



REACHING OUT TO THE UNREACHED



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In a world with over **6 billion mobiles** in the population of 7 billion, around **4 billion** of the population on the globe remains unreached. Communication is an **enabler** and not a **provider**.



Relevance Of This Topic

- Only recently in human history the concept of reaching out to the unreached emerged
- Nation State and Welfare State.
- Welfare of all its citizens is a State function.
- With development becoming buzzword of human existence.



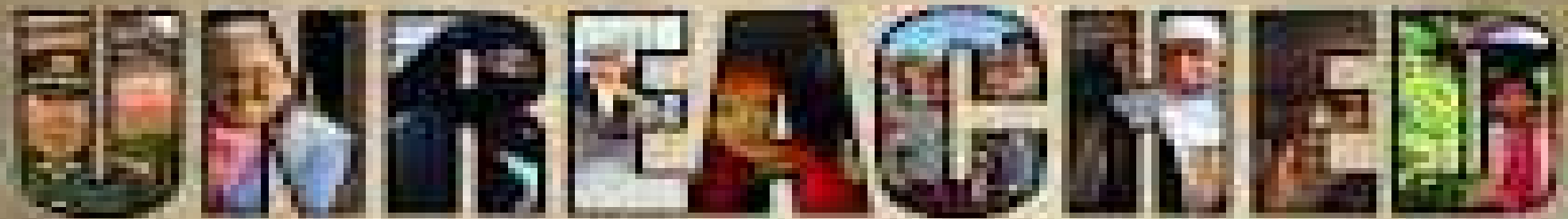
Relevance Of This Topic

- Inclusive Growth became the final goal.
- Countries with huge underdeveloped areas and poor population is an anachronism in today's world.
- Not limited to the social service sector.
- NGOs



Relevance Of This Topic

- Sphere of work generally treated as outside the governmental and business domains.
- People treating this as their core competency and core domain.
- Other charitable and religious institutions.



but not

UNREACHABLE!



MY PERSONAL EXPERIENCES



Worked at Pristina, Kosovo in the year 2000-2001 -
United Nations Mission in Kosovo. Had some interaction
with national and international NGOs.





MY PERSONAL EXPERIENCES

符 Worked at Wau, Southern Sudan 2005-2006 - United Nations Mission in Sudan. As it was a unified command worked in collaboration with the International NGOs. Direct Interaction.



符 2 run by Bangalore Police and also took care of women and Child Helplines



STRUCTURE

- Who are unreached?
- Types of unreached?
- What all is to be reached?
- By which agencies?



STRUCTURE

➤ Welfare State: The Biggest Social Organisation.

➤ Who fills the void?

➤ The NGOs/Charitable Organisations.



STRUCTURE

➤ The UN

➤ Beyond CSR, Its Business.

➤ Conclusion.

A close-up photograph of a hand raised in a crowd, with a ring on the ring finger. The background is blurred, showing other people in a crowd. The text "WHO ARE UNREACHED?" is overlaid in white, underlined, capital letters.

WHO ARE UNREACHED?



Unreached though has been understood as an **economic concept**, it is comprehensive in nature, directly related to the **lack of fulfilment** of **nationally/globally** accepted parameters of human existence.



UNREACHED!!!

符 **Economic**

符 **Social**

符 **Political**

符 **Geographic**

符 **Health**

符 **Education**





Unreached because of gender and age as in the case of women and children.



UNREACHED BECAUSE OF ATTITUDE.

WHY REACH?



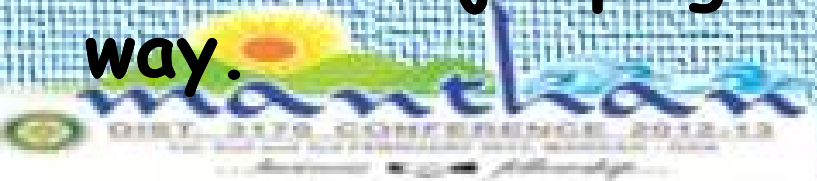


符 Welfare State through **social, economic and political equity.**

符 NGOs created with purpose to **subserve social good.**

符 Business entities urge to fulfill **social responsibility.**

符 Large number of other organizations religious and otherwise jumping on the **social bandwagon** in a big way.





Welfare State

A welfare state is a "concept of government in which the state plays a key role in the protection and promotion of the economic and social well-being of its citizens. It is based on the principles of equality of opportunity, equitable distribution of wealth, and public responsibility for those unable to avail themselves of the minimal provisions for a good life. The general term may cover a variety of forms of economic and social organization."



