



BENGALURU SYMPOSIUM

FOSTERING INCLUSIVE DEVELOPMENT

1 AND 2 DECEMBER, 2023

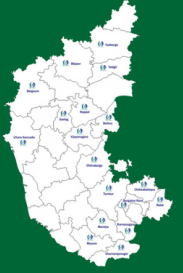


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ABSTRACT

Bengaluru Symposium in 2023, which aims to promote inclusive development and discuss the establishment of a New Social Order. The symposium featured conferences, seminars, and workshops highlighting successful approaches. It is organized by the DHAN Foundation and brings together over 550 community leaders and development enthusiasts. The inaugural ceremony emphasized the importance of health, education, marketing strategies, alternate livelihoods, and economic empowerment. The symposium also serves as a platform for knowledge exchange and advocates for eco-friendly practices and sustainability.

Bengaluru Symposium 2023

Day 1: Friday, 1st December 2023

| Hall | Time | Theme |
|-----------------|------------------------|---|
| Convention Hall | 11:50 a.m. - 4:30 p.m. | 1. Convention on Nurturing new social order through Community-Corporate partnership advancement" |
| R.No. 1 | 11:50 a.m. - 4:30 p.m. | 2. Workshop on Building Local Food System for Nutrition Security among Women: A New Social Order |
| R.No. 2 | 11:50 a.m. - 4:30 p.m. | 3. Workshop on Financial Inclusion through SCRIPT and its role in promoting NSO in women Self Help Groups |
| R.No. 3 | 11:50 a.m. - 4:30 p.m. | 4. Workshop on "New Social Order for Agriculture Productivity Enhancement- Perspectives, Practices, Challenges and Way forward" |

Day 2: Saturday, 2nd December 2023

| | | |
|-----------------|---------------------|---|
| Convention Hall | 10 a.m. - 1:30 p.m. | 1. Convention on Institutionalized practices of NEW Social Order by kalanjiam women members and their family of MOP (Moved out of Poverty) declared members |
| R.No. 1 | 10 a.m. - 1:30 p.m. | 2. Workshop on SUHAM Federations: A New Social Order for Community Owned Healthcare System |
| R.No. 2 | 10 a.m. - 1:30 p.m. | 3. A workshop on "Enhancing Financial Literacy for the Advancement of a New Social Order in target community for their Financial Wellbeing" |
| R.No. 3 | 10 a.m. - 1:30 p.m. | 4. Workshop on "Showcasing the impact of SHG-Bank linkage of a branch on economic empowerment of women" |

Discussion revolved around the following in Bengaluru symposium 2023 namely:

1. Building local food systems for nutrition security among women, with a focus on promoting small millets and hygienic practices in baking.
2. Community-corporate partnerships and their role in societal development.
3. The importance of health and education in development, along with effective marketing strategies and economic empowerment of rural individuals.
4. The need for a revamped social order and the significance of a sturdy value framework.
5. Leveraging existing bank schemes, promoting savings and insurance schemes, and advocating for financial discipline.
6. Integrating the principles of SCRIPT (Special Savings, Credit, and Insurance for Total Health) within the New Social Order framework.

7. Enhancing agricultural productivity through organic farming, crop rotation, soil health management, efficient water management, and the adoption of advanced technologies.

The bulletin provides concise information of the knowledge brief and proceedings of each workshop and seminars focused on the New Social Order. Followed by the declaration made in each event were consolidated and shared in the closing ceremony for taking it forward. The main takeaway or key message from the Bengaluru Symposium in 2023 is the importance of fostering inclusive development and establishing a New Social Order. The symposium aims to facilitate mutual learning and exchange of successful approaches in order to benefit all parts of the community. It emphasizes the pivotal role of health and education, effective marketing strategies, alternate livelihoods, economic empowerment of rural individuals, and the significance of local contexts and pertinent developmental issues. The symposium also focuses on enhancing agricultural productivity, building local food systems for nutrition security among women, and promoting community-corporate partnerships for societal development. Overall, the symposium seeks to advance development paradigms and create a more inclusive and equitable society.

The second day commencement involved an introduction of guests and a recapitulation of preceding day activities, shared through press coverage and video recordings. Day two's schedule featured conventions, workshops, and a closing ceremony that summarized the event's essence and its thematic declarations. Notably, the Development Film Festival screened the best film among 11 entries.

The proceedings highlighted DHAN Foundation's approach to poverty eradication, emphasizing self-help, women's economic empowerment, and a new social order. A convention on institutionalized practices unveiled strategies for poverty alleviation, education, and social security enrollment. Workshops delved into financial literacy, healthcare challenges, and SHG bank linkage's impact on women's empowerment and rural economies.

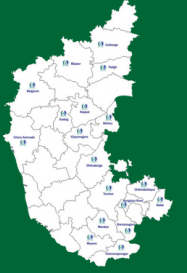
The symposium culminated with dignitaries sharing insights, declarations outlining strategies for financial inclusion and rural healthcare, and recognition through awards. The comprehensive event focused on empowering marginalized communities, fostering financial literacy, and addressing healthcare challenges, encapsulating a collaborative vision for sustainable socio-economic development.



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The Bengaluru Symposium in 2023 presents substantial chances for key figures in development to discuss how to encourage a fresh societal structure that benefits all parts of the community. This goal will be pursued through a range of conferences, seminars, and workshops. These gatherings aim to facilitate mutual learning by highlighting successful approaches related to the establishment of a New Social Order. The bulletin will feature concise information followed by reports on the people's assembly and various workshops and seminars focused on the New Social Order.

UNVEILING THE INAUGURAL CEREMONY



The 2nd Bangalore Symposium, a hallmark event curated by the DHAN Foundation, commenced in Bangalore, heralding the convergence of over 550 community leaders and development enthusiasts from Karnataka. The two-day event, themed 'Advancing Development: New Social Order,' promises an enriching exploration of progressive developmental paradigms.

In his inaugural address, M. R. Sreenivas Moorthy, IAS (Retd), Chief Executive of Gokula Education Foundation (Medical) at M. S Ramaiah Hospital, Bangalore, delved into the evolutionary journey of development. He emphasized the pivotal role of health and education while advocating for effective marketing strategies, emphasis on alternate livelihoods, and the economic empowerment of rural individuals.

Mr. Ashok Rao, the Registrar at ISEC, Bangalore, highlighted the pressing need for a revamped social order, accentuating the importance of a sturdy value framework in the contemporary context.

Mr. A Gurunathan, Director of The DHAN Academy, shed light on the symposium's historical trajectory since its inception in 2003. He underscored the present Bangalore Symposium's significance in spotlighting local contexts and pertinent developmental issues.

Welcoming the esteemed participants, Mr. Vasanth Kumar of the DHAN Foundation articulated the symposium's pivotal role as a crucial platform for knowledge exchange among diverse development stakeholders, fostering an environment for mutual learning from shared practices and experiences.

Dr. A Madan Kumar, Programme Leader at DHAN Foundation, delivered a compelling message to the community, advocating for eco-friendly practices by illustrating the imperative of creating a plastic-free environment and embracing sustainability.

The inaugural ceremony set the stage for a profound exchange of ideas and experiences, envisioning to propel development initiatives and sculpt a transformative new social order.

KNOWLEDGE BRIEF

Workshop on Financial Inclusion through SCRIPT and its role in promoting New Social order in Women Self Help Groups

Development calls for understanding crucial facets of financial stability, including savings, credit, remittance, insurance, pension, and digital transactions to promote New Social Order. Globally, the gender gap is 68.6%, with wider disparities in places like India (62.1%). The gender pay gap is a concern, and women bear the brunt of unpaid care work. Women are also underrepresented in leadership roles, hindering decision-making.

Inspired by the ideals of influential figures like Gandhi, Buddha, and Kumarappa, the New Social Order (NSO) is envisioned as a framework fostering a society marked by fairness, equality, and sustainability. NSO's objectives encompass addressing gender disparities, economic inequality, discrimination, societal apathy, and the pervasive issue of poverty, echoing Mahatma Gandhi's belief that "Poverty is the worst form of violence."

However, despite the recognition of these critical needs, access to fundamental financial services remains a distant dream for a substantial portion of the population, particularly those facing economic hardships. The concept of SCRIPT (Savings, Credit, Remittances, Insurance, Pension, and Digital Transactions) emerges as a pivotal agent in advancing the NSO. This multifaceted approach not only encourages savings and empowers women for educational and entrepreneurial pursuits but also stimulates economic growth through enhanced credit accessibility. Additionally, it facilitates seamless remittances, strengthens familial bonds, ensures insurance coverage, extends pension schemes, and brings digital banking services to remote and underserved areas, significantly benefitting marginalized women.

