

Conversations Today

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EDITOR: MARIE BANU

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FROM THE EDITOR

Dear Reader,

Agriculture has been the backbone of India's economy for centuries. With a vast arable land area, diverse climatic conditions, and a rich agricultural tradition, India has a long history of agricultural production and trade. The agriculture sector employs around 50% of the country's workforce and contributes around 17-18% to the Gross Domestic Product (GDP). At the same time, agriculture is not just about economic growth. It is also about providing food security and improving the livelihoods of farmers and rural communities.

The agriculture sector faces various challenges, such as climate change, inadequate infrastructure, shrinking land availability, low productivity, lack of modern technology, and poor market access leading to a decline in the sector's growth rate and resulting in the widening income gap between rural and urban areas. India's agriculture sector has immense potential to drive economic growth and development, if we address the challenges, it faces and create an enabling environment for its growth.

Sustainable agriculture practices promote food security and environmental sustainability that can help reduce poverty, enhance food security, and boost rural development. To achieve this, there is a need for a focused approach that involves leveraging technology, improving infrastructure, enhancing market linkages, and promoting entrepreneurship and innovation. Also, we need to take renewed efforts to transform India's agriculture sector into a modern, competitive, and sustainable system that can benefit all stakeholders, from farmers to consumers and beyond.

This is a call to action for policymakers, stakeholders, and the wider public to come together and work towards a more vibrant, sustainable, and inclusive agricultural economy in India.

Let us work towards creating a more sustainable and inclusive agricultural system that benefits all stakeholders, including farmers, consumers, and the environment.

Marie Banu

EDITORIAL

Latha Suresh
Marie Banu

SWAMI NITYANANDA GIRI OF TAPOVANAM



Hari Om! Swami Nityananda Giri (known as Sundaresan and called at Thapovanam as "Yogi Swamigal" prior to initiation to Sannyasa) was born in Madras in 1929 to a pious Brahmin couple, Sri Ramasubbu Iyer and Smt. Meenakshi Ammal. After taking a postgraduate degree in Chemical Engineering, he was in cement industry planning, constructing and running a cement factory in Andhra Pradesh. He severed his worldly connections in 1963 and took up intense spiritual sadhana. He came to Sadguru Gnanananda in 1971 and was accepted by Him as a Brahmachari disciple on Thai Poosam Day. He received direct guidance from Him and studied Vedanta under Swami Vidyananda Giri.

He was called back to Thapovanam in July 1973 and had the privilege to compile the teachings of the great sage under his personal direction. The book "Gnana Inba Veli" was released on Chitra Poornima Day in 1974.

After the Mahasamadhi of Sadguru Gnanananda, in January 1974, he was requested to actively help in the constitution of a Religious Trust and in other organizational matters. He set up puja routines in the Samadhi Shrine of Grace and Mani Mandapa Shrine. He took an active part, along with other Sannyasins in continuing the devotional routines of the ashram, Sri Gnanananda Thapovanam and organizing the annual Aradhana Festival. He helped Sri Swami Vidyananda Giri in bringing out the publications on Vedanta text by the Sannyasins of Thapovanam.

On the request of the prominent devotees of the ashram, a Charitable Trust, Sri Gnanananda

Niketan was constituted on Chitra Poornima Day in 1986, with Sri Swami Vidyananda Giri as its President and Swami Nityananda Giri as Managing Trustee. The objectives of the Trust were to provide accommodation and food for Sannyasins, Brahmacharis and spiritual seekers, extent other facilities like library, etc. And bring out publications.

The book "Sri Gnanananda Darsanam" (Tamil) authored by him gives a very good account of the life and teachings of Sadguru Gnanananda and detailed explanation of the significance of the daily routines of the ashram including the Pada Puja.

Swami Nityananda Giri is well versed in Vedanta and continued the tradition of teaching the scriptures after the lifetime of Sri Swami Vidyananda Giri. He had a great interest in mysticism from all traditions and was often invited to participate in inter-religious and inter-monastic dialogues around the world. He has travelled widely lecturing on Vedanta and Yoga.

Swami Nityananda Giri is the Chief Patron on Manava Seva Dharma Samvardhani and a close friend of our Founder Shri. P.N. Devarjan. Swamiji attained Maha Samadhi on Saturday, 15th April 2023 at Sri Gnanananda Niketan, Sri Gnanananda Tapovanam

Our Sastra says when a Jnani attains Samadhi all the elements in the body merges into the Totality.

May everyone be showered with the Grace and Blessings of Sadguru Gnanananda and our Swamiji.

Om Namo Narayanaya!

THE MILLET TIME

Health is the most valuable asset. It is true that our generation is not consuming the quality and variety of food our ancestors did. The changes that green revolution introduced in our food chain and agricultural production processes have had a long lasting impact on our health. With the advent of modern agricultural practices, there has been a shift towards monoculture crops like rice and wheat, which are more profitable and easier to cultivate on a large scale. Unfortunately, this also led to the displacement of small farmers, who were unable to afford the high cost of modern inputs and technologies required for the cultivation of high-yielding varieties of rice and wheat. It was these small farmers who were often the traditional custodians of millet cultivation. “It did manage the food crisis back then. But what it resulted in is an exponential decline in the cultivation and consumption of millets,” laments Rotarian S. Sundar, Managing Director and Co-Founder of Millet Foundation in Chennai, Tamil Nadu.

The decline in millet cultivation has been linked to several negative outcomes, including the loss of genetic diversity, the degradation of soil health, and the reduced resilience of agricultural systems to climate change. “But now, there is a resurgence,” says Sundar hopefully. Having spent almost two decades in sales and marketing in the telecom sector, he despised corporate life. He wondered why mankind easily accepted things in spite of knowing they were not good. Passionate about food, he began to introspect why people ate poison on their plates easily. “We do know it is loaded with chemicals, but we consume it effortlessly. Can we not eat and cultivate poison-less food? Is it really that difficult? This is when I extensively researched about our ancestors’ food practices and arrived at millets, which made up almost 40% of their everyday diet. There is more to millets than being diabetes friendly,” he laughs.

