

## **Brief Report of one day Awareness Program on Water Conservation and Financial Inclusion.**

Name of the Programme : **One day Awareness Program on Water Conservation and Financial Inclusion.**

Sponsor of the Programme : NABARD Bangalore

Duration of the prog .: 1 day ( 14.06.2016)

No. of Participants Attended the training : 50

Participants List : Enclosed with attendance sheets

### **Introduction:**

In view of raising the current and future human demand for fresh water for consumption as well as agriculture and industrial need without effecting the natural water resources the One day programme on Water conservation is planned for the CEO's of PACS and Officers of DCCB's.

Conservation of water in the agricultural sector is essential since water is necessary for the growth of plants and crops. A depleting water table and a rise in salinity due to overuse of chemical fertilizers and pesticides has made matters serious. Various methods of water harvesting and recharging have been and are being applied all over to tackle the problem. This affects the rural economy by growth of agriculture sector.

The objective of financial inclusion is to extend the scope of activities of the organized financial system to include within its ambit people with low incomes. Through graduated credit, the attempt must be to lift the poor from one level to another, so that they come out of poverty. A financially sound cooperative structure can do wonders for financial inclusion given its extensive outreach.

The programme aims to create awareness on, to promote the cause of Financial Literacy / inclusion, and to show case the support & involvement of NABARD in the successful spreading of this message.

### **Programme Objectives:**

To enable the participants to understand the:

- Need of conservation of water
- Conservation of water in the agricultural sector
- Rain water harvesting systems
- Importance and significance of Financial Inclusion and role of STCCS
- Role and Functions of Financial Literacy Centre's (FLCs)

**Target Group**

- Supervisors of DCC Bank and CEOs of PACS/ Farmers / NGO functionaries

**Venue**

- SAHARDA DCC BANK NAubad, Bidar

**Topics covered during the programme:**

Session	Subjects
9.30am to 10.30 am	Registration and Inauguration
10.30am to 11.30am	Challenges and issues faced by rural / unbanked people in accessing banking services
11.45 to 12.45pm	Financial Inclusion and financial literacy needs and Scope RBI & NABARD guidelines on Financial Inclusion & NABARD assistance to STCCS under FIF & FITF
12.45 to 1.45pm	Pradhan Manthri Fasal Bima Yojane Guidelines
2.45 pm to 5.00 pm	Concept of Water Security its need and ways of efficient use of water in Agriculture

**Resource Persons involved in the programmes**

- Sri D.V.S. Joshi, AGM, NABARD, Bidar
- Sri Pandit Hosalli, LDM SBI, Bidar
- Sri B. S. Prabhu, Director SAHARDA
- Dr. Rajkumar, Coordinator TME Cell DCC Bank, Bidar
- Sri Praveen Naikod, Asst Professor, Horticulture University, Bidar
- Sri Ramachandra, Watershed Specialist, Reliance Foundation, Bidar

**Inauguration:**

Sri Umakant Nagmarapalli, Chairman, DCCB Bidar Inaugurated the programme by watering the plant. Sri D.V.S Joshi, AGM NABARD enumerated the objectives of the programme. Sri Chandrashekar Hatti, GM, DCCB Bidar and Sri Chanbasayya Swamy, DGM, DCCB Bidar, Sri Pandit hosalli, LDM, SBI Bidar were the guests. Sri Umakant Nagmarpalli in his inaugural speech, insisted the participants to practice the innovative methods off conservation of water. He told that water is renewable source of nature but today due to the over usage of it created the problem. He questioned the participants that not only in our daily use, in agriculture, have we had to plan the minimum usage of water for getting high yield. Crop pattern should be decided according to the availability of water. Farmers should think the future and plan accordingly. Sri Umakanth also warned farmers for crop loss in natural calamities. However, the Pradhan Manthri Fasal Bima Yojana a agriculture crop insurance can help farmers during the crisis. Therefore, he requested all the farmers to opt the insurance policy by paying the premium. He quotes the example that during the year 2015-16 in Bidar District only Rs 3.99 Crore has been

paid as premium and in return, RS 64.89 crores has been paid as relief to farmer due to crop loss.

Sri D V S Joshi briefly advised the Participants to the need of water conservation and extension of bank services to the doorsteps of every household in the village.

Sri Pandit Hosalli, Lrad Bank Manager, SBI Bidar told in detail the benefits of Prime Minister Social security schemes like Pradhan manthri Jivan Suraxa and Pradhan Manthri Jivan Jyothi the pro poor Insurance schemes promoted by Government of India. He stressed to enrolling the poor people in the above schemes helps them in big in their distress.

Sri Praveen Naikod, Asst Professor College of Horticulture, Bidar elaborately explained about the various types of water harvesting methods and the methods of selection of crops in our field. He said that the crop selection should be done according to the condition of soil and water availability. But in today's agriculture despite of growth of technology farmers are not using the knowledge creating the trouble at the end. He shared that through his college research team he tested the soil of every field in more than 100 villages and advised the farmers according to the report they can change the crop pattern may yield more success.

Sri Chandrashekhar Hatti, GM, DCCB Bidar and Sri Chanbasayya Swamy , DGM, DCCB Bidar shared their experiences. Sri SGPatil, SAHARDA proposed Vote of thanks. Sri Subrahmanya Prabhu, Director, SAHARDA Bidar welcomed the guests and took one session on water conservation.

### **Programme outcome**

#### ***a. Number of Accounts Opened:***

The Supervisors and CEO's of PACS created awareness on Prime minister Social Security Schemes among the SHG members and Farmer club members. The total accounts opened under PMJDY are 359839 against the 319397 households. Thus it covers all the families in the district.

#### ***b. Number of enrollments under PMJJY, APY, PMSBY and PMFBY:***

They have opened accounts in their respective branches of DCCB Bidar. The participants attended the programme from all over the district collectively enrolled 1175 accounts under PMJJY & 2063 under PMSBY. The APY enrollment under APY programme is 14 and PMFBY 86000 Farmers.

### **Media publicity :**

The program reports were published in state level newspapers as well as local newspapers. Name of the sponsor agency NABARD's role also highlighted in all the news items. The photocopies are enclosed in ***annexure -1.***

Date : 14.06.2016

Director