The Social Service Sector

- The **govt.** is the **biggest social service organisation** in this country, which is **permanent** in nature and is **guided** by only the constitution
- **Economic Survey 2010-11**
- Money we spend on social services between the centre and the states is about **25%** of all our money, on **education, health and other related sectors**. That figure is Rs 5,22,492 crore for 2010-11.





The Social Service Sector

- This comes to about **\$115 billion dollars**, or about \$100 per person per year.
- **Education** accounts for **45%** of this and **health** for **19%**.
- This money can be spent more efficiently.



The Social Service Sector

- This is an **important question** because not only is the quantum very large, so is its growth rate.
- That **expenditure** has more than **doubled** in the past 4 years.

A black and white photograph showing a young child sitting on the floor in a cluttered, dimly lit room. The child is looking down with a somber expression. The room appears to be a simple, possibly makeshift, living space with various items scattered around. The lighting is low, creating a somber and gritty atmosphere.

Government Poverty Alleviation Programs



From IRDP 1978 to Mahatma Gandhi NAREGA all revolutionary poverty alleviation programs have become household names through rural India





罳 The Mahatma Gandhi National Rural Employment Guarantee Act aims at **enhancing** the livelihood security of people in rural areas by guaranteeing **hundred days** of wage-employment in a financial year to a rural household whose adult members volunteer to do unskilled manual work.

罳 There cannot be a **more revolutionary** social service program around the globe.

罳 The PDS



EMPOWERMENT



BELONGING

PURPOSE

SECURITY

RESPECT

ACCEPTANCE



From Physical Programs to Empowerment

符 All facets of **social and economic well being** of the unreached are catered to by the government programs and services.

符 Beyond programs, the government aims at **empowerment** of all unreached classes, women, SCs, STs, backward classes and whole of the rural country side itself.

符 Political empowered through **Panchayati Raj** is changing the face of the nation.



INDIA

Do the Unreached remain so?



Do the Unreached remain so...??

- X** Large groups remain below the benchmarked level of good and services.
- X** Human Developed Index, we are still ranked very low.



Do the Unreached remain so...??

- X** Final delivery of lot of programs have been debated upon.
- X** From PDS to Electronic Direct Cash Transfer Scheme based on Aadhar.



Non
Governmental
Organizations



NGOs/Charitable Organisations

- Professor Akira Iriye defines NGO as "a voluntary non-state, non-profit, non-religious, and non-military association."
- One of the earliest mentions of the acronym "NGO" was in 1945, when the UN was created.



NGOs/Charitable Organisations

- These activities might include human rights, environmental, or development work.
- The number of NGOs operating in the United States is estimated at 40,000, Russia has 277,000 NGOs; India is estimated to have around 3.3 million NGOs in year 2009, which is just over one NGO per 400 Indians.



NGOs/Charitable Organisations

- The best represented sub-sectors overall were Development, followed by Health, Education, Children & Youth, Environment and Peace-building.
- In the multilateral context alone, the number of UN-accredited NGOs had risen from 40 in 1945 to 3,536 by the end of 2011.
- Governmental Funding for NGOs.



Charitable Organisations

- A charitable organization is a type of non-profit organization (NPO). It differs from other types of NPOs in that it **centers on non-profit and philanthropic goals** as well as social well-being e.g. charitable, educational, religious, or other activities serving the public interest or common good.
- **Social Service actually emanated out of these organisations.**
- NGOs I presume is a later addition to this social responsibility, these charitable institutions have been working for ages



UNO

☛ Peacekeeping - most unreached in every way.

☛ International Aid.

☛ UNICEF

☛ UNHCR

☛ WHO

☛ WFO

☛ FAO





CORPORATE SOCIAL RESPONSIBILITY





符 "Corporate social responsibility" came into common use in the late 1960s and early 1970s.

符 Ensures its active compliance with the spirit of the law, ethical standards, and international norms.

符 Concept of Stakeholder.



