



PUNE SYMPOSIUM

FOSTERING INCLUSIVE DEVELOPMENT

02 AND 03 FEBRUARY, 2024



The commencement of the Pune Symposium on February 2, 2024, marked a momentous occasion, bringing together distinguished guests from various fields for a day centered around knowledge, motivation, and cooperation. The event opened with a heartfelt prayer led by Ms. Annapurna and Ms. Kshitija, fostering a spirit of togetherness among the 250 attendees from diverse regions.

INAUGURAL PUNE SYMPOSIUM 2024 : EMBRACING THE NEW SOCIAL ORDER



Setting the Stage for Engagement

Program Leader Mr. S. Sivanandan provided a concise introduction, highlighting the success of various projects from the previous Pune Symposium in 2022, such as the RBI Centre for Financial Literacy, Axis Bank CFL, Rainfed Development Programme (RFDP), and health insurance initiatives. This served as a source of inspiration for active participation in the 2024 event.

Inspiring Words and Gandhian Principles

Mr. Ajit Ranade, Vice-Chancellor of Gokhale Institute of Politics and Economics (GIPE), Pune, ignited the gathering with Gandhian principles, urging them to be symbols of change guided by the 4E's: empathy, equality, equity, and ethics. He elaborated on the concept of Kalanjiam, emphasizing the importance of supporting and uplifting each other for a harmonious and inclusive Maharashtra. Using the metaphor of a candle's light, he illustrated how every individual has the power to effect positive change in society. He referenced the work of MP Vasimalai of the DHAN Foundation, showcasing its expansion from Madurai to 16 states nationwide.

Mr. Ranade further expounded on the concept of New Social Order (NSO), highlighting its relevance to sustainable development and grassroots democracy, regardless of background. He encouraged the chanting of "Om Saha Naav[au]-Avatu," promoting unity and collaboration between teachers and students to achieve a shared learning journey.

Welcoming Words and Local Perspectives

Mr. A Gurunathan, Program Leader and Director of The DHAN Academy (TDA), welcomed the gathering on behalf of Tamil Nadu farmers and stressed the importance of incorporating the values and practices represented by the 24 chakras of the national flag into daily life.

Shri. Dinakar Budhe, Senior Manager at Bank of Maharashtra, Pune, underscored the significance

of business training, bank linkages, and collateral-free loans, expressing interest in future collaborations with the DHAN Foundation.

Smt. Komal Rajpur, Vice-President of Kalanjiam Mutual Movement, Maharashtra, and Shri. Kishor Jirapure, President of RFDP-FPCL, Ghatanji, Maharashtra, echoed the sentiment that small contributions can lead to significant collective achievements.

Sharing Knowledge and Experience

Mr. Chellathurai, a Farmer Producer Organization (FPO) board member from Tamil Nadu, shared his journey of running a successful FPO supported by the DHAN Foundation. Through market linkages, they have expanded their network and supply coconuts from Tamil Nadu to Maharashtra at competitive rates.

Dr. A Madhan Kumar, Program Leader and CEO of HOPE & Reflection Publication Trust, explored the distinction between knowledge and wisdom, emphasizing its application at individual, family, community, and societal levels. He highlighted the concept of NSO rooted in Indigenous Technical Knowledge (ITK) and the importance of preserving traditions and culture in everyday life.

Gratitude and Closing Remarks

Mr. Nitin Khadke, Regional Coordinator for the Nanded region, expressed gratitude to all participants, marking the conclusion of a successful and inspiring event.

KNOWLEDGE BRIEF

Empowering Communities Through Best Practices

In today's world, marked by pervasive socio-economic challenges like poverty, inequality, and environmental degradation, there is a growing recognition of the necessity for innovative approaches prioritizing inclusivity, resilience, and ethical practices. Within this landscape, the Kalanjiam model emerges as a beacon of hope, offering a blueprint for community-driven empowerment firmly rooted in principles of equity, equality, ethics, and empathy.

Showcasing best practices within communities serves as a cornerstone for fostering dedication, commitment, and a culture of reliability and accountability. Regular meetings, serving as a vital platform for communication and collaboration, not only demonstrate dedication but also enable effective response to complex social and economic challenges.

Practices such as effective repayment and collective awareness about insurance schemes promote financial responsibility and resilience, equipping communities to navigate uncertainties and safeguard their long-term stability and well-being. Similarly, initiatives like de-addiction programs and income generation through training programs address pressing social issues, empowering individuals to break free from poverty and foster sustainable development.

Furthermore, the adoption of real-time online reporting and penalty systems underscores the importance of efficiency and accountability in governance. By streamlining processes and

ensuring adherence to regulations, communities can enhance their capacity for effective decision-making and problem-solving.

However, this transformative journey towards implementing best practices is not without its challenges. Individual obstacles such as financial constraints, lack of education, and cultural barriers may hinder full adherence to these benchmarks. Additionally, resistance to change and entrenched social norms can pose significant hurdles to the adoption and sustainability of these practices within communities.

Addressing these challenges necessitates targeted interventions and support mechanisms aimed at empowering members with resources, skills, and knowledge. By overcoming individual obstacles and fostering widespread adoption of transformative practices, communities can realize their full potential for social and economic development.