Millets are highly nutritious and offer several health benefits. They can adapt to a wide range of environmental conditions including droughts. In addition to their drought tolerance, millets are also relatively resistant to pests and diseases, making them a more resilient crop option compared to other grains. They have a short growing cycle and require less water and fertilizer inputs compared to other cereal crops like wheat or rice. This makes them a more sustainable and climate-resilient option for farmers and food systems. “All of this wisdom is now hitting us again, with an internationally growing recognition of millets,” he says.

Catching up with the regional, national and international efforts that recognise and promote millets, he



co-founded the ‘Millet Foundation’ in 2022 in Chennai. India is largest producer of millets and Tamil Nadu is a millet renowned state in the country. With United Nations declaring 2023 to be the International Year of Millets, Millet Foundation has left no stone unturned in using this opportunity to build on a millet mission for the country. Millet Foundation has played a significant role in promoting the adoption of millet-based farming and food systems in India, particularly in Tamil Nadu. The foundation has developed several innovative millet-based food products, such as millet-based noodles, ready-to-eat meals, and energy bars, and has worked with farmers to develop value chains for millet products. The foundation has also organized several events and campaigns to raise awareness about the nutritional, environmental, and economic benefits of millets.

Millet Foundation is expanding its wings to reach all 38 Districts at grass root level and create many Milletpreneurs in Tamil Nadu. Their specific focus on young adults from 18 to 25 years age group has created a trend on millet consumer awareness. Backed by their baseline that revealed total lack of

awareness on millets among young adults, Millet Foundation came up with a variety of initiatives like the Millet Walkathon, targeting this age band as they will be able to decide and influence the diet of elders in the family and their children in the near future. They have been visiting colleges and schools to influence responsible diet choices in the formative years itself. They set up stalls or small shops in colleges, in collaboration with their respective EDCs (Entrepreneurship Development Cell) and train youngsters to become ‘milletpreneurs’. “Yes, we coined it and it became a huge hit among students,” smiles Sundar.

Millet Foundation has a research and development unit that has developed 555 value added millet products under its brand name ‘TanMillets’ that are easy to use, faster to cook and preservative free. “To encourage millet consumption, we should also acknowledge the challenges in it. The soaking time is certainly a concern but the bigger concern is that not many know how to cook millets. So we had to innovate and make sure that new consumers had a good number of options on their tables,” he adds.

Millet Foundation led the Tamil Nadu Millet Conclave in January 2023 where it created the world record of showcasing its 555 millet products. Facilitating an international millet conference with experts from 13 countries, the conclave also had more than 100 stalls and live counters for farmers and entrepreneurs to present their produce. It was also a cross learning platform where challenges in millet cultivation were also discussed with experiences from other countries. Presenting milletpreneurs with networking and marketing opportunities, this was one of a kind event that had taken a step towards millet revolution.

“Millet Foundation has plans to introduce millet diet ideas for 365 days and promotes the idea of one millet meal per day in all its campaigns. We want to make it bigger. Our dream is to build 5555 milletpreneurs during the year and lead the millet mission in our country,” says an ambitious Sundar.

He can be contacted at ceo@tanmillets.com

Shanmuga Priya.T

THE 'IDEA' OF A BETTER LIFE



For more than two decades, IDEA has embarked on a holistic model of remedial education, vocational skill training, entrepreneurship development, digital and financial literacy. Through this model of education, the NGO has catered to disadvantaged populations on the lookout for support in education, income generation, and alternative livelihoods.

The group's first sustainable development goal (SDG) is to end poverty, while SDG 4, the NGO says is aimed achieving quality education focusing on primary and secondary schooling, equal access to technical and higher education, and imparting skills for decent work, youth literacy, gender equality and inclusion.

With Usha Pillai leading the organization as the Founder Director, IDEA today has multiple programmes that help take its goals to the next level. The Ashakiran programme, for instance, is a second chance at learning for women dropouts, and doubles up as a sustainable livelihood model comprising skill training, life skills, enterprise counselling, handholding and market linkages among other features.

More than 12,000 women have received skill training, and 564 of them started micro-enterprises from 2011. The start of a livelihood centre in 2021 helped IDEA to start the process of forming a women-led cooperative society. The centre serves as a centralized space for production and display of products made by women. Formation and strengthening of SHGs and linking them with cluster groups, enrolling them in the centre and providing robust process training are some of IDEA's other initiatives.

Aspiring entrepreneurs earn an average income of Rs 20,000 to 30,000 per month, and are engaged in beauty salons, tailoring shops, and trading. During festive seasons and weddings, business can go up to RS 50,000 per month. The best part about the model is that family members contribute to and support the business. There are incidences where husbands have left jobs and are contributing to business initiatives started by their wives.

IDEA Foundation offers women-oriented courses, with the aim of providing a second chance to those women who could not complete schooling. Advance training takes place in tailoring, fashion design and includes various tailoring products. Advanced and pro-advance training in beauty care includes bridal makeup, hairstyling and the like. The NGO's home chef course includes a three-month duration in Indian cuisine and

short-term courses in baking, snack-making, and readymade spices.

Once vocational training



completed, participants receive five days Entrepreneurship Development Programme (EDP), followed by individual hand-holding. Most of the women trained in tailoring and beauty care course either take home orders, while some others have their own micro-enterprises.

Women trained in food and catering have begun taking orders for small family functions and events like birthdays, anniversaries and birthday showers. They earn a substantial income (more than Rs 50,000 in some cases) during festival days.

Information on digital marketing through WhatsApp, Facebook and Instagram is given to women, who then participate in exhibitions by selling packaged foods and organizing LIVE stalls.

At IDEA promotion of individual and group enterprises takes place through seed money and arranging for expert guidance. Up-skilling for quality improvement, marketing techniques and advanced training in making products that are in demand tend to motivate women associated with the livelihood centre.

Women at IDEA continue to make the best use of value-added services like digital and financial literacy classes. The NGO has also reported a rising number of women coming forward voluntarily to organize sale of their products in Pune and other parts of Maharashtra.