Recognizing the potential of savings as a catalyst for financial inclusion in advancing the NSO, further exploration of credit as a nurturing tool is deemed valuable. Leveraging social security as a driver for financial inclusion is also paramount in fostering the NSO's objectives. The holistic impact of SCRIPT is evident in its contribution to economic empowerment, gender parity, financial literacy, promotion of women's leadership roles, and the reduction of the gender pay gap.

Realizing effective financial inclusion necessitates collective action at multiple levels—individual, familial, institutional, and societal. Embracing SCRIPT aligns seamlessly with the NSO's overarching vision of justice and transformation. The success of NSO lies in the amalgamation of financial inclusion initiatives with the core principles it upholds, thereby striving toward a more equitable and sustainable society.

Enhancing Agricultural Productivity in Karnataka

Agriculture stands as a pivotal contributor to Karnataka's economic growth, despite a declining share in the state domestic product. Horticulture crops span approximately 15.21 lakh hectares in the state, yielding an annual production of approximately 96.60 lakh tonnes. Karnataka excels in vegetable production, capitalizing on favourable climatic conditions devoid of extreme temperatures. Additionally, the state boasts significant floriculture production and holds a prominent status as a major silk-producing region in India.

Productivity enhancement in agriculture revolves around augmenting crop yields per unit area, achievable through Good Agricultural Practices (GAP). GAP principles, integral from land selection to post-harvest practices, serve as non-negotiable guidelines. Collaborating with lead/resource farmers facilitates documentation of best practices, contributing to the formulation of a Sustainable Agriculture Kit, offering comprehensive guidance for farmers.

Precision usage of inputs like seeds, fertilizers, and chemicals significantly impacts productivity and soil fertility. Precision methods involve leveraging digital and technological interventions to administer inputs at accurate dosages and timings. Educating the farming community on optimal input quantities, especially fertilizers, becomes crucial. Climate-Smart Agriculture (CSA) gains traction among farmers due to its adaptive techniques addressing changing climates. Strategies include constructing stone bunds to retain soil moisture, creating farm ponds for irrigation, promoting mixed farming, integrated farming, and agroforestry.

CSA and GAP align with economic viability, social sustainability, and food safety considerations.

Moving towards heightened productivity necessitates a holistic approach. Highlighting progressive farmers' practices and disseminating emerging technologies to a wider audience become imperative aspects of the New Social Order dedicated to productivity enhancement in agriculture.

Corporate Social Responsibility (CSR) and Community Partnership Advancement

Corporate Social Responsibility (CSR) refers to a company's commitment to contribute positively to society through ethical business practices and sustainable initiatives. In essence, it involves a corporation's efforts to operate responsibly, considering social and environmental impacts while aiming for long-term benefits.

CSR initiatives often focus on community development by addressing various social issues such as education, healthcare, poverty alleviation, and environmental conservation. Companies embrace sustainability by integrating environmental considerations into their business operations, aiming to minimize ecological footprints and promote sustainable practices. CSR emphasizes ethical business conduct, ensuring fair treatment of employees, maintaining transparency, and adhering to ethical standards in dealings with stakeholders. Many corporations engage in philanthropic activities and encourage employee volunteering to support communities and causes, fostering a positive social impact. Community-corporate partnerships entail collaboration between the businesses and the local

communities to address societal challenges effectively. These partnerships leverage resources, expertise, and networks to drive impactful initiatives. Such collaborations focus on aligning corporate goals with community needs, ensuring mutual benefit and sustainable development. They empower communities by leveraging corporate resources to create lasting social change. Effective community-corporate partnerships involve transparent communication, shared vision, and active participation from both sides, fostering trust and long-term relationships.

Companies committed to CSR and community partnerships often enjoy improved brand reputation and trust among consumers and stakeholders. Through CSR initiatives and partnerships, corporations positively impact society, contributing to socio-economic development and environmental conservation. Engaging in meaningful CSR activities and community partnerships can boost employee morale, satisfaction, and loyalty. Overall, embracing CSR and fostering community-corporate partnerships is essential for businesses to operate responsibly, drive positive societal change, and contribute to sustainable development.

Knowledge Brief: Building Local Food Systems for Women's Nutrition Security

The concept of local food systems encompasses the production, distribution, and consumption of food within specific geographic areas. This approach promotes community-based agriculture and direct sales to consumers. However, current statistics reveal alarming rates of non-chronic diseases and nutritional issues like osteoporosis, underweight problems, and delayed sexual maturation

Small millets play a crucial role in local food systems owing to their nutritional density, adaptability to diverse environments, and sustainability. They contribute vital nutrients, bolster food security, exhibit drought resilience, and are pivotal in preserving traditional agricultural practices and dietary diversity.

The imperative to pass down local food systems to future generations is fundamental for their well-being. It's essential to emphasize the inherent nutritional values found in locally sourced leaves, fruits, and vegetables, encouraging their cultivation in household gardens. The preservation of traditional local diets is paramount for the benefit of future generations.

The nutritional status of women serves as a key indicator of their overall health. Well-nourished women possess robust immune systems and adequate nutrient reserves to combat infections, meeting increased nutritional demands during crucial life stages such as adolescence, pregnancy, and breastfeeding.

Ancient scriptures, literature, and oral traditions document the rich tapestry of traditional food systems. Karnataka boasts a diverse range of unique food items and dietary variations, including lesser-known vegetables believed to offer health benefits. Region-specific staple foods, alongside nuts, seeds, wild fruits, and vegetables, form integral components of the local diet.

Recognizing the resilience of established food systems, the workshop acknowledged the rarity of immediate changes. Relocation, career shifts, historical, and political influences contribute to alterations in food habits, impacting societal health and overall food security.

Tailoring diets to meet the distinctive nutritional needs of women—whether adolescents or elderly—should prioritize increased intake of iron-rich foods. Women's diets should feature slightly reduced portions of staples, legumes, and fats compared to men's diets. Moreover, they should emphasize equivalent or larger quantities of vegetables, fruits, and iron-rich foods.

Efforts to optimize local food systems for women involved declarations stressing the significance of food accessibility, nutrition education, active female engagement in the food system, health self-monitoring, research on nutritional requirements, and collaboration with pertinent institutions. Affordability, food safety, and hygiene emerged as critical elements in advocating for healthier food options and practices

PROCEEDINGS

Workshop on Financial Inclusion through SCRIPT and its role in promoting New Social order in Women Self Help Groups



The workshop held during the Bengaluru Symposium on December 1st aimed to enrich comprehension of the elements encompassed by Savings, Credit, Remittance, Insurance, Pension, and Digital Transactions (SCRIPT) within the broader context of the New Social Order (NSO).

At the outset, Mr. Shankar Prasad initiated the session, elucidating the workshop's objectives. Primarily, it aimed to disseminate insights and exemplary practices drawn from various locations, underscoring the instrumental role of SCRIPT in shaping the NSO. Emphasizing the critical role of savings in ensuring financial security within the Kalanjams over the past 25 years, Prasad underscored the need for pensions and digital transactions while discussing the 4Es—Equity, Equality, Ethics, and Empathy—within the NSO framework. He highlighted the unique 9% interest rate on savings offered by Kalanjams, a feature absent in traditional banking systems. Mr. Prasad detailed each component of SCRIPT, delineating their specific functions: Savings for cultivating financial resilience, Credit to foster entrepreneurial growth, Remittance for fortifying familial bonds, Insurance to shield against unforeseen risks, Pension for securing dignity in retirement, and Digital Transactions for facilitating accessible financial services.

Expanding on the benefits of SCRIPT, it was elucidated that savings bolster individuals' confidence and self-esteem while fostering collective efforts among economically disadvantaged women. Savings, considered a tangible form of equity, possess the capacity to leverage funds from financial institutions. Credit, especially through bank linkages, aids in enhancing livelihoods and effectively utilizing banking resources. Insurance, providing social security coverage, mitigates uncertainties and safeguards against financial and non-financial risks. Additionally, Pension schemes promise dignity during post-retirement old age.

Guest speaker Mr. Ashok Kumar, Assistant Manager at UBI Bank, Bangalore, delivered a keynote address urging participants to leverage existing bank schemes.

Mr. Nagaraj, CFL Coordinator at DHAN Foundation, stressed the advantages of savings and insurance schemes. He emphasized prudent utilization of bank-issued credit and advocated for financial discipline among members

Key insights highlighted the importance of prioritizing special savings, exploring interest on savings as a premium for social security schemes/pensions, and formulating income-based special savings policies tailored to specific contexts.