In a world grappling with pressing socio-economic challenges, such as poverty, inequality, and environmental degradation, there is a growing recognition of the need for innovative approaches that prioritize inclusivity, resilience, and ethical practices. The Kalanjiam model emerges as a beacon of hope within this landscape, offering a blueprint for community-driven empowerment rooted in principles of equity, equality, ethics, and empathy.

Showcasing the best practices showcase dedication and commitment, fostering a culture of reliability and accountability within communities.

Regular meetings not only demonstrate dedication but also provide a platform for effective communication and collaboration, essential for addressing complex social and economic challenges.

Effective repayment and collective awareness about insurance schemes promote financial responsibility and resilience. By instilling discipline and awareness, communities are better equipped to navigate financial uncertainties and safeguard against risks, ultimately contributing to their long-term stability and well-being.

De-addiction programs and income generation through training programs address pressing social issues and empower individuals to improve their livelihoods. By addressing root causes of poverty and promoting economic self-sufficiency, these practices have a transformative impact on individuals and communities, lifting them out of poverty and fostering sustainable development.

Real-time online reporting and implementing penalty systems underscore the importance of efficiency and accountability in governance. By streamlining processes and ensuring adherence to rules and regulations, communities can optimize resource allocation and mitigate potential risks, ultimately enhancing their capacity for effective decision-making and problem-solving.

By fostering a culture of innovation, accountability, and empowerment, these practices empower communities to address their most pressing challenges and realize their full potential for social and economic development. The concepts highlighted in the extracts revolve around the implementation of best practices within communities, which have a profound impact on the daily lifestyles of members.

These practices not only reshape their perspectives but also influence their actions, ultimately leading to positive changes in their lives. However, this transformative journey is accompanied by challenges that members encounter at the individual level while striving to adhere to these benchmarks.

Despite the transformative impact of these best practices, members face various challenges in adhering to them. Individual obstacles such as financial constraints, lack of education, and cultural barriers may hinder their ability to fully embrace these benchmarks. Additionally, resistance to change and entrenched social norms can pose significant challenges to the adoption and sustainability of these practices within communities.

Achieving the benchmark set by these best practices requires addressing these challenges through targeted interventions and support mechanisms. Empowering members with the necessary resources, skills, and knowledge is essential for overcoming individual obstacles and fostering widespread adoption of these transformative practices.

The implementation of these best practices has a profound impact on the daily lifestyles of members, reshaping their perspectives and actions. However, this transformative journey is not without its challenges, as members encounter obstacles at the individual level while adhering to these benchmarks. Through collaborative discussions, the convention serves as a platform for knowledge exchange, enabling the advocacy of sustainable best and next practices. Deliberations extend to future planning, ensuring a continued commitment to the cultivation of an enlightened social paradigm within the Kalanjiam community.

Institutionalizing the New Social Order through MOP as Catalytic agents

Institutionalizing practices of moved-out-of-poverty individuals entails a broader movement, linking to societal challenges. The transformative power of the "4E's" (Equity, Equality, Empathy, and Ethics) at various levels necessitates showcasing to scale up the model, aligning with SDG 1 (No Poverty) and SDG 10 (Reduced Inequalities). Through mentorship and knowledge sharing, Kalanjiam can empower entire communities, resonating with SDG 8 (Decent Work and Economic Growth).

Financial inclusion for the underprivileged embodies "financial deepening," vital for economic growth and poverty reduction. By connecting families to formal financial institutions, Kalanjiam fosters sustainable livelihoods, aligning with SDG 8 and emphasizing financial accessibility for marginalized groups.

Continuous learning reflects "human capital development," pivotal for poverty reduction and social mobility. Equipping families with skills and knowledge empowers them to advocate for themselves, aligning with SDG 4 (Quality Education) and emphasizing lifelong education for sustainable development.

Empowering emerging leaders and tracking progress ensures movement continuity. Measuring progress aligns with good governance principles, vital for scaling successful interventions and garnering support.

Sharing best practices with policymakers fosters "multi-stakeholder partnerships," crucial for SDG achievement. Kalanjiam's advocacy can influence

broader anti-poverty initiatives, aligning with SDG 17 (Partnerships for the Goals) and highlighting the importance of collective action in addressing poverty.

SHG-Bank Linkage: Empowering Women, Transforming Economies

SHG-Bank linkage unlocks a win-win for women and banks. Women gain equal access to credit, break free from exploitative loans, and build businesses. Banks reach new customers, cultivate trust, and enjoy high repayment rates due to ethical practices like transparent transactions and productive loan use. Together, they empower communities and drive sustainable development.

While multiple bank linkages can offer diversification, single bank linkage for SHGs can create deeper impact for poor families and groups. This fosters stronger relationships, enables tailored financial products, and simplifies loan processes. Imagine: one point of contact, streamlined procedures, and trust built through consistent interaction. This translates to empowered communities, efficient resource utilization, and a clearer path towards financial stability and poverty reduction. Let's move towards single bank linkage, unlocking a brighter future for all. Informal loans trap many in cycles of high interest. SHG-Bank linkage offers an alternative to access affordable credit. It replace exploitative lenders, build credit history, and empower the poor to move out poverty in an accelerated manner. Grow your business, secure loans, and achieve financial independence. Flexible repayment plans enables the poor to move out of the debt trap and unlock their potential with SHG-Bank linkage.