Nearly 60 percent of the trainees at IDEA are engaged in income-generation activity. Over 80 percent of them reported a positive change in their personality including features like increased confidence, public relations and decision-making, women receiving support from family have also excelled in business. IDEA has conducted sessions for families too during EDP training.

Since its inception, the ESakshar programme has equipped thousands of beneficiaries with skills to manage online bank transactions, ticket booking, and filling up school or college applications. E-sakshar has reduced the digital divide between privileged and underprivileged children and youth.

With the youth making full use of skills in academics like presentations, they now have the newfound ability to fill out online applications and transactions for themselves. Through online sessions on art and craft, storytelling and worksheets-based exercises, the children of the study centre are engaged productively. There are also centres in communities that are well equipped with WiFi connections and PCs, and these facilities end up giving the youth a well-designed space to study and explore new opportunities.

To scale up its flagship programme, Amhi Parivartak (We are the change-makers), IDEA is aiming to replicate the model of holistic youth development in parts of the state where students require support in the area of personality development, sports, digital literacy, career guidance and life skills. IDEA expects to set up youth clubs in the community while providing them with better access and reducing the hassle of travel and expenses.

IDEA has said it will be focusing on strengthening marketing linkages, practicing stringent quality control measures, increasing use of digital media marketing for brand awareness and sale of products. It will also be starting the process of registering the cooperative and Umang brand.

In the over two decades that it has been in existence, IDEA has built a strong network of trainers, social workers and professional staff members. At present, the NGO's area operation is limited to three states: Maharashtra, Tamil Nadu and Kerala. The NGO plans to continue its core programmes and reach out to two more states in the near future.

Rahul Philip

MULTICROPPING - AN INTRODUCTION

We call her Mother Nature. There is a vast number of aspects of this motherhood that we could discuss, but for our purposes here, let's just look closer at one aspect - that of simultaneously nurturing many children. How does a human parent do it? There are many strategies one could use - maybe they ask the elder ones to look after the younger ones, maybe they juggle timings so that when one is taking a nap, the others' work gets done, and so on. These ways work with children of different ages, but don't work well with children of the same age - we all know this. This is what makes managing twins or triplets or quadruplets such a challenge, and we often take help from other adults to manage them.

But whose help would the soil take? Because monocropping is like asking a parent to take care of all the myriad needs of a thousand children of the exact same age simultaneously! Monocropping - or planting a whole lot of acres of the same species - means that the soil had to provide the exact same nutrients to every plant at the exact same time, because the species as well as the ages of all the plants in the plantation is exactly the same. The soil provides for them all for a few generations maybe, but then at some point, the nutrients needed by the plants are no longer available in the required quantity - the plants are no longer sustained by the soil. And then we humans start up with the whole fertiliser cycle, and eventually the soil becomes barren forever.

Now let's turn for a moment to natural habitats that have lasted many hundreds of generations without this problem of soil depletion - forests. Within a forest, we find multiple species of plants, growing at different heights, with hardly any space between them, and all of them flourishing simultaneously, to give us beautiful, rich, green cover all year round. How does this work? It works because what one plant species needs, some other plant species provides and vice versa, all around. It works because the soil is constantly protected from erosion by the rich cover. The soil's nutrient quotient is also constantly replenished, because of the plentiful natural mulch available, because of the biodiversity and, most importantly, because of the complete cycle that is allowed to take place, from the birth of a plant, to its maturation through all the shedding it undergoes, to its final dissolution into the soil again. Thus the forest, in all its majesty, is a self-sustaining multi-species environment.

And this vibrant, thriving, self-sustaining masterpiece of Nature has been our inspiration to try our hand at multicropping. Multicropping, quite self-explanatorily, means that there are many different plant species growing together in



the same piece of land.

We can choose the species we plant together so that they complement each other in different ways. For example, it is an ancient tradition to plant maize, beans and pumpkin together, in close proximity. The beans provide nitrogen fixation, increasing the available nitrates in the soil for all the plants, the strong and sturdy maize stems provide mechanical support for the beans to climb, and the large and low pumpkin leaves provide live ground cover, conserving the moisture content of the soil, and preventing weeds from growing by cutting off their supply of sunlight. And mind you, these are only the known ways in which they support each other - I'm sure there are various other ways in which they interact beneficially that we are yet to find out about. These three are known as the Three Sisters. And this method of farming is known as polycropping. Multicropping is just an extension of this idea.

Multicropping has many distinct advantages over monocropping. To my mind, the foremost among them is

that it is a more sustainable way of doing things, as it allows the soil to maintain its fertility. Some of the other advantages are that:

The farmer has a varied basket of produce to offer. This is actually a very potent impact of multicropping because being able to offer this variety is the only way a farmer can in fact sell directly to the end-

consumer. If he has a large quantity of the same item to sell - paddy for instance - then he is forced to depend on the middle-

man. Only if he has many things to sell is the end customer interested in buying from him or her.

The farmer has some protection against crop loss. There are times when crops fail for one reason or the other. If a farmer has grown only one variety of crop, and that one crop happens to fail, then the farmer stands to lose his or her entire potential earnings for the season. But if there is a variety of crops growing, then this would not happen, as it is unlikely that all the crops will simultaneously fail in a given season.

From a consumer's point of view too, it makes more sense to buy directly from a farmer who grows multiple items, than go to twenty different farmers to source twenty different kitchen essentials.

Over the course of this series of articles centred on multicropping, we'll look at some of the other advantages it offers and also some of the challenges it poses. I also hope to share some stories about how we have tried to overcome the challenges, which ideas worked, and which ones didn't.



In a recent study, Dr Brinda Vishwanathan of Madras School of Economics found that diversity in farm produce directly impacts (and improves) the dietary diversity available to women in farm households. This is an example of how multicropping has the potential to improve lives at the grassroots. I think multicropping has great potential to do good in many arenas of life, arenas as varied as

women's nutrition, pollution control, ecotourism and rural reconstruction. I look forward to exploring all these facets further along with you ...

