

7.2 Best Practices

I Best Practice

1. Title of the practice

“MID-DAY NUTRITIONAL SUPPLEMENT “

2. Objectives of the practice

To Improve nutritional status of students and encouraging poor students belonging to disadvantaged sections to attend college more regularly and help them concentrate on classroom activities.

3. The Context

Most of our students are from rural area and belonging to weaker sections whose lives depends on farming and daily wage. It has been observed that some of our students helping their parents in farming and going to work for daily wage due to their financial stature. It was also observed that most of the students who are attending college are coming without lunch box. As a result, attendance in the post lunch classes has been poor. To overcome this problem Mid-day nutritional supplement program is introduced.

4. The Practice

- ✓ Funds for the implementation of the program is collected from the donors
- ✓ A committee has been composed to take care of mid-day nutritional program.
- ✓ Every day in the morning attendance is collected from concerned mentors of the classes and brought fresh bananas and eggs from the market according to the strength of the students present in the college.
- ✓ Every student in the college has been provided with two banana and a boiled egg during the lunch break.

5. Evidence of Success

- ✓ Nutritional status of the students has been improved.
- ✓ It is observed that retention in the college have been increased after implementation of mid-day nutritional supplement program.
- ✓ Attendance of the students in the post lunch classes has been increased.

6. Problems Encountered and Resources Required

- ✓ Problems: - Collecting funds for the implementation of program from NGO's or donors has been a big problem.
- ✓ Workload of the committee members has been increased as it is quite difficult to remove outer layer of a boiled egg.

- ✓ The problem was addressed by involving the NSS volunteers for the distribution of bananas and eggs.
- ✓ Resources Required – Funds from Government and Non-Government organisations.

II Best Practice

1. Title of the practice

“Awareness on financial stability - encouraging people from nearby villages to approach public sector banks for taking loans instead of private money lenders“

2. Objectives of the practice

- ✓ To bring awareness among the people with regard to the benefits offered by bank (SBI) and other public sector banks in comparison with private banks, money lenders and pawn brokers.
- ✓ To make the farmers aware about the 5 major types of loans provided by the bankers.
- ✓ To develop the living standard of the people.
- ✓ To ensure safety measures taken by the bankers with regard to safe deposits.
- ✓ To create employment in banking sector.
- ✓ To elucidate the various types of loans given by the bankers to the individuals
- ✓ To maintain secrecy of transactions made.
- ✓ To bring awareness about various banking apps launched by bank – YONO App.

3. The context

Farmers, agriculture labourers in the villages have been suffering from financial problems for so many years. As per the records of central bureau of crime records so many people belong to marginal sections have committed suicide due to their financial crisis. They are unable to get loans for lower interest if it happens some suicides could have been stopped and their children could go to schools and colleges and dropout rate in schools and colleges could be reduced. To increase gross enrolment ratio (GER) and to lead sustainable life they should be able to get loans from public sector banks for lower interest. The uncertainty of life prevailed during the coronavirus disease (COVID19) pandemic situation throughout the world including the Republic of India where

a complete lockdown was declared throughout India and twice in the state of Telangana has effected many classes of people. Those who are aware about the banking norms have incurred no loss or less loss. But those who are not aware about the norms issued by RBI have incurred losses and even exploited by the private banks, money lenders and pawn brokers etc., example in case of MORATORIUM - a legal authorization given by RBI to all the debtors to postpone their payment of regular loans to all types of banks until the lockdown is lifted back by the central government. It was found that the villagers specially the farmers and artisans are not aware about this and they were exploited of being ignorant.

4. The practice

Teachers of commerce department along with the students have visited the villagers and made them aware about the laid down objectives with which this program is taken up and have made the villagers to invest their funds only with the public sector banks and in case of needs they can approach the bank for the withdrawal of their own money and can be taken a loaned money at lesser rate of interest. Whatever transactions are made between the customer and the banker are transparent as are supported with a written evidence having each copy with both of them. We have encouraged people of nearby villages to take loans from public sector banks only and not to approach private loan lenders until and unless it is unavoidable.

5. Evidence of Success

- ✓ Received a positive response from the farmers and artisans.
- ✓ Made the farmers and artisans to open bank accounts with SBI
- ✓ Made them to download YONO app and also made them to learn as to how to operate the app.
- ✓ Most of the villagers have approached public sector banks like SBI for taking loans.

6. Problems encountered and Resources required

Problems encountered:

- ✓ Initially it was quite difficult to make people understand the benefits of this awareness.
- ✓ As most of the villagers like farmers, agriculture labourers do not have bank accounts, it was quite difficult to make them open bank accounts.
- ✓ As most of the villagers like farmers, agriculture labourers do not have permanent job, as banks give loan to them only after verifying financial status and bank statement, it was quite challenging to convince bankers to sanction loans to the applicants.

Resources required:

- ✓ Regular campaigning is required to spread the benefits of banks.
- ✓ Further reduction of interest rates is needed.
- ✓ It is better if the banker approaches the customer for opening of the account instead of making the customer to fill the required documents as majority of the farmers are just literates.
- ✓ Apart from innovating a new app a proper usage and implementation of app should be taught to the targeted customers.
- ✓ Continuous assessment of performance is needed on regular basis.