Subsequently, participants were divided into three subgroups to address particular aspects: mobilizing special savings within Kalanjiam members, optimizing savings, promoting accessible credit, harnessing social security, and integrating SCRIPT principles effectively within the NSO framework. This division culminated in declarations aimed at seamless integration of SCRIPT within NSO objectives

Building Local Food Systems for Women's Nutrition Security



The Workshop on Building Local Food Systems for Nutrition Security among Women, organized under A New Social Order, convened approximately 50 women from diverse districts of Karnataka. The workshop emphasized the significance of small millets and local food systems in promoting nutrition security.

Mr. Ram Swaroop Parik, from Kanakapura Organics, stressed the importance of local food systems and small millet processing, marketing, and value addition. He encouraged participants to cultivate millets for the betterment of future generations.

Smt. Savitha S Manganavar, representing a baking technology and processing institution, highlighted its role as a premier baking consultant for India, offering hands-on training across various levels. She emphasized promoting millet processing units in rural areas, advocating hygienic practices in baking, and demonstrated how to prepare cookies and biscuits using small millets. The institution focuses on providing diverse training on value-added millet products.

Latha Kulakarni, from KVK Ramanagara, underscored the benefits of traditional food systems for entire families. She recommended incorporating more green leafy vegetables and fruits into daily diets, encouraging the adoption of seasonal food practices, and elucidated on the importance of protein-rich foods in daily nutrition. The workshop proposed actionable steps including the cultivation of organic millets, increased utilization of vegetables and green leafy cereals in cooking, development of kitchen gardening practices, utilization of vermicompost and farmyard manure for vegetable cultivation, providing protein-

rich millet-based diets for children, facilitating marketing opportunities for millet growers, advocating seasonal food systems, and promoting hygienic practices in baking.

This session concluded with the identification of crucial action points aimed at integrating the teachings from the workshop into practical steps to enhance local food systems and improve nutrition security among women.

Convention on Nurturing new Social Order through Community – Corporate Partnership advancement



The Convention on "Fostering a New Social Order through Community-Corporate Partnership Advancement," held on December 1st, 2023, at the Convention Hall, ISEC, Bangalore, marked a significant convergence of esteemed guests, including Shri Premasagarraju Addala, Shri Mutturaj from Narayana Health CSR, and Mr. Rtn Kashinatha Prabhu from Rotary International District. With 102 leaders from seven Karnataka districts, staff, and volunteers in attendance, the event aimed to delve into the crucial nexus between community-corporate partnerships and societal advancement. The inaugural session, graced by distinguished panelists like Gurunathan Sir, Kashanath Prabhu Sir (Rotary), Narayan Healthcare's Muthu Raj Sir, and virtual representatives from renowned financial institutions, set the tone for discussions on collaborative efforts.

The proceedings commenced with a warm welcome extended by Gajanan Sir from the Sirsi region, who honored the guests and set the stage for insightful discussions. Gurunathan Sir's overview shed light on the government's 2014 mandate for corporates to allocate 2% of profits to CSR, emphasizing the vital role of CSR committees in grassroots project implementation. Moreover, Dhan Foundation's Chairman shared perspectives on CSR fund evolution, highlighting increased corporate contributions and the Foundation's impactful collaborations in Bangalore.

Throughout the convention, discussions centered on CSR projects executed by Dhan Foundation, revealing successful collaborations with various entities such as Panchayat Foundation, Kalanjiam Foundation, and Aditya Birla in Kudur. Illustrating the Foundation's reliance on CSR for 25% of its funding, focus areas encompassed critical community initiatives like waste management. Gajanan Sir's presentation illuminated the substantial impact of the Foundation's expenditure of 26 crores through CSR, underlining the need for effective partnerships and future activities for community benefit. Presentations from Indus Land Bank and Kotak Mahindra Bank spotlighted specific CSR contributions, highlighting projects ranging from tank renovation to water-related initiatives, emphasizing the tangible outcomes derived from collaborative efforts. In diverse dialogues, challenges in CSR collaborations were acknowledged, with a focus on transparency, sustainability, and setting clear goals for effective fund utilization. Participants shared noteworthy experiences, underscoring the transformative effects of CSR funds in revitalizing Kolar's tank groups, enhancing soil fertility, and resolving local issues.

Community feedback, perspectives from Narayana Hrudayalaya and Rotary International, and engaging subgroup discussions further accentuated the significance of community-corporate partnerships in propelling societal development forward.

The event concluded with expressions of gratitude and the resounding recognition of successful collaborations, emphasizing the pivotal role of partnerships in fostering a new social order.

The Workshop on "New Social Order for Agricultural Productivity Enhancement"



The Workshop on "New Social Order for Agricultural Productivity Enhancement" convened with Mr. N Venkatesan initiating discussions on integrating the principles of the new social order into agricultural practices, emphasizing organic farming and allied activities. Highlighting DHAN's efforts since 1999 in promoting best agricultural practices, Venkatesan urged the incorporation of novel approaches in farming.

Mr. Mahidar shared insights on the pivotal role of climate in agricultural cultivation, focusing on enhancing crop yield through diverse varieties. His work with Saytree and environmental trust spanning seven states, distributing around 20 lakh fruit trees, including 50 thousand in the Kolar region.

showcased how farmers benefit from increased fruit-based incomes due to climate variations. Mahidar underscored the advantages of multi-layer cropping in optimizing agricultural yield.

Dr. Shivanandan delved into the challenges impeding crop yield improvement, notably the burgeoning population leading to unemployment among farmers and the prevalent use of inorganic fertilizers and pesticides. Addressing these challenges, he advocated for solutions such as embracing organic fertilizers, crop rotation, soil health management, intercropping, and efficient water management strategies.

The workshop proposed several actionable insights to enhance agricultural productivity. Recommendations included organic farming aligned with seasonal and climatic variations, implementing zero-budget farming, promoting vermicompost usage, adapting to climate change through seasonal cropping, and encouraging low-cost investments for higher yields. Moreover, the workshop emphasized bio-gas utilization, the adoption of advanced technologies, and the importance of proper agricultural practices for sustainable farming, ensuring food safety, economic viability for farmers, and social responsibility within the agricultural sector. These strategies aim to support farmers in increasing yields, cutting costs, and fostering improved livelihoods while ensuring sustainable agricultural practices for long-term benefits.

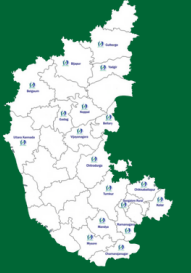




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The second day commenced with the introduction of the day's guests. This was followed by the recapitulation of the previous day's proceedings. Press coverage and video recordings of the events from the initial day were shared to familiarize the participants of the second day with the occurrences of the first day. The program schedule for the second day, encompassing conventions and three workshops, was disseminated to provide an outline of the day's activities. The event concluded with the closing ceremony, which included a brief recap through a video summarizing the two-day event and declarations on the themes of the event. As part of the Development Film Festival, out of 11 films, the best one was screened and awarded.



KNOWLEDGE BRIEF

DHAN Foundation's Approach to Poverty Eradication

Understanding the complex and dynamic nature of poverty, DHAN acknowledges the multifaceted challenges faced by the impoverished. These challenges encompass restricted access to assets, fluctuations in seasonal income, inadequate nutrition impacting health, and exposure to various life and livelihood risks. This deprivation leads to a lack of crucial resources, confusion about entitlements, and exclusion from financial services, perpetuating their marginalization and disenfranchisement.

With a primary goal of poverty reduction, DHAN employs an enabling and institution-building approach. Emphasizing self-help, mutuality, community ownership, and resource control, interventions like microfinance and water initiatives are seen as means, not ends. The ultimate aim is to establish Peoples' Organizations, empowering communities to sustain efforts and results across generations. Women's economic empowerment, facilitated through participation in these institutions, accelerates familial prosperity. These platforms serve as gateways to vital resources through localized community governance. The foundation also promotes a new social order at an individual level, fostering familial transformation and ultimately embedding virtues within society.

DHAN's approach focuses on the institutionalized practices of the New Social

Order (NSO) within the Kalanjiam Self-Help Group (SHG) members and their families. NSO places priority on self-reliance, mutuality, virtue, continuous learning, healthy food, self-discipline, and ongoing development as essential elements in poverty alleviation and social transformation. Emphasizing integrated services and resource-sharing, it aims to uplift impoverished families and promote virtuous behavior. The significance of mindfulness, reasoning, and continuous learning is crucial in establishing and sustaining this new social order for its long-term viability.