Ramashree Paranandi



The author Ramashree Paranandi is a partner in The Organic Farm, located near Nedumaram, TN. She consults on all aspects of the farm and often stays over for long stretches to enjoy pollution-free days with the other farm creatures. When in Chennai, she writes, teaches and sings. She can be reached at aramashree@eltconsultancy.org

EVERY CHILD MATTERS

Life may be returning back to normalcy, but challenges remain on the ground, especially in remote and underserved areas. The costs incurred by humanity on account of the pandemic have had the greatest impact on children from marginalized communities.

“Over the last couple of years, we’ve witnessed huge disruptions in our public education and healthcare system, heard of deaths, read about mass migration, and seen people lose jobs,” says Puja Marwaha, CEO at CRY. “But while our attention has understandably focused on the visible impacts of the disaster, we’ve failed to see children as COVID’s invisible victims.”

According to the UN, millions of more children could fall into extreme poverty thanks to the pandemic, in addition to the 386 million children who already suffer from it. “Due to prolonged closure of schools, children have suffered a tremendous loss of education,” Puja adds, “There are threats to their psycho-social wellbeing due to mounting fear, anxiety and uncertainty. A majority of the children in poorer sections couldn’t access online education and enjoy its benefits.”

The situation has seen children pushed to child labour and forced under-age marriage. According to Puja, the lockdown months saw children and pregnant women miss routine vaccinations and nutritional requirements.

However, an even bigger challenge of perception added to existing difficulties. “For example, a child going to work in a dhaba or in a motor garage instead of being in school, or a girl child taking care of her siblings at home when her brothers are going to school, or a girl being married off before she reaches adolescence are deeply embedded in thought processes, and that mindset is the biggest challenge that children face,” says Puja.

For four decades now, CRY (Child Rights and You) has held firm to the belief in every child’s right to a childhood — to live, learn, grow and play. The organization and its 850 initiatives have worked with parents and communities to ensure change in the lives of over 3 million underprivileged children across 19 states.

At CRY, children are at the core of development plans. “For us, inclusive growth means two very fundamental points: whether we are able to reach the last-mile child in the shadows of marginalization, and whether this child finds an equitable space within the family and society to express their views, concern, and enjoy their right to live, learn, grow and play,” she explains.

For four decades, CRY has been implementing large-scale programmes aimed at reducing vulnerabilities owing to forced underage marriage, trafficking and labour. Its partnership with over 100 NGOs across 19 states extends from rural local bodies to the national level.

The organization follows a multi-disciplinary approach with a focus on participation, mobilization and local child-related systems like schools. It focuses on creating research based on regular secondary data analysis, policy review, and evidence-based primary research.

Over time, CRY’s strategies have changed to reflect the changing realities and evolving children’s issues. “We have changed our strategy to reach out to children in the time of the COVID pandemic,” says Puja, “During the pandemic-induced lockdown, we responded to current needs of our children and their communities, especially those in remote regions.” She adds: “During the lockdown months, CRY’s efforts were concentrated on reaching all households as far as possible, with health and hygiene kits and dry ration for children and their families.”



The organization was also spreading awareness and advocating for access and availability of services to various communities. Awareness surrounding social distancing, public health, hygiene, sanitation and behavioural change was also conducted.

CRY also started customized initiatives to address education loss, thanks to programmes like the ‘Bridge School Initiative’, which enabled children to reconnect with school education and give them the confidence to get back to school. “We ran these initiatives across 433 villages in 48 districts from 15 states,” says Puja.

The NGO also holds meetings and sensitization programmes in order to change mindsets — in terms of specific training and capacity building, or even local media-driven campaigns. CRY has also been able to mobilize hundreds and thousands of people to take action for children. This includes nurturing small NGOs and empowering them, innovative ways of

addressing issues faced by India’s children, re-defining philanthropy, outreach and kick-starting volunteering, engaging with children, working closely with parents and focusing on changing behaviours.

Along the way, the NGO has set a few goals for itself: like universal access to free, equitable education. “CRY believes that education should be a fundamental right for all children between the ages of 3 to 18 years without any discrimination based on gender, caste or community,” says Puja. Other goals include increasing access to free, equitable and quality primary healthcare for mothers and children, reduction in malnutrition rates, and contribution towards creating a positive environment for children — one that is free of violence, abuse and exploitation. Lastly, CRY says it wants to ensure that children’s voices win recognition all around.



CHILD EDUCATION				
	PRIMARY	UPPER PRIMARY	SECONDARY	HIGHER SECONDARY
Gross Enrolment Ratio (GER)	103.4	94.7	79.6	57.6
Net Enrolment Rate (NER)	88.6	71.3	47.9	34.2
Dropout Rate	1.5	3.0	12.6	DNA
Pupil-Teacher Ratio	26	19	18	27

Data-source: UDISE+ 2021-22

CHILD HEALTH & NUTRITION	
Neo-natal Mortality Rate	20
Infant Mortality Rate	28
Under-5 Mortality Rate	32
Children under 3 years of age breastfed within 1 hour of birth	41.8%
Children aged 6-23 months receiving adequate diet	11.3%
Children under 5 years who are stunted	35.5%
Children under 5 years who are wasted	19.3%
Children under 5 years who are severely wasted	7.7%
Children under 5 years who are underweight	32.1%
Children under 5 years who are anaemic	67.1%

Data-source: SRS 2020; NFHS-5 2019-21

CHILD PROTECTION	
Women age 20-24 years married before age 18 years	23.3%
Total missing children	77,535
Victims of child trafficking	2,877
Incidences reported under POCSO Act	53,874
Incidences reported under JJ Act	1,871
Incidences reported under PCMA Act	1,050
Incidences reported under CLPR Act	613
Total crimes against children	149,404

Data-source: NFHS-5 2019-21; NCRB 2021

SOCIAL STOCK EXCHANGE IN INDIA: A BIRD'S EYE VIEW

The Government has recently established a unique platform where social enterprises may be registered and listed for the purposes of raising capital by issuing specific types of securities. A ground-breaking move, it will be of great benefit to the fund-raising ecosystem.