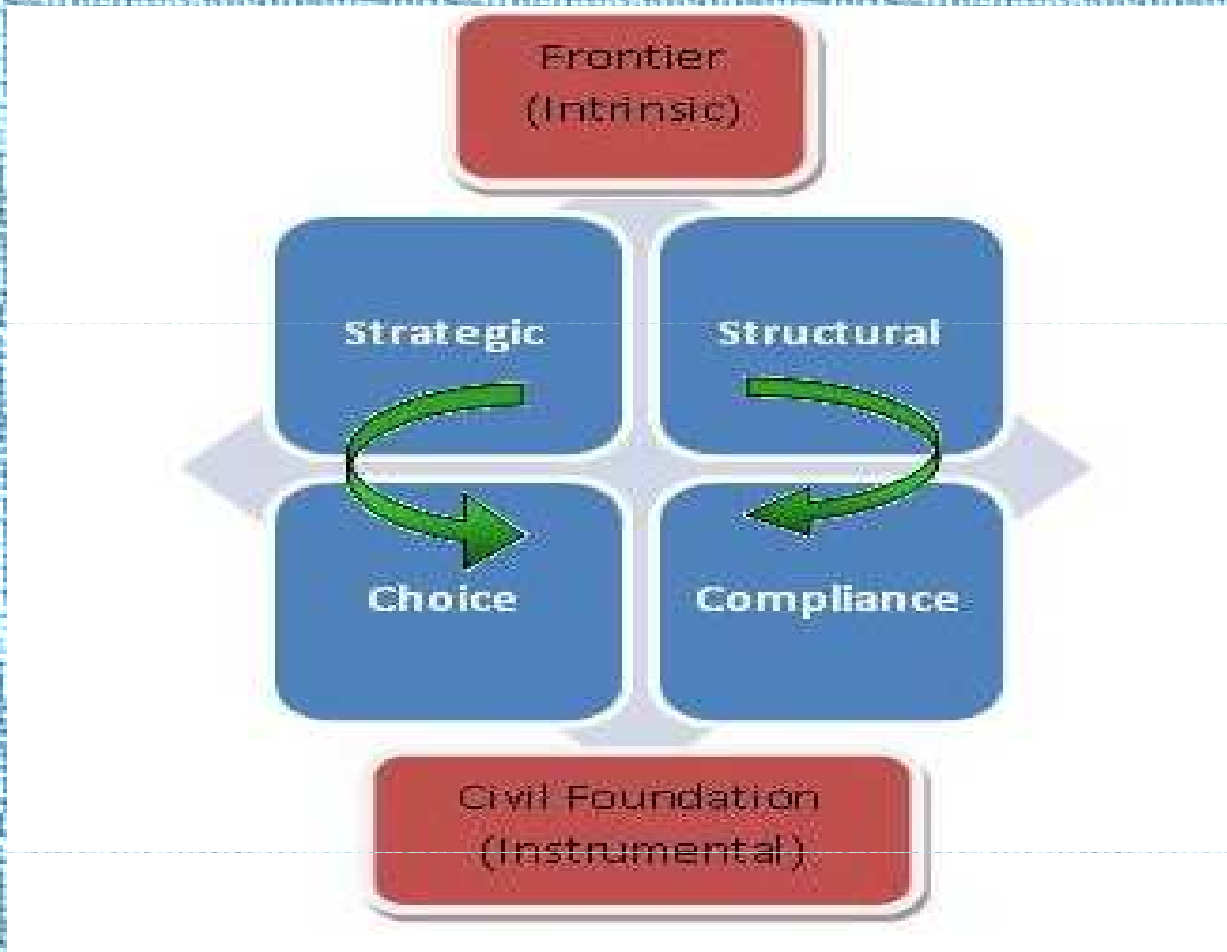


符 Encourage a **positive impact** through its activities on the environment, consumers, employees, communities, stakeholders.

符 A more common approach to CSR is corporate **philanthropy**.



VIRTUAL MATRIX



Depicts the forces that generate corporate social responsibility.



Beyond CSR, Its Business

符 Article named **Serving the World's Poor, Profitably** by C K Prahalad and Allen Hammond.

符 **Willingness of big MNCs** to enter and invest in the world's poorest markets.

符 By **stimulating** commerce and development at the bottom of the economic pyramid.



Beyond CSR, Its Business

符 Can **radically improve** the lives of billions of people and help bring into being a more stable, less dangerous world.

符 Prosperity can come to these regions only through the **direct** and **sustained** involvement of MNCs.



Beyond CSR, Its Business -Untapped

符 Fully 65% of the world's population earns less than 2000 dollars each per year - that's 4 billion.

符 Little to spend on goods and services, corruption, infrastructure, red tape bottlenecks.

符 Many multinationals already successful - pol. reforms, congenial investment climate, low cost wireless communication





Beyond CSR, Its Business -Untapped

符 Individual incomes low - on aggregation a large market

符 Bangalesh Grameen Telecom is a great example
\$90 to \$1000 from one village

符 Micro-credit, Mohd Yunus, Noble Laureate





Beyond CSR, Its Business-They buy...