The institutionalized practices of the New Social Order are entrenched in fundamental principles. These principles include robust social capital, purpose clarity, encouragement of self-growth, moral values, and the preservation of cultural heritage. They collectively guide institutionalized practices toward the overarching objective of eradicating poverty, paving the way for transformative changes within families and society as a whole.

Empowering Financial Literacy for Societal Wellbeing

Financial literacy plays a pivotal role in shaping a new societal paradigm and fostering financial wellness within targeted communities. The Government of India and the Reserve Bank of India significantly contribute to ensuring accessible and affordable financial products and services, covering elements within the SCRIPT spectrum: Savings, Credit, Remittance, Investment, Pension, and Transactions. It calls for the criticality of inclusive, community-driven approaches in achieving financial inclusion and overall well-being to build New Social Order.

The importance of financial literacy is underscored by slogans advocating "savings first, credit next, insurance must, and pension best." This emphasis extends to raising awareness through camps and educating bankers and NGOs on SHG bank credit linkage in rural and semi-urban areas. This transition towards financial well-being is fostered through a new social order, encouraging the adoption of sound financial management practices encompassing the entire SCRIPT spectrum (Savings, Credit, Remittances, Insurance, Pension, and Digital Transactions).

The Center for Financial Literacy (CFL) project, grounded in community participation and the principles of knowledge-attitude-behavior, aims to establish over 188 Centers for Financial Literacy across multiple blocks in various states. These centers host numerous financial literacy events and facilitate access to banking products and services. DHAN Foundation's operation of CFLs stands as a noteworthy initiative in this sphere.

Financial literacy significantly contributes to ensuring financial well-being by imparting financial knowledge, promoting savings habits, encouraging enrollments in social security schemes, and enhancing awareness about secure digital banking practices. Strategies involving the empowerment of local volunteers (Mithras), sensitization of banks for active participation in financial integration processes, and bolstering the capacity and qualifications of CFL teams pave the way for further advancement in this domain.

Addressing Healthcare Challenges in Rural India through Community-Owned Healthcare Systems

Rural areas in India face significant healthcare challenges due to insufficient public spending and a scarcity of healthcare personnel, especially in remote regions. This scarcity forces residents to travel long distances, ranging from 50-100 km, to access healthcare services. Consequently, rural communities experience high rates of maternal and infant mortality, malnutrition, low life expectancy, and inadequate vaccination coverage.

Community-owned healthcare systems play a vital role in addressing rural healthcare challenges by improving healthcare accessibility, tailoring services to local needs, empowering communities, promoting sustainability, and adopting a holistic approach to healthcare. This comprehensive approach involves prevention, promotion, curative measures, and eradication strategies.

The establishment of sustainable community institutions necessitates empowering local leaders. Initiatives such as Community Health Expansion focus on enhancing local governance and advocating for community-owned healthcare facilities. Community-owned healthcare systems emphasize ensuring access to safe drinking water, a clean environment, and hygienic living conditions. This approach also leverages resources for nutrition promotion to implement impactful initiatives and widespread nutrition outreach within rural communities.

These systems enhance healthcare accessibility in remote areas by empowering local governance, establishing grassroots councils for community involvement in healthcare decisions, and strengthening partnerships with mainstream institutions such as Anganwadi centers, primary health centers, private hospitals, and schools. The initiative highlights the establishment of community-based funds for health-related activities. It encourages contributions from federation members and explores additional funding avenues to support healthcare access, nutrition improvement, sanitation, water practices, and medical care for underserved communities across India.

Collectively, these strategies aim to empower community leaders, expand healthcare access, ensure a clean environment, promote better nutrition practices, and provide medical care and diagnosis for the overall well-being of rural populations in India.

Impact of Self-Help Group (SHG) Bank Linkage on Women's Economic Empowerment

The Self-Help Group (SHG) Bank Linkage Programme aims to provide sustainable financial services to impoverished women by connecting SHGs with formal banking institutions. This linkage fosters financial inclusion and provides access to credit, promoting economic empowerment among vulnerable groups. The initiative has shown substantial success in Karnataka, particularly through the efforts of various entities such as the government, NGOs and partnering banks.

The Government of India, along with NGOs and financial institutions, has intensified efforts

to promote SHGs and facilitate credit access, leading to substantial growth in the programme. Tumkur, Ramanagara, Mysore, and Gulbarga districts demonstrate significant loan outstanding with respective groups linked to banks, showcasing robust financial activity.

Over 15,000 families have self-declared their graduation out of poverty due to SHG bank linkages. Tens of thousands of families have progressed from survival to self-employed levels, showcasing economic mobility. Women's empowerment has increased courage and self-esteem, enabling them to form networks and contribute to reducing poverty and unemployment in rural areas.

SHG initiatives prioritize equal opportunities and tailored services for vulnerable groups. affordability and disciplined repayment schedules foster financial discipline and credibility among women. SHGs engage in budgeting exercises and diverse credit utilization for multiple family needs. SHGs display self-reliance, sustainability, and institution building through mutual support and long-term planning.

SHG bank linkage positively affects various sectors such as finance, livelihoods, education, and healthcare, significantly impacting rural economies. It has contributed to poverty alleviation, enabled women's leadership roles, and liberated individuals from usurious lending practices.

SHG bank linkage in Karnataka has been a catalyst for economic empowerment, poverty reduction, and fostering a more equitable and sustainable social order by empowering women,

promoting financial discipline, and significantly impacting rural economies. SHG bank linkage programs play a pivotal role in fostering financial inclusion, empowering marginalized communities, and promoting sustainable socio-economic development at the grassroots level. This is achieved by leveraging the strengths of both formal financial institutions and community-based organizations.

PROCEEDINGS

Convention on Institutionalized Practices of the New Social Order

The Convention on Institutionalized Practices of the New Social Order, held on 2nd December, brought together over 200 Kalanjiam members, providing a platform for diverse members to share their journeys of development and moving out of poverty.

Mr. Veerendra C, Senior Project Executive at DHAN Foundation, highlighted DHAN's significant presence and impact in Karnataka. Operating across 18 districts, 73 Taluks, and 5358 villages, DHAN has reached approximately 4.47 lakh families and facilitated the establishment of 35 People Federations across the state.

Participants shared their experiences upon joining the Kalanjiam Self-Help Groups (SHGs) and Farmers Groups, expressing how access to various services facilitated a reduction in poverty levels. SHGs played a pivotal role in supporting members' children to pursue higher education, ensuring a regular income through livelihood opportunities, and providing access to diverse health services.

During the convention, Mr. Arvinth Risbud, Executive Director of MYRADA, urged Moved Out of Poverty (MOP) members to champion the cause of alleviating poverty among others. He emphasized the need for health services for women and encouraged SHGs to ensure their provision.

Smt. AhilaDevi, CEO of People Mutual, provided specific action points for participants. She urged the setting of graduation targets from S1 to S2 to S3 to MOP, emphasizing the necessity for 100% enrollment of SHG members in various Social Security Schemes.

Mr.N Venkatesan, Program Leader at DHAN Foundation, directed participants toward actions ensuring the future generation remains



free from poverty and preventing SHG members from relapsing into poverty.

Subsequently, participants formed sub-groups to deliberate on key questions. Their declarations included the development of a comprehensive roadmap for empowering members to graduate from poverty, establishing monitoring mechanisms, ensuring complete social security coverage, promoting income-generating activities and social enterprises, and facilitating the formation of supportive networks within Kalanjiam to aid members in overcoming challenges.

Workshop on "Enhancing Financial Literacy for Advancing a New Social Order"



As part of the Bengaluru Symposium, a workshop titled "Enhancing Financial Literacy for the Advancement of a New Social Order in Target Communities for their Financial Wellbeing" was conducted on December 2nd, focusing on understanding attitudinal issues, knowledge gaps, and strategies to eliminate barriers to financial services from formal financial institutions. About 70 members participated in the event.

The inauguration of the workshop commenced with dignitaries symbolizing growth and prosperity by watering a sapling.

Welcome addresses and introductory speeches set the tone for the day's discussions. Mr. Nagaraj, Senior Project Executive provided an overview of Dhan Foundation's work, outlining the inception and benefits of financial literacy centers. He emphasized collaboration with the Financial Literacy Advisory Committee and outlined the goals and future plans for these centers.

Mr. Mahabaleshwar Bhat, AGM FL Wing LHO SBI, Bengaluru, highlighted the tangible benefits of financial literacy centers for the common people. He praised Dhan Foundation's implementation style and detailed various government schemes available to benefit the community. Mr. Shashikumar, Senior Manager, Circle Office, Canara Bank, Bengaluru, elaborated on the banking facilities provided through financial literacy centers. He shared insights on subsidy schemes and scholarships available to the community.

