporting it to potential consumers.

Mr.R.Neelesh, FPO coordinator from Adilabad narrated about the meaning of Jeevidham and its livelihood functions. He, in his presentation has shown the Virtual tour of Indervelli Farmers' Produces Organization, which has done Rs. 4.00 Crores worth of Cotton business. He explained the evolution of Farmers' Producer Organization with the nurturing and handholding by Ministry of Agriculture, Small Farmers' Agri-business consortium, NABARD, NCDC etc. The leaders of FPOs shared their experiences of incorporating their FPO, Share Capital Mobilization, orientation about the roles and functions of FPO, Input supply, periodic capacity building programme, commodity marketing, storage etc. Since, Telangana state is one of the largest producers of Paddy/Rice, the efforts should be taken for promoting Rice based FPO, wherever feasible.

The best practices and success stories have to documented and widely circulated, As per New Social Order, promotion of Prosumers concept, setting up Consumer Mutuals, enrolling Crop and livestock insurance by all FPO members to build resilience shall be ensured.



In the Concluding /Valedictory Address, Dr. Senthil Vinayaagam, CEO of A-idea, an agri-startups ideating, incubating and scaling up centre within NAARM explained briefly that more than 330 agricultural Innovations by the youth has been patented and promoted for market to serve the farmers across the nation. Dr.M.Thiagarajan, Deputy-Director of NAARM proposed the vote of Thanks. The curtain of two day Hyderabad Symposium came down after the National Anthem.



## DECLARATIONS

### **Convention on "New Social Order for Agriculture Productivity Enhancement"**

1. We declare our commitment to fostering a new social order in agriculture productivity enhancement, emphasizing regular meetings and effective engagement to drive sustainable community development.

2. We pledge to prioritize the adoption of good agricultural practices, integrated pest and nutrient management, and climate-smart agriculture principles to optimize productivity and ensure environmental sustainability.

3. We affirm our dedication to strengthening market linkages, enhancing livelihood opportunities, and promoting value addition in agricultural production to empower farmers and uplift rural communities.

4. We recognize the importance of knowledge sharing and capacity building to overcome challenges and maximize the impact of our initiatives, fostering resilience and prosperity in agricultural landscapes.

5. We vow to continue promoting collaboration and information exchange among stakeholders, leveraging collective efforts to address agricultural challenges and drive inclusive growth across regions.

### **Workshop on "Advancing Financial Inclusion for a New Social Order through Community-Led Financial Literacy Initiatives"**

1. Resolved to provide handholding support to target community members post-exposure to FL Aware programs.

2. Recognizes the significance of handholding in inducing attitudinal and behavioral changes.

3. Considers deployment of additional resources and intensifying engagement of rural volunteers as essential for effective implementation.

4. Resolved to sensitize local bankers on their pivotal role in facilitating financial inclusion access for the community.

5. Acknowledges the importance of achieving a new social order for the financial well-being of the community.

6. Advocates for the on-boarding of NGOs to orient bankers from community perspectives, enhancing the effectiveness of FL Aware initiatives.

### **Workshop on "The Role of CSR in Promoting and Sustaining Community-Led Institutions Towards a New Social Order"**

1. We declare our commitment to providing CSR support for the formation of Farmer Producer Organizations (FPOs), empowering farmers, and enhancing agricultural sustainability.

2. We pledge to increase the revolving fund (RF) to facilitate the initiation of small to medium businesses, fostering entrepreneurship and economic growth in communities.

3. We recognize the importance of value addition in existing skill development initiatives and vow to enhance training facilities by introducing programs such as computer training and marketing training, ensuring holistic skill enhancement.

4. We affirm our dedication to providing CSR support for healthcare, education, and sanitation initiatives, striving to improve the well-being and quality of life for all members of society.