符 The **poor** often buy **luxury** items.

符 **Dharavi** - 85% households have TVs, 75% pressure cookers, 56% gas stoves.

符 **Bottom of Pyramid** pay higher than middle class.

符 100 times more for **water** as **middle** and **upper class**.



Beyond CSR, Its Business-They buy...

符 Food 20% more.

符 Rate of interest unimaginable 10% to 15% per day, annual as high at 2000%.

符 Microfinance at 40% to 70% per year.



Beyond CSR, Its Business - Customers in Chunk

- 符 **Suprisingly cheap** to market and deliver products/services to the world's poor.
- 符 Live in cities that are **densely populated**.
- 符 Collectively, **1,300 largest cities** will account for **1.5 to 2 billion population**.
- 符 Roughly half of the **BoP consumers** now served by primarily by **informal economies**.



Beyond CSR, Its Business - Customers in Chunk

符 The poor in **Rio de Janeiro** have a total purchasing power of \$1.2 billion.

符 **Few reliable estimates** of value of commercial transactions, business activity appears to be thriving.

符 **Dharavi** generates estimated \$ 450 million in manufacturing revenues or about \$ 1 million per acre of land.



Beyond CSR, Its Business - The Rural Poor

符 60% of India's GDP is generated in rural areas

符 Critical barrier - distribution access and not buying power.

符 New information technology and communications is breaking barriers





Beyond CSR, Its Business - The Rural Poor

符 Clearly, poor communities are ready to adopt **new technologies**.

符 The **technologies** should improve their **economic opportunities** or their **quality of life**.



Beyond CSR, Its Business - Informal Economies terribly exploitative

符 Microfinance Vs Moneylenders

符 MNCs working on **acceptable return on investment** for good products.

符 Outbeats the good and services in **quality** and better **business model**





Beyond CSR, Its Business - Experience

符 The **experience** of NGOs, entrepreneurial start ups and few MNCs is a **proof of concept**.

符 Business can gain **three advantages** by serving the poor namely:



Beyond CSR, Its Business - Experience

符 A new source of revenue growth.

符 Greater efficiency.

符 Access to Innovation





Beyond CSR, Its Business - Some Live Examples

符 **Citibank's** ATM based banking experiment in India, called **Suvidha**, which requires a minimum deposit of just \$ 25, enlisted 150,000 customers in one year in the city of Bangalore alone.

符 **Hindustan Lever** operates a \$2.6 billion business portfolio in this sector with **zero working capital**.



Beyond CSR, Its Business - Some Live Examples

符 **ITC agribusiness** division has deployed a total of 970 kiosks serving 600,000 farmers.

符 **Supplying Soy, coffee, shrimp and wheat from 5000 villages** across India.

符 **E-Choupal.**





Beyond CSR, Its Business - Innovation - Mindsets

符 **eCommerce systems** over phone and internet, eliminate the need for intermediaries.

符 Unless **CEOs** and other **business leaders** confront their own perceptions, companies are unlikely to master the challenges of the **BOP market**.



Beyond CSR, Its Business - Innovation - Mindsets

符 **Education** in MNCs is to change the mindset is the need of the hour.

符 **HP's e-Inclusion division**, concentrates on rural markets, it established a branch of its famed HP labs in India to develop products and services for this market.





Beyond CSR, Its Business, Beyond Boundaries

符 The Consortia


符 Imagine sharing the **cost of building** a rural network with the communications company that would operate it, a consumer goods company **seeking channels to expand** its sales, and a bank that is financing the construction and wants to make **loans** to and **collect** deposits from **rural customers**.





Conclusion

The **tall claims** of all organizations of every type, its **leaders** and **nations** of bringing in a world order based on equity is still miles away from reality. **Milestones** have been achieved undeniably but what is disturbing is the **nature** and **cost** of this progress towards the goal. The cost benefit analysis gives a very **bleak future** as well. Its never too late, for all stakeholders, Governments, NGOs, Charitable Organizations, International Organizations to **rewrite** and **execute** their **strategies** to bring transformational **change** for the positive, in the lives of the unreached.

A group of people, likely a religious or cultural gathering, are shown in traditional red and white clothing. The image is heavily blurred, with a central text overlay. The text reads: reach the unreached
touch the untouched.

reach the unreached
touch the untouched



THANK YOU!