Mr. Sivanandan, Program Leader at Dhan Foundation, Madurai, elaborated on the operational strategies of financial literacy centers under the foundation. He commended the work in Karnataka and mentioned upcoming phases in Maharashtra. Mrs. Ahila Devi, CEO, People Mutuals delved into the details of insurance and its significance in financial inclusion for the participants. CFL Coordinators from different centers shared case studies and discussed the impact of their programs in the community. Key declarations during the workshop highlighted a comprehensive approach aimed at achieving financial wellbeing in rural communities. These declarations underscored the importance of contextual learning, community participation, and the pivotal role of stakeholders in the financial inclusion process.

Workshop on SUHAM Federation : A New Social Order for community owned Health Care System



A workshop focusing on reshaping the healthcare paradigm through community-owned healthcare systems was conducted, drawing the participation of 50 individuals from various districts within the operational areas of DHAN Foundation. Dr. Ananth Ram from the Ramayya Research Institute delivered insights into their community outreach program, emphasizing its pivotal role in addressing health issues like Anaemia, Non-Communicable Diseases (NCDs), and Cancer within rural communities.

Dr. Ananth Ram highlighted a significant challenge concerning the reluctance of a substantial portion of rural women to undergo cancer screenings due to fear. Stressing the need for targeted counseling programs, he acknowledged the vast outreach capacity of the DHAN Foundation. Dr. Ram expressed a keen intent to collaborate with DHAN Foundation to enhance the health status of rural communities.

Subsequently, Mr. Kumar, a Program Officer from Shankar Eye Hospital, shared the institution's endeavors in providing essential services to the economically disadvantaged.

Notably, Shankar Eye Hospital offered free cataract surgeries for Below Poverty Line (BPL) families in Karnataka state. He lauded DHAN Foundation's supportive role, facilitating the identification and assistance of genuinely needy individuals, and expressed a strong interest in further collaborations to extend eye treatment to those in need.

Participants underscored the importance of promoting Suham councils at the village and panchayat levels, as well as Suham federations at the block level. This was deemed crucial to ensuring comprehensive healthcare services for all; in collaboration with mainstream initiatives. A resolution was made to conduct screenings for non-communicable diseases such as diabetes, hypertension, and cancer in all member households periodically, at least once a year. This initiative aims to facilitate early analysis and nurture health-seeking behavior within communities. Concerns were raised regarding the disparity in health indicators, particularly in Northern Karnataka. The workshop attendees proposed a special focus on this region, advocating for collaborative efforts with mainstream institutions to address healthcare, nutrition, Water, Sanitation, and Hygiene (WASH) needs.

These declarations highlighted the collective commitment to strengthening community-owned healthcare systems, emphasizing inclusivity, regular health evaluations, targeted interventions, and addressing regional health disparities. The workshop concluded with a shared vision among participants to collaborate effectively, leveraging the strengths of various stakeholders for the betterment of rural healthcare systems under the aegis of DHAN Foundation.

Seminar on SHG Bank Linkage for Empowerment and Financial Inclusion



The seminar commenced with Mr. Raghavendra K T, Senior Project Executive at DHAN Foundation, delivering the introductory remarks. He underscored the significance of Self-Help Groups (SHGs) and emphasized the pivotal role of bank linkages in the empowerment and financial inclusion of marginalized communities, particularly those residing in rural areas. Mr. Raghavendra highlighted the importance of fostering connections between SHGs and financial institutions to drive socio-economic progress and enhance the lives of individuals within these communities.

Mr. Naagappa, Senior Branch Manager at Canara Bank, shared valuable insights into his experiences regarding SHG bank linkages, specifically with the DHAN Foundation. He proudly mentioned that his branch held the highest portfolio in Kalanjams compared to other locations in Karnataka. Mr. Naagappa elaborated on the growth trajectory of Kalanjiam SHGs, illustrating how they've actively facilitated members' journey out of poverty. Acknowledging DHAN Foundation's pivotal role as a bridge between members and

banks he shed light on the various benefits that banks offer to SHGs, such as favorable interest rates, Cash Credit (CC) utilization, and access to government schemes.

Dr. A Madhan Kumar, Programme Leader at DHAN Foundation, engaged in interactive discussions with the participants, emphasizing the imperative need for the proper utilization of Cash Credit Loans. His insights underscored the necessity of utilizing these loans effectively to amplify their impact on SHGs and their members.

Mrs. Aruna Kumari, Branch Manager at SBI Kanakapura Branch, commended the exemplary services rendered by the DHAN Foundation. She expressed SBI's commitment to maintaining a cordial relationship with the Foundation, praising their efforts in achieving a zero Non-Performing Asset (NPA) status and limited defaulters. Mrs. Aruna Kumari highlighted key strategies discussed during the seminar, including the transition from term loans to Cash Credit facilities, optimization of CC loan usage, enhancing savings to foster effective linkages with banks, digitalization of groups and members, initiation of the Business Correspondent (BC) and Business Facilitator (BF) model, mobilization of Corporate Social Responsibility (CSR) initiatives from concerned branches for member development, negotiations with banks for reducing interest rates and processing charges, and advocating for a single-bank approach to bolster portfolio growth and secure expedited services.

These discussions culminated in a series of declarations made during the workshops, outlining critical steps and strategies to be adopted.

This included a concerted effort to shift from term loans to CC loans, harnessing digitalization for improved operational efficiency, and advocating for reduced interest rates and charges. The emphasis was on leveraging savings to foster robust linkages with banks, implementing BC and BF models for effective outreach, and mobilizing CSR initiatives to fuel member development.

The seminar brought forth valuable insights and strategies to enhance the synergy between SHGs and banks for sustainable socio-economic development. The interactive sessions, shared experiences, and strategies outlined underscored the importance of collaborative efforts in empowering marginalized communities and fostering financial inclusion. The proceedings concluded with a strong commitment from all participants to implement these strategies for the betterment of SHGs and their members.

Proceedings of the Closing Ceremony - Bengaluru Symposium 2023

The closing ceremony of the Bengaluru Symposium 2023 was compered by Mr. Raghavendra, Senior Project Executive at DHAN Foundation, who served as the anchor. Mr. Shankar Prasad extended a warm welcome to all the dignitaries and shared a comprehensive overview of the two-day convention and seminars held during the event.

The esteemed panel of dignitaries included Mr. A. Gurunathan, Director of The DHAN Academy; Mr. N. Venkatesan, Programme Leader at DHAN Foundation; Smt. Hemalatha Suham, President of the Madhugiri Location in Tumkur Region; Smt Pramila from Mysore Region; Smt Latha from Ramanagara Region;

Mr. Narayan Swamy, President of the Malur Federation, who graced the valedictory as special guests. To encapsulate the essence of the location's best practices, a video presentation highlighting these practices and a concise video summarizing the symposium's proceedings over the two days were screened by Mr. Sasidaran, CDC of DHAN Foundation.

Mr. Gajanan Hegde shared two significant convention declarations. The focus areas encompassed Corporate-Community Partnership, setting goals to uplift the impoverished to the Most Optimum Point (MOP), encouraging higher education, implementing livelihood loans, and appointing champions dedicated to poverty reduction.

In subsequent presentations, Mr. Hussain, Senior Project Executive at DHAN Foundation, outlined declarations from the Local Food System Workshops. These declarations emphasized preferences for traditional food practices, organic farming, vermicomposting, adolescent health interventions to ensure balanced nutrition for enhancing the Health Potential (HP) levels in adolescent girls, and ensuring 100% enrollment of members in Nallam. Further, the declarations highlighted initiatives targeting antenatal and postnatal mothers, sanitation efforts, health camps in collaboration with local Primary Health Centers (PHC), and Memorandums of Understanding (MOUs) with hospitals, shared as part of the SUHAM Workshop.

Mr. Shankarayya, Senior Project Executive at DHAN Foundation, presented declarations aimed at enhancing soil fertility, water management, collaboration with KVK,

Promoting organic farming, accessing government facilities and schemes, collaborating with line departments, providing agro-advisory services, and establishing farm field schools.

Following this, Mr. Girish, Senior Project Executive at DHAN Foundation, shared declarations pertaining to Contextual Financial Literacy. These included inclusive financial literacy initiatives, active enrollment of members, the role of Mitras, fostering banker participation, ensuring SHG bank linkage, facilitating Cash Credit (CC) linkages for all groups, encouraging savings, digitalizing members, analyzing the potential limits of individual groups, encouraging maximum loan limits for members, and alleviating them from external debts with higher interest rates.