The trading platform, referred to as the Social Stock Exchange (SSE), is regulated by the Securities and Exchange Board of India (SEBI). The current stock exchanges (NSE and BSE) each have a separate segment of SSE under their umbrella to provide market access to Not-for-Profit Organizations (NPOs) and For-Profit Social Enterprises (FPEs).

This article aims to explore some of the aspects of this innovative new avenue for social ventures to raise the funds required to achieve their goals.

Requirements for social enterprises

To start with, SEBI has given a list of activities that a social enterprise wanting to be part of the SSE must conduct (see table below).

Equally significant are the 'pre-dominance criteria'. At least two-thirds (67%) beneficiaries must be from the less privileged segments or regions. Alternatively, this ratio is to be demonstrably reflected in expenses and revenue of the social venture.

Information on the different categories or instruments is available on an ongoing basis from the SEBI circulars issued and can be viewed on NSE and BSE websites. For example, it is noted that NPOs must first register with the SSE and then proceed for listing if funds are to be raised, while FPEs do not need registration but can proceed directly for listing. For an NPO to qualify for registration, annual spending of the NPO should be at least Rs 50 lakhs and annual funding at least Rs 10 lakhs.

The requirements for registration do not seem cumbersome. Checklists provide detail on the documents and requirements, which include valid governing documents, income-tax PAN, 3 years audited statements and a few other disclosures. Registration validity, however, is for one year only.

Instruments

The SSE framework envisages different instruments for NPOs and FPEs who would like to raise funds through listing. FPEs may issue securities such as equity and debt instruments. NPOs may raise funds through Zero Coupon Zero Principal Bonds (ZCZP), Mutual Funds and Development Impact Bonds. For NPOs, additional annual reporting and disclosures would need to be made at the time of preparing for listing.

A word about the ZCZP instruments, which SEBI has described as a means of fund raising on the bourses. As the name indicates, it is a form of

donation with no interest (coupon) or repayment (principal). The term of the bond would be the same as the term of a specific project to which it relates, the size of the issue should be Rs. 1 crore, and each investor (donor) would have to subscribe a minimum of Rs 2 lakhs. It is targeted towards those who want to ensure their donations result in a social return and are not necessarily seeking a financial benefit.

Advantages to stakeholders

"If her sight disappears, so does her education." "Invest in Our Planet- Only One Earth" "Krish's Financial situation doesn't dampen his spirit of becoming a Scientist".

These and similar lines appeal to hearts and minds to donate and help improve critically poor conditions. They tell a story and explain the possibilities of impact that a donation could create, as do other traditional methods of fund raising such as direct approaches, word-of-mouth and special fund-raising activities.

From the donor side, many large Indian corporates are contributing significantly to CSR, in the wake of the Companies Act 2013 requirement to spend at least 2% of average three-year net profit on such areas. The World Economic Forum in a March 2023 article talks about impact investing in the context of India with the headline "Impact investors are now looking at India as a compelling opportunity."

Both categories of participants, social enterprises as well as donors, benefit through a maturing fund-raising market as demonstrated by the SSE mechanism. Social ventures gain access to additional investors at a low cost of entry and skills through workshops or training programmes created specifically for them.

Donors and investors have the opportunity to select from a wider list of projects that are synergistic with their own strategic plans, at the same time getting an assurance of accountability and transparency.

The Government will further its environmental and social goals by increasing the flow of private capital into social impact as well as move towards reducing financial irregularities and increasing transparency.

Most of all, as with all mature markets, the ultimate beneficiaries of social projects are the public, and this is the category that could benefit the most through increased inflows, governance and performance-based philanthropy.

Social Audit

An important requirement for entities on the SSE is for a Social Audit to be conducted each year, to explain the social impact achieved by the organisation.

Social Auditors need to qualify a certification course conducted by NISM, the certification agency linked to SEBI, whatever their academic background may be. Once the examination is cleared, they are to be empanelled with a self-regulated organisation (SRO). SROs may be hosted under the Institute of Chartered Accountants of India, the Institute of Company

Secretaries of India or the Institute of Cost and Management Accountants of India.

Conclusion

Going slow and careful, as we are doing in India, is wisest in my view. Similar exchanges do exist, such as those in the UK, Canada, Singapore and most have seen limited success.

In India, this seems to be the perfect time to implement and expand this innovative method of financing social ventures. Indian as well as global focus on achieving the Sustainable Development Goals is on high beam, with institutional investors everywhere looking at social impact reports. In India, the Impact Investment Centre reports significant growth in an already large impact investing market.

The factors that stand us in good stead for overall growth will provide the same impetus for social growth and investment. A young and skilled talent pool and extensive internet penetration support innovative business models. Add to this increasing public concern about social and environment issues, a focus on governance, and a large pool of vibrant civil society organisations. Put these all together and we may have the perfect recipe for significant success in our own social stock exchanges.

List of eligible activities for demonstrating primacy of social impact

1. Eradicating hunger, poverty malnutrition and inequality
2. promoting health care (including mental health) and sanitation; and making available safe drinking water
3. Promoting education, employability and livelihoods
4. Promoting gender equality, empowerment of women and LGBTQIA+ communities
5. Ensuring environmental sustainability, addressing climate change (mitigation and adaptation), forest and wildlife conservation
6. Protection of national heritage, art and culture
7. Training to promote rural sports, nationally recognized sports, Paralympic sports and Olympic sports
8. Supporting incubators of social enterprises
9. Supporting other platforms that strengthen the non-profit ecosystem in fundraising and capacity building
10. Promoting livelihoods for rural and urban poor, including enhancing income of small and marginal farmers and workers in the non-farm sector
11. Slum area development, affordable housing³, and other interventions to build sustainable and resilient cities
12. Disaster management, including relief, rehabilitation and reconstruction activities
13. Promotion of financial inclusion
14. Facilitating access to land and property assets for disadvantaged communities
15. Bridging the digital divide⁵ in internet and mobile phone access, addressing issues of misinformation and data protection
16. Promoting welfare of migrants and displaced persons
17. Any other area as identified by the Board or Government of India from time to time

Karuna Luthar



IDENTIFYING ORGANIC PRODUCTS



India is often referred to as the land of small farmers who constitute the majority of the farming community in India, with over 85% of farmers owning less than 2 hectares of land. In recent years, there has been a growing trend among small farmers in India towards organic farming, which is seen as a sustainable and profitable means of agriculture that promotes environmental sustainability and enhances their livelihoods. Organic certification is important for these small farmers as it provides access to premium markets, enhances credibility, ensures compliance with regulations, protects against fraud, and supports continuous improvement in farming practices. This can help small farmers to improve their livelihoods, increase their income, and contribute to sustainable agriculture.