Mr. A. Gurunathan, Director of The DHAN Academy, conveyed forward-looking remarks, expressing gratitude to all the regions of Karnataka, dignitaries, and the community for their active participation, contributing to the symposium's success. He emphasized the dissemination of the symposium's information to the grassroots level, suggesting the printing of declarations as booklets to initiate a new social order within families and communities at the group level.

In recognition of exemplary contributions, Mr. Manjunath, Senior Project Executive from Bannur Location in the Mysore Region, received the Best Video Short Presentation Award along with a rolling trophy and a cash prize of Rs. 5000 from Dr. A. Madhan Kumar, Programme Leader at DHAN Foundation.

The ceremony concluded with feedback from various regions—Smt. Pramila from Mysore Region, Smt. Latha from Ramanagara Region, Smt. Hemalatha from Tumkur Region, and Mr. Narayan Swamy from Malur—sharing their positive experiences regarding the symposium. They expressed appreciation for the knowledge-sharing by resource persons, the content of the events, accommodation arrangements, and video documentation.

Mr. Devraj, Senior Programme Associate, extended a vote of thanks to all the dignitaries, participants, DHAN staff, ISEC Campus, and media personnel, concluding the program with the National Anthem.



DECLARATIONS

Convention on Fostering a New Social Order through Community - Corporate Partnership Advancement

Declaration 1: Identifying Crucial Development Issues

We, the participants in this convention, declare our commitment to addressing pressing development issues. We pledge to identify and prioritize the key challenges faced by the communities in different field locations of DHAN Foundation in Karnataka, aiming for a comprehensive understanding of their needs.

Resolution 1: Needs Assessment Framework

- Establish a robust framework for conducting needs assessments in diverse locations.
- Collaborate with local communities, experts, and stakeholders to ensure a thorough identification of development issues.

Declaration 2: Prioritizing Interior Villages for CSR Projects

Recognizing the significance of inclusive development, we declare our intent to give precedence to interior villages within different locations for the implementation of Corporate Social Responsibility (CSR) projects.

Resolution 2: Inclusive Project Allocation

- Develop criteria for prioritizing interior villages based on their socio-economic indicators.
- Establish a fair and transparent process for the selection and implementation of CSR projects in these locations

Declaration 3: Introducing Innovative Technologies through CSR Funds

In our pursuit of progress, we declare our commitment to leverage CSR funds to introduce and integrate innovative technologies in working areas, fostering sustainable development.

Resolution 3: Technology Integration Task Force

- Form a task force dedicated to identifying and implementing innovative technologies in line with community needs.
- Allocate a portion of CSR funds specifically for technological advancements.

Declaration 4: Networking Stakeholders through CSR Projects

We acknowledge the importance of collaboration and declare our commitment to ensuring the networking of stakeholders through CSR projects in working locations.

Resolution 4: Stakeholder Engagement Protocols

- Develop protocols for engaging stakeholders, including local communities, NGOs, and government agencies.
- Foster partnerships that enhance the collective impact of CSR projects on community development.

Declaration 5: Mobilizing CSR Funds for Key Areas on Need Basis

We affirm our commitment to mobilize CSR funds strategically, focusing on key areas such as Health, Skill Development, Education, Livelihood, Drinking Water, Nutritional Security, etc., based on the specific needs of the communities.

Resolution 5: Targeted Funding Strategy

- Establish a dynamic funding strategy that responds to the evolving needs of communities.
- Foster flexibility in fund allocation to address urgent and emerging issues.

Declaration 6: Maintaining Transparency in Reporting and Accounting

We pledge to maintain transparency in all aspects of CSR initiatives, from project inception to completion, ensuring clear reporting and accounting of funds.

Resolution 6: Transparent Reporting Protocols

- Implement standardized reporting protocols for CSR projects.
- Conduct regular audits to ensure accountability and adherence to ethical standards.

Declaration 7: Encouraging Community Ownership in CSR Projects

Recognizing the value of community empowerment, we declare our commitment to encouraging ownership of the community in each CSR project.

Resolution 7: Community Engagement Programs

- Develop programs that actively involve community members in the planning and execution of CSR projects.

Workshop on Building Local Food System for Nutrition Security among Women : A New Social Order

1. Preference for the local available food items which contains nutrition values Seasonal wise fruits and vegetables consumption
2. Collaboration with health, KVK and concern departments to strengthen technical knowledge and practice
3. Moving towards organic farming adopting hygienic practices in food preparation
4. Change in cooking practices in use of veggies and green leaves cereals, following Healthy methodology during food consumption
5. Adopting kitchen and nutrition gardening and provide protein rich foods with millets for adolescents and women
6. Collaborate with Kanakapura organics for scaling up small millets production and marketing use of vermin compost and farm yard manure for growing vegetables

Workshop on Building NSO: SCRIPT transformational role in women SHG's

1. For special savings Member has to encouraged for special savings same as primary savings
2. All members covered under all life and health savings interest occurred amount to be encouraged for more savings for their income for their future security.
3. Savings should be asset for members as well as for the group and it should not be withdrawn
4. The livelihood loan should be a productivity based 70% of total loan should be for livelihood regular monitoring for purpose utilization Income generation should be encouraged as a group activity
5. All the members covered under eligible insurance or in People mutual schemes and awareness to be given members to bring interest in enrolling in the scheme
6. Good mechanism has to be followed to overcome member OD and also bank OD for migrated people also to be encouraged on time remittance to different ways
7. Pension is important for old age period for that members to be trained and given awareness to have pension Schemes of government and Non-Government Scheme
8. A cashless method of transaction in all levels need to be ensured.

Workshop on New Social Order for Agricultural Productivity Enhancement - Perspective, Practices, Challenges and Way Forward-Bengaluru Symposium

A. Declaration at the Individual level

1. The symposium resolved and declared that every vayalagam farmers' must adopt the organic farming with systematic step by step approach instead of converting the entire farm land into organic farming practices in one go.
2. Bengaluru symposium suggested to improve the efficient water management at individual farm holding by following Smart Irrigation Systems, Efficient water use, Drip irrigation and sprinkler systems, Poly House etc,
3. The symposium has sent out strong advisories/messages to individual farmers not to neglect soil health, Not to over use Inorganic inputs, not to disrespect crop diversification etc.

B. Declaration at the Family level

1. Bengaluru Symposium reiterated the farmers will be involved in grafting the vegetable seedling to get long term benefits.
2. The Symposium suggested that the Soil fertility enhancement would be done through effective on farm demonstrations involving progressive farmers.
3. The symposium also resolved to ban the use of plastics and encourage the use of bio-gas for the families with bovine animals

C. Declaration at the Community level

1. Bengaluru Symposium resolved and declared the farmers would adopt Vertical Gardening / Kitchen Garden cultivation at the Household level
2. The successful vayalagam farmers who have proven with technologies, they would be demonstrated for adoption of by other farmers once in six months so that the agricultural production enhancement become routine.

D. Declarations at the Institutional level

1. Dissemination of New production technologies for enhancing production and productivity with the Support of KVK and the Agriculture Department
2. Water Harvesting and Conservation activities to be done through demonstrations involving 200 farmers/year.
3. Promotion of Small millet cultivation will be prioritized with a low cost of production
4. Collaboration with line departments such as KVK, NABARD, Horticulture, Agriculture, Animal Husbandry, and Banks to converge various government entitlements.
5. The implementation of Farm Field Schools will be ensured in every location to enhance productivity.
6. Creation of Agro Advisory Services for Technology Insemination.
7. adhering to proper agricultural practices is essential for the long-term sustainability of agriculture, the safety of our food supply, the economic viability of farming operations, and the social responsibility of farmers.
8. Create awareness among farmers about adopting Integrated Pest Management (IPM) and Integrated Nutrient Management (INM), Organic farming.

Convention on Institutionalized Practices for the New Social Order by Kalanjiam Women Members and their Families under the Member Out of Poverty (MOP) Initiative

Declaration 1: Empowering Graduation from Poverty

We, the members of Kalanjiam/Vayalagam hereby declare our unwavering commitment to targeting and achieving sustainable graduation from poverty. Recognizing the transformative power of economic empowerment, we pledge to adopt and implement strategies that uplift each member and their families, ensuring a path towards financial independence and well-being.

Resolution 1: Implementation Plan

- Develop a comprehensive roadmap outlining specific steps and milestones for empowering members to graduate from poverty.
- Establish monitoring mechanisms to track progress and identify areas for improvement.

Declaration 2: Comprehensive Social Security Coverage

In our pursuit of a new social order, we affirm the importance of providing a safety net for our members. Therefore, we resolve to ensure 100% social security coverage with a minimum of 5 lakh rupees for every Kalanjiam member and their family.