However, organic certification is mired in protocols, processes and myriad standards and even today, there is lack of awareness, misinformation that has made it a complex process. Small farmers, especially, find this time-consuming, involving multiple inspections, documentation requirements, and compliance with strict standards. Therefore, this is a major challenge for them as they may not have the technical and administrative capacity to meet these requirements. Also confronted by limited market access due to the dominance of large agri-businesses and the lack of marketing infrastructure for organic products, they are unable to obtain premium prices for their organic products, which can impact their motivation to obtain organic certification.

With over fifty-four years of experience in the field of agriculture in various capacities, Mr. Dorairaj Kuppurangam is not only aware of such trends and attitudes, he has witnessed the challenges farmers have to go through to prove the worth of their produce. He started his career as an Agricultural Extension Officer with the Tamil Nadu Agriculture Department and then moved into Tata Rallis for thirty long years. In charge of sales and marketing of agro inputs at Rallis, Dorairaj not only understood the needs of his customer base like farmers, agronomists and other stake holders but also developed the skill set to comprehend and present product

knowledge, aligned with the market trends at any given point. From there, he entered the organic certification industry.

Thirteen years as the head of Association for Promotion of Organic Farming's Organic Certification Agency (AOCA) he took up inspection and certification of organic projects from across the country. Alongside such technical responsibilities, he also initiated many training programs on organic certification procedures for farmers, agriculture extension officers and other department officials from Andhra Pradesh, Karnataka, Tamil Nadu and NABARD (National Bank for Agriculture and Rural Development). From setting up a seed company to preparing organic cultivation program for rice, maize, pulses, soya, mango and pine apple, his experiences in Asia and Africa allowed him to study the complete chain of processes from cultivation to certification, and set up farmer producer organisations with a large farmer base. Currently playing a lead role in

organisations like the Participatory Guarantee System for Organic Certification in Vellore and the International Competence Centre for Organic Farming in Bangalore, Dorairaj also prepared himself to set up an organic certification company that can grow as a resource institution, building capacities of farmers on organic inputs and the certification protocols.

Chola Organic Certifications Private Limited was established in 2020 in Chennai as an organic certification agency in Chennai. The company's main objective has been to demystify the whole certification process and handhold farmers through the transition period as well. They provide training and support to farmers and processors to help them understand the certification process and implement sustainable farming practices. It offers certification services for a wide range of organic products, including fruits, vegetables, cereals, pulses, spices, herbs, honey, tea, coffee, and more. The certification process involves an initial

inspection and assessment of the organic production system, followed by an annual inspection to ensure compliance with the organic standards. Interestingly, they also conduct residue testing of organic products to ensure that they are free from any chemical residues.

Building credibility and empowering stakeholders along the complete supply chain with practically useful information, Dorairaj and team encourage continuous improvement in organic farming practices to improve their productivity, reduce costs, and enhance the sustainability of their farming operations. With the visible transformation towards organic farming, (the market for organic food is expected to grow at a CAGR of over 25% from 2019 to 2024), efforts to take markets and protocols closer to the farmers and make them easier to adhere to is surely the way forward. Chola Organic Certifications attempts to do just that from an empowering perspective.

The small holder group certification procedure, for example, is a much needed alternative in the space where certification process costs were a burden on small farmers. Drawing from his vast experience, he felt the need to promote a system in which small farmers can take collective responsibility for certification of their products through an internal control system (ICS). "We believe in democratising information and the processes. For the transformation to be meaningful, every farmer must be counted in. Whatever the process is, they must be able to catch the flow," insists Dorairaj.

Shanmuga Priya.T

FOR SHARKS' SAKE, TAKE A VACATION

Help fishermen and sharks just by exploring secret beaches and enjoying pristine snorkelling sites? Yes, please.



People are often quick to associate sharks with just one breed, the Great White, thanks to the movie *Jaws*. I wanted more people to appreciate the many other species of less or non-aggressive sharks that one can swim with freely and revel in their magnificence.

So I started The Dorsal Effect to engage shark fishermen in an alternative source of livelihood so that they can stop hunting shark.

How does it work?

I thought it'd be great for people looking for a chance to do good, to receive something they like in return. It's not charity.

Guests pay for an unforgettable experience in Lombok, Indonesia. The fishermen there take the guests out in their boats to pristine snorkel sites and amazing, secluded beaches, far away from the usual tourist areas.

The fair wages the fishermen receive keep them away from hunting sharks.

I'm not ashamed to say that it was the love for sharks more than wanting to help the fishermen that spurred me to set up the social enterprise.

People like me who love sharks often get enraged when we see pictures of them being killed. But as I got involved in the lives of the fishermen, I came to understand that it is not their fault that sharks are dying.

Since there isn't a viable, alternative source of income for them, hunting sharks is their way of getting by, and it's not without its hardships, including being at sea several weeks at a time because the shark population has been so depleted they keep having to go out farther and farther to hunt. I started a social enterprise because I wanted to build a sustainable model for self-empowerment and I've been amazed at the small transformations I've seen in the fishermen.

Taking Shape

When I see them offering to help guests on their own accord, like putting a life vest under the head of a guest dozing off on the boat, I know they have taken ownership of the project.

So I keep encouraging them — not forcing it down their throats — to make money from ecotourism instead of shark hunting.

I am still far from my dream of seeing many shark fishermen make a full switch to ecotourism, more learn about sustainable fishing, sharks tagged and adopted, and coral reefs protected, first in Lombok and then in other shark markets around the world.

However, with each boat trip that I bring guests on, I know this dream is taking shape.

Someone who came on one of our boat trips recently

told me: "We are only as big as the dreams we dare to live."

So I dream big, since dreaming small costs the same as dreaming big after all.

ABOUT THE DORSAL EFFECT

Determined to stop the supply of the shark finning trade, and provide an alternative source of livelihood to shark fishermen in Lombok, animal-lover Kathy Xu started The Dorsal Effect in 2013. Leading eco-tours and conservation trips, this social enterprise merges vacation and doing good.

A story by Our Better World – the digital storytelling initiative of the Singapore International Foundation

www.ourbetterworld.org

MSDS 2023 Farmer Awards



Manava Seva Dharma Samvardhani, a Charitable Trust for the Promotion of Social Citizenry, has introduced Karmayogi Shri. P.N Devarajan Awards for people engaged in organic farming.

The Award Ceremony was held at Swami Vivekananda Rural Community College, Velappanchavadi, Tamil Nadu 600077 on Saturday, 25th March, 2023. Dr. C. K. Ashok Kumar, Founder, First World Community, Chennai was the Chief Guest for the event.

Awards were given to different categories of people who contribute to the field of natural farming.

- Karmayogi P. N. Devarajan Award for **Invigorators of Natural Farming: Mrs. G Kiruba Sankari**
- Karmayogi P. N. Devarajan Award for **Innovators in Natural Farming: Shri. D. Gowri Shankar and Dr. D. Manivannan**
- Karmayogi P. N. Devarajan Award – **Trendsetters in Natural Farming: Shri. G. Seenuvasan and Smt. N. Mahalakshmi**
- Karmayogi P. N. Devarajan Award for **Impactful FPOs: Mr. Ganesan Arunasalam**, CEO, SPD Women FPO, Ketti, Nilgiris
- Karmayogi P. N. Devarajan Award - **Leader in Natural Farming:**

Mr.P.Sakthivel

- Surapala Award for **Trainer in Natural Farming: Shri. Manna Egambaram**

MSDS has been offering fellowships to aspiring social entrepreneurs since 2011. This year, the Trust introduced Sadhguru Gnanananda Fellowship Awards for farmers engaged in organic farming aimed at promoting and sustaining farmers in organic farming.

A monthly Fellowship of Rs. 7500 for three years, and a silver plaque was presented to Smt. P. Manimozhi, Smt. A. Kumari and Shri. N. Murugan.

Unsung Beacons Vol. 13 was released on this occasion. The book is a compilation of articles that was featured in Conversations Today 2022. The foreword is authored by Shri. Prashanth Nair IAS and can be read online at: <https://csim.in/Unsung-Beacons/unsung-beacons-vol13.pdf>

Over 300 farmers and NGO personnel from Tamil Nadu attended the event. Lunch prepared from organic vegetables and food products was served to all guests and they were encourage people to adopt natural food eating practices to lead a healthy lifestyle.



Centre for Social Initiative and Management

Centre for Social Initiative and Management (CSIM) is a unit of Manava Seva Dharma Samvardhani (MSDS). It is a learning centre that promotes the concept of social entrepreneurship.

CSIM offers training and consultancy to social enterprises – for-profits and non-profits to facilitate them to apply successful business practices and yet retain their social mission. It also offers training and hand holding support to prospective social entrepreneurs and enable them to launch their social initiatives. www.csim.in

Contact Persons:

Ms. Marie Banu
Director, Chennai
@ 9884700029

Dr. Madhuri. R
Head, Coimbatore,
@ 91-9840222559

Dr. Agyeya Tripathi
Head - North & NE India
@ 91-8058662444

Mr. Sandeep Mehto,
Head – Hosangabad,
@ 91-96696 77054

CSIM also facilitates **Social Accounting and Audit** for social enterprises, CSR projects, and NGOs through Social Audit Network, India (SAN India).

For further information, please contact: Ms. **Latha Suresh**
Director, SAN, India
@ 92822 05123.
www.san-india.org

"Tribal agriculture is a sustainable agriculture which has to be promoted so that they become a part of the global value chain."

Prof. Madaswamy Moni shares with Marie Banu his efforts for SMART Village Projects in India

Professor Madaswamy Moni is the Director General (Retd), National Informatics Centre, a premier Institution of Government of India in the areas of e-Governance and Informatics development. He is a Distinguished Technocrat and Eminent Informatics Scientist in the area of "e-Governance, Informatics and Agricultural Informatics" in India

In an exclusive Interview, Prof. Moni shares with Marie Banu his efforts in SMART Village Project in India.

About SMART Village Project and how you conceived this initiative?

I am from a rural village in Tamilnadu. I did my Post Graduation in Mathematics at Ramakrishna Mission Vivekananda College, Mylapore (Chennai) 1974-76 and M.Tech in Computer Science at IIT Madras (1976-78). For me, rural India means agriculture has to be digitalised and Agri MSMEs should be present.

India is an agrarian economy and we have 365 days of sunshine; 127 agro climatical zones and 400 agricultural commodities. We can produce for the whole world if we adopt the best practices. Now it is a 145.3 million operation holding and 85% of small and marginal farmers having less than 2 hectares of land who need to be supported. They are our food security network and have to be given remunerative prices so that we have a complete value chain.

A village is complex and every aspect of natural resources for the village has to be collected and digitized. A rural area means that it has well defined agricultural activities. If you are able to have all the information of a village systematically on what is available below the ground and above; it will facilitate information on what to grow, where to grow, and how to grow.

A SMART village means a comprehensive information system on a village which will facilitate to have a time series data based on every agriculture field which can be applied to analytical tools. During the period 1987 to 2002, there were no advanced analytical tools (Spatial or Non-spatial) available, but NIC worked on building District Information System Programme of NIC (DISNIC) in 28 Development sectors in 512+ districts, a front-runner of today's Digital India Programme.

We proposed the SMART Village Programme, SMART Island Programme and Grassroot Informatics Development (GRID) programme to the then Planning Commission, and got it approved for the 2002-2007 five-year plan. But it was not operationalised due to various administrative issues.