Resolution 2: Social Security Framework

- Collaborate with relevant authorities and institutions to design and implement a robust social security framework.
- Conduct awareness campaigns to educate members about the benefits and procedures of availing social security coverage.

Declaration 3: Focused Approach to Higher Education

Understanding the pivotal role of education in breaking the cycle of poverty, we declare our commitment to prioritizing higher education. We aim to create an environment that fosters learning, skill development, and access to advanced education opportunities.

Resolution 3: Education Enrichment Initiatives

- Establish scholarship programs to support members pursuing higher education.
- Develop partnerships with educational institutions to provide vocational training and skill development programs.

Declaration 4: Promotion and Development of Livelihood Activities

Recognizing the significance of sustainable livelihoods, we commit to promoting and developing various income-generating activities and social enterprises. This declaration is a testament to our dedication to economic prosperity and community development.

Resolution 4: Livelihood Development Task Force

- Form a task force to identify viable livelihood opportunities and support their development.
- Provide training and resources to empower members to engage in successful entrepreneurship.

Declaration 5: Collective Support for Poverty Alleviation

Understanding the strength in unity, we declare our collective responsibility to help one another emerge from poverty. Each member is encouraged to play the role of a champion in supporting others on their journey towards economic empowerment.

Resolution 5: Champion Network Establishment

- Facilitate the formation of support networks within Kalanjiam, where members actively assist each other in overcoming challenges.
- Recognize and celebrate success stories to inspire and motivate others.

Declaration 6: Sustaining Development Initiatives at Federation and Regional Levels

In our quest for a new social order, we commit to sustaining and expanding development initiatives at both the federation and regional levels. This declaration underscores our dedication to continuous progress and positive impact on the communities we serve.

Resolution 6: Sustainable Development Planning

- Develop long-term sustainability plans for ongoing and new initiatives.
- Foster collaboration between federations and regions to share best practices and resources.

Workshop on SUHAM Federation : A New Social Order for community owned Health Care System

1. Suham councils at village and panchayat and SUHAM federations at blocks need to be promoted in all eligible Kalanjiam and Vayalagam federations for ensuring healthcare services for all partnering with mainstream initiations
2. Nalam product has to be mandated in all the registered federations towards sustaining community healthcare system promoted under promotion and curative care.
3. Screening at all member households under non communicable disease especially diabetic, hypertension and cancer and other major health needs periodically at least once in a year for early analysis and building health seeking behavior
4. Backwardness in health indicator is concern in Northern Karnataka special focus to be given to that context by working with mainstream institutions on healthcare, nutrition, WASH and health care access.
5. Nutrition is the core for better health where local food system needs to be given high emprise the recipe demonstration and nutritional counselling among women girls and children will address malnutrition and reducing morbidity
6. Anemia free villages need to be achieved in Kalanjiam and Vayalagam federations as part of new social order towards building healthy generations
7. Ensuring access to safe water and sanitation for the households will have to be given high focus towards promoting open defecation free status and addressing communicable diseases
8. The MoU will be executed to work in partner with public and private health system and academic institutions to ensure entitlements and quality services in an affordable and accessible way

Workshop on Financial Literacy Enhancing Financial Literacy for the Advancement of a New Social Order

1. Contextual Financial Literacy: Financial literacy should be contextbased and integrated into all federation of DHAN Foundation in Karnataka's awareness programs, as it is crucial for community development.
2. Path to Financial Inclusion: Financial literacy is a stepping stone to financial inclusion and should be documented across all locations of DHAN Karnataka.
3. Community-Driven Financial Inclusion: The pace of financial inclusion accelerates with active community participation.

4. Inclusive Financial Literacy: Financial literacy programs must include information about government entitlements to ensure comprehensive financial inclusion.
5. Role of Mithras: Mithras are pivotal for the sustainability of the project, acting as spokespersons for community participation. Adequately compensating Mithras enhances the project's effectiveness.
6. Bankers' Participation in FI Integration: Active involvement of bankers, as service providers, is essential for the FI integration process. Sensitizing banks about their roles and responsibilities should be a priority to achieve desired outcomes.
7. CFL - A Knowledge Game: The success of CFL hinges on knowledgeable trainers. Despite efforts in capacity building, the CFL team's limited academic and professional experience poses challenges. The project's limited budget restricts hiring more qualified personnel, an aspect that funding agencies should consider in their planning

Workshop on showcasing the impact of SHG Bank linkage of a branch on economic empowerment of women

1. Bengaluru Symposium 2023 Resolved that the term loans availed by Kalanjiam SHG will be converted as CC loan in consensus with the respective banks for the optimal credit utilization of Poor members of the groups.
2. The Symposium resolved to make all the members of Kalanjiam and Vayalagam Agricultural Finance groups to increase the Monthly savings in order to get higher and effective linkage from the nationalized banks as part of ShG- Bank Linkage Programme.
3. Bengaluru Symposium of 2023 resolved that New Social Order of introducing the digitalization of groups and its members should become the mandatory from 2024 onwards.
4. The Symposium evolved consensus among the members and officials for initiating the Banking Correspondent and Banking facilitator model
5. The Symposium of Bengaluru also agreed to mobilize wherever feasible CSR fund from the bank branches should be mobilized for the development of members well being in the society.
6. The Symposium also reiterated to ensure better SHG-Bank Linkage services, the regions of Karnataka should adopt Single bank approach to increase the portfolio and get swift services

DEVELOPMENT FILM FESTIVAL

Development Film Festival is an occasion to bring the art and creativity expression of development issues, best practices in the sector to shape the New Social order. It was designed to have the best practices of each location which will inspire the community and showcase to the stakeholders. Towards that **Centre for Development Communication**, integration wing of DHAN Collective gave an **online training** to all the staff of Karnataka regions (6) to enable them to capture the distinctive practices at grassroots. Building on the training and their passion towards **9 federations** participated in the event and brought out the films of the duration **3 to 7 minutes**. Panel comprising of **Mr.A.Gurunathan, Mrs.Akila and Mr.Rajapandian** were the judges. Films were screened with the respective regional coordinators and the location integrators giving a prelude for the respective films. Details and scores of the federation who participated in this festival are

| S.No | Location / Federation Name |
|------|--------------------------------------|
| 01 | Kanakapura Central Kalanjia Samakhya |
| 02 | Koratagere Kalanjia Samakhya |
| 03 | Siddaganga Kalanjia Samakhya |
| 04 | Sira Kalanjia Samakhya |
| 05 | Madhugiri Kalanjia Samakhya |
| 06 | Mychamundi Kalanjia Samakhya |
| 07 | Nanjangud Kalanjia Samakhya |
| 08 | Periyapatna Kalanjia Samakhya |
| 09 | Bannur Kalanjia Samakhya |

Based on the criteria namely content / concept of the video, appropriate visuals, camera angles, audio or BGM usage, and editing aspects were considered to shortlist the best film. The best film shortlisted was produced and directed by **Mr.Manjunath**, Senior Project Executive, who is anchoring the **Bannur Kalanjia Samkhya**.



WAY FORWARD

The Bengaluru Symposium 2023 has served as an influential platform for fostering inclusive development and advocating for the establishment of a New Social Order. Moving forward, several crucial strategies and key takeaways emerge from the symposium discussions, workshops, and declarations:

Local Food Systems and Nutritional Security: Emphasize the promotion of small millets and hygienic practices in baking, prioritizing women's nutritional security. Encourage communities to adopt sustainable local food practices for enhanced nutrition.

Community-Corporate Partnerships: Foster collaborations between communities and corporations for societal development. Encourage partnerships that focus on sustainable growth, economic empowerment, and social welfare.

Health, Education, and Marketing Strategies: Prioritize health and education initiatives in rural areas. Develop and implement effective marketing strategies to boost economic empowerment among rural individuals, ensuring their participation in sustainable development.

Revamped Social Order and Value Framework: Advocate for a robust value framework to underpin a revamped social order. Emphasize moral values, mutual support, and community solidarity to foster a sustainable society.

Financial Discipline and Inclusive Banking: Promote existing bank schemes, savings, and insurance schemes in rural areas. Advocate for financial discipline and encourage rural individuals to leverage these financial resources for their socio-economic upliftment.

SCRIPT Integration within the New Social Order: Integrate the principles of SCRIPT (Special Savings, Credit, and Insurance for Total Health) within the framework of the New Social Order. Ensure access to financial tools that contribute to holistic health and economic stability.

Enhancing Agricultural Productivity: Encourage the adoption of sustainable agricultural practices such as organic farming, crop rotation, soil health management, efficient water management, and technological advancements. Empower farmers with knowledge and resources for enhanced productivity.

The way forward necessitates a collaborative effort among stakeholders, including governmental bodies, NGOs, communities, and corporations. Implementation of the consolidated declarations and strategies from the symposium will require robust planning, resource mobilization, and community engagement. Towards this institutional mechanism – review / seminars/ round table need to be at place for each them to optimise the discussion held during the event with MOU resulting in activities to accelerate the communities to move out of poverty. It's imperative to sustain the momentum generated at the symposium by translating ideas into actionable initiatives, ultimately contributing to the establishment of an inclusive, equitable, and sustainable society.

MATERIAL SOURCES



Brochures

<https://drive.google.com/drive/folders/1LEGb512beo4atg14uwHZB6UfuiSS5Xe6?usp=sharing>



Program Schedules

https://drive.google.com/drive/folders/1hr7v1fB-FSb539SSykLNbyX_vRiyLsyt?usp=sharing



PPT slides

https://drive.google.com/drive/folders/17_n8pRhAOMz-GfsqcknleXhV1o6LDNb?usp=sharing



Lead Papers

<https://drive.google.com/drive/folders/1Q8B1G5JR-TE25TPOFuBLHOJdap5n1rb-?usp=sharing>



Youtube Videos

https://youtube.com/playlist?list=PL5x3RzdVZoKOFNls7YeiRoMwFkAZf10nt&si=e7HE_tueq2284G47

Scan this QR codes or use this links to view or download the files

THANKS LETTER

To

Shri Srinivasa Murthi,
Chief Executive, Gokula Education Foundation (Medical)
(M. S RamaiahHospital- Bangalore)

Dear Shri Srinivasa Muthiji,

Greetings from DHAN Foundation

Subject: Moving forward to build Healthy Generations - New Social Order

Bengaluru Symposium has enabled our communities in reinforcing the need for collaborative action to build New Social Order (NSO). The synergy achieved through our collective endeavours has truly made a meaningful impact in delivering essential health facilities through camps and advocating for the WASH program, crucial for building a healthier and equitable society.

In line with our shared vision and commitment to improving public health, we are looking forward to build on our investment made to ensure better health by signing a Memorandum of Understanding (MOU). By formalizing our collaboration, we can amplify our impact and work towards achieving our common goal of providing comprehensive health facilities and ensuring better access to the WASH program for the less privileged.

You would be aware of our work in in Tumkur, Mysuru, Ramanagara, Gulbarga, Kolar, and Sirsi regions of Karnataka. Your continued support and involvement in this endeavour will enable us to move forward resulting in finalising the terms of the MOU which will make the lasting difference in the lives of those who need it most.

Please feel free to reach out to us at your earliest convenience to schedule a meeting or discussion regarding the MOU. Thank you once again for your participation as a resource person sharing your institution expertise and the scope of collaboration to bring about positive change in the communities we serve.

Warm regards,

(Name of the associated person)

Contact number



RESOURCE PERSONS

Mr. M. R. Sreenivas Moorthy, IAS(Retd)
Chief Executive, Gokula Education
Foundation (Medical)
(M. S RamaiahHospital- Bangalore)

Mr. S. Ashok Rao
Registrar - ISEC Bangalore

Mr. Muthuraj - CSR Manager
Narayana Health , Bangalore

Mr. Preamsagarraju Addala (Virtual)
Deputy Vice President
CSR-Kotak Mahindra Bank Limited

Mr. Rtn Kashinath Prabhu
District Director, CSR
Rotary International District 3191

Mr. Ram Swarop Parik
Director - Kanakapura Organics

Dr. Savitha S Manganavar
Institute of Baking Technology and Value
addition, UAS-GKVK-Bangalore

Ms. Latha Kulakarni
KVK Ramanagara

Mr. Ashok Kumar
Ass. Manager,Nagarbhavi
Union Bank of India

Mr. Dr. Sivananda V Hongal
Senior Scientist and Head
Krishi Vignana Kendra , Kolar

Mr. Mahidhar Reddy.S
Head - Rural Programs
SayTrees Environmental Trust

Mr. Arvind Risbud
Executive Director
MYRADA-Bangalore

Dr. Ananth Ram
Program Specialist Health Systems,
Ramaiah International Centre for Public
Health Innovation - Bangalore

Mr. Kumar
Program Officer,
Shankar Eye Hospital-Bangalore

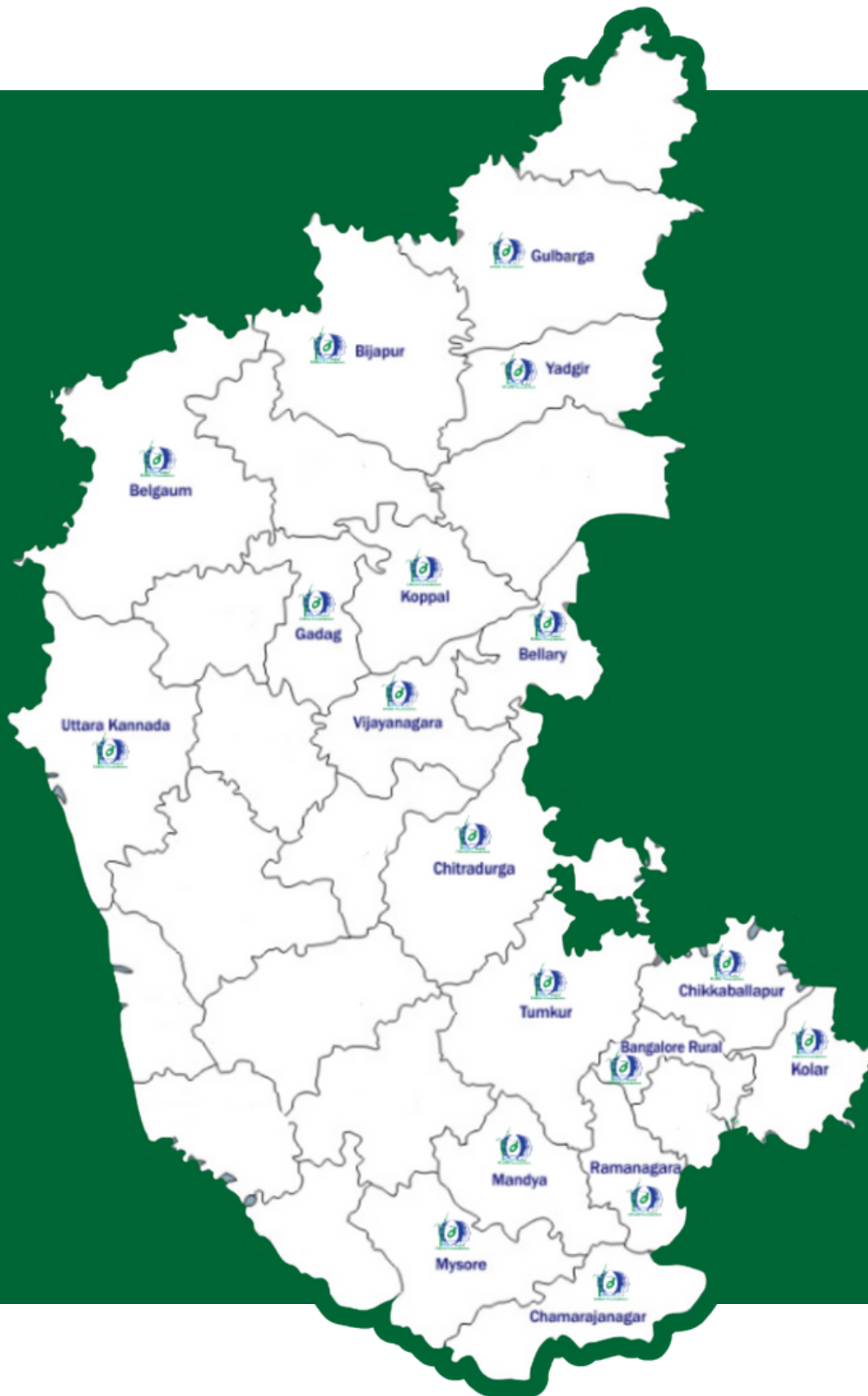
Mr. Mahabaleshwar Bhat
AGM, FI Wing, LHO, Bangalore

Mr. Shashi Kumar
Senior Manager AF section,
Circle office ,
Canara Bank office - Bangalore

Mr. Nagappa
Senior Manager,
Canara Bank Madugiri

Ms. Aruna Kumari
Manager, SBI Kanakapura

“ Building People and Institutions with Value-driven Democratic process to enable the poor for Poverty Eradication, Water & Nutrition security and Ecologically Balanced Development ”



DHAN Foundation

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