In 1995, I was instrumental in visualising 15 informatics development programmes – an IT blueprint for

Agricultural Sector – through a National Conference on Informatics for Sustainable Agricultural development (ISDA95) held at Vigyan Bhawan, New Delhi. Since then, I might have visited many rural districts of the Country, and realised that youth did not want to engage in agriculture through adoption of Digital technology.

In 2013 when I retired as DG NIC, I decided to roll back and keep working on the SMART Village idea. I was invited as Professor Emeritus to Shobhit Institute of Engineering and Technology (Deemed to be University) Meerut, the first Deemed University had "agriculture as a Use case" in Engineering Discipline and was instrumental in establishing Centre for Agricultural Informatics and e-Governance Research Studies (CAIRS); Centre for Agri Business and Disaster Management Studies (CADMS); Centre for Informatics Development Solutions and Applications (CIDS), Centre for Industry 4.0 Technology Studies and Applications (CITSA) and Centre for Health Informatics and Computing (CHIC). The CAIRS is getting replicated in other Higher Education Institutions (HEI) of the Country, now, to promote digitalisation of Agricultural systems and establishment of SMART Village and SMART Farming.

How can we make use of technology governance?

Anything related to a rural area should have an e-governance approach and it has to be completely a reformed approach not only website creation. We have 63 million SMEs in our country, out of which 3 million are Agri MSMEs that need to have Industry 4.0 technology adopted.

About the health data, it is generated from plant health, soil health, animal health, water health, fish health, and environment health. The common phenomena is that minerals in soil control the metabolism of human cells, plant cells, and animal cells. Hence, soil has to be healthy for sustainable development of a village. Therefore, India needs to establish a Health Informatics Network Value Chain.

The COVID19 Pandemic has taught us enough lessons. The Proposed Health Informatics Value Chain is estimated to be a "trillion dollar data economy" which needs to be look at. Technological Tools such as AI/ML, Data Analytics and Blockchain can facilitate undertaking research studies to ensure optimal nutrition in soil and harvested foods to minimise human diseases. I think, India should take advantage of it and have a data centre with 10,000 data scientists who will work only on Health Informatics Network Value Chain, for the benefit of entire World.



About your seven Mission mode programme for Digitalisation of Agriculture?

I was associated with the 'Doubling Farmers Income by 2022 (DFI-2022) Committee' which was announced by Hon'ble Prime Minister of India, Shri Narendra Modi in 2016. This Committee was chaired by Dr Ashok Dalwai IAS. The Ashok Dalwai Committee on Doubling Farmers' Income by 2022 Report (2018) recognises Agriculture as a Value-led Enterprise and lists 13 components of the strategy to double farmers' incomes. As Chief Advisor (IT), Department of Agriculture, Cooperation & Farmers Welfare, Government of India, New Delhi, I chaired two Volumes as its Group Leader: Volume-11: Empowering the Farmers through Extension and Knowledge Dissemination, and Volume 12B: Digital Technology in Agriculture.

The DFI-2022 Report (2018) Volume 12B – Chapter 10 details seven DFI-2022 Mission Mode Programmes, for adoption in a time bound manner, to digitally transform more than 14.5 Crore operational farm holders of India and their farming activities viz.:

1. Digital Agriculture - Digital Technology and Innovation in Agriculture: Digital India, Make in India, Skill India and StartUps India Programmes for Transformational Reforms in Agricultural Sector (SMART Irrigated Farming, SMART Rainfed Farming and SMART Tribal Farming);
2. Digitalised Agro-Met Advisories & Agricultural Risk Management Solutions;
3. Digitalised Agricultural Resources Information System and Micro-Level Planning for achieving SMART Village and SMART Farming;
4. Digitalised Value Chain for about 400 agricultural Commodities;
5. Digitalised Access to Inputs, Technology, Knowledge, Skill, Agricultural Finance, Credit, Marketing and Agribusiness

6. Digitalised Integrated Land and Water Management System – Per Drop More Crop;
7. Digitalised Farm Health Management for reduction of Farmers' Losses.

I was able to bring out a comprehensive programme (from learnings from 1987 to 2016) as a Seven Mission Mode programme. It will facilitate digital transformation of Agriculture with synergisation of all government schemes at village levels: SMART Irrigated Farming, SMART Rainfed Farming and SMART Tribal farming.

Indian Agriculture confronts with its sheer complexity, inadequate factors of production, weather uncertainties, multiplicity of schemes and multiplicity of institutions, at farm level. Agricultural services such as agricultural advisories, financial services, agricultural marketing and risk transfer, are required for the entire Agricultural Commodity Value System (AVS) of the Farmer. Tribal agriculture is a sustainable agriculture which has to be promoted through SMART Farming methods and Agricultural Value Systems so that Tribal Agriculture becomes a part of the global value chain.

India is home to 2.50 Lakh Grampanchayats empowered with 29 functional items (as per the 11th Schedule of the Indian Constitution and is to equipped with one AgriTech StartUp per Grampanchayat to facilitate digital transformation in Agriculture.

Tell us about your webinars and how one can participate?

Every Thursday from 11 am to 1 pm, I conduct a National Webinar Series on Doubling Farmers Income by 2022 DFI-2022 – 112 Webinars and on Saturdays, from 11.30 AM to 1.00 PM, an International webinar Series on Open source Digital Technologies towards Self-Reliant India – 109 Webinars, on related topics to increasing Farmer's Income since August 2020 onwards. The International webinar Series is organised in association with the African Asian Rural Development Organization (AARDO) New Delhi. The Webinar Topics are well received both nationally and internationally, and the talk links are available in the University Website.

The University welcomes Experts, NGOs, StartUps, Researchers, Rural Youths etc. to participate in delivering talks and also can view these Webinars through URLs published well in advance. The Topics are also encouraging relevant research activities and pilot projects. The University has also initiated SMART Tribal Farming Projects (Pilot) in a cluster of 10 Tribal Villages each in many States, in collaboration with local NGOs. Such pilots, after successful implementation, are required to be scaled upto 1.45 Lakh Tribal Villages of the Country in due course.