This transformation requires stakeholders to play their part. Banks, governments, and NGOs can facilitate branch-wise lending, offer flexible loan products tailored to SHG needs, and promote financial literacy and capacity building programs. On the other hand, SHGs like Kalanjiam can empower themselves by implementing ethical practices like transparent transactions and responsible loan utilization. Encouraging regular savings and financial discipline within groups, while advocating for policies that support women's access to finance and markets, can further strengthen their position.

By working together, stakeholders and SHGs can leverage the power of SHG-Bank linkage to unlock the economic potential of millions of women, driving inclusive and sustainable development. Every step towards building a more equitable future begins with empowering women, and SHG-Bank linkage offers a powerful pathway to achieve this goal.

Building Resilient Communities: The Power of Social Security Mechanisms

Many marginalized communities lack safety nets, leaving them vulnerable to economic downturns, disasters, and health crises. Building social capital through self-governing institutions pave the way for empowerment. These institutions enable members to plan finances, access fair credit, and claim government benefits.

Community Mutuels represent a transformative approach beyond mere financial solutions. Through self-funded insurance, partnerships with commercial insurers, and leveraging government schemes, Community Mutuels create comprehensive protection systems for members. This model offers sustainability, empowerment, social impact, and accessibility, making it a resilient and inclusive solution for social protection. Stakeholders are urged to actively support and invest in the development of Community Mutuels, while communities are encouraged to engage in building and utilizing them for collective well-being. schemes, Community Mutuels create comprehensive protection systems for members. This model offers sustainability, empowerment, social impact, and accessibility, making it a resilient and inclusive solution for social protection. Stakeholders are urged to actively support and invest in the development of Community Mutuels, while communities are encouraged to engage in building and utilizing them for collective well-being.



PROCEEDINGS

Convention on “ Showcasing the best practices in Advancing a New Social order in Kalanjiam Way”

The DHAN Federation convention, initiated by Manish Karpe, kicked off after an inaugural session with diverse participants. Ms Komal Rajput, Vice President of Kalanjiam Mutual Movement, Dr. A. Madhan Kumar, CEO of Reflection Publication Trust and Mr. Nitin Khadake, Regional Coordinator of Nanded Region, were the resource persons. Through introductions, insightful discussions, and presentations, the event fostered a collaborative environment for sharing best practices in social and economic development.

Participants, including DHAN Federation members, associates, coordinators, and students, showcased unique approaches adopted by their groups. These ranged from unwavering commitment through zero-absentee meetings to active efforts in empowering others and tackling addiction through community initiatives. Diverse income generation programs and digital efficiency practices further highlighted their innovative spirit.

Mr. Karpe's presentation delved deeper into best practices for Self-Help Group (SHG) Federations, emphasizing the integration of systems and approaches towards a "New Social Order." He stressed incorporating principles like equity, equality, and democracy into SHG practices, fostering development, empowerment, and community spirit.

Effective repayment displayed financial responsibility. Active influence in encouraging new members was noted for poverty alleviation. Collective awareness about insurance schemes was evident. Initiatives like de-addiction programs were acknowledged. Income generation through diverse training programs showed success. Real-time online reporting was recognized as efficient. Members' contributions during festivals demonstrated community spirit. Celebrating new births showcased inclusivity. Implementing a penalty system underscored discipline. These discussions highlighted innovative approaches for social and economic development.

Subsequently, proposed action items emphasized leadership, rule adherence, record-keeping, feedback sharing, savings, establishing a village library, digital payment systems, organic farming, and kitchen gardens. Engaging activities like an interactive quiz and a feedback session further solidified the impact of the convention. Mr Dhawal Patil, a Development Associate, aptly captured the potential impact, highlighting the transformative power of applying these learnings at the grassroots level.

The convention concluded with a thank you note from Ms Komal Rajput, Vice President of Kalanjiam Mutual Movement, highlighting the enriching experience and encouraging participants to apply their acquired knowledge for collective betterment. Overall, the event successfully fostered collaboration, shared valuable insights, and inspired participants to advance their communities' social and economic well-being.

Declarations of the event:

1. We pledge to prioritize regular group meetings, ensuring high attendance and dedicated participation.
2. We will champion responsible financial practices, exemplified by effective repayment and transparent financial management within our groups.
3. We recognize the strength in numbers and commit to actively encourage our peers and community members to join our groups, strengthening our collective impact in poverty alleviation.
4. We acknowledge the importance of collective awareness and proactive risk management. We will strive to promote and maintain full group coverage through diverse insurance schemes.
5. We recognize the detrimental impact of addiction on individuals and communities. We will support and participate in initiatives like the Model Villages that address this crucial issue, promoting the well-being of all.
6. We resolve to contribute our resources like rice to the needy and will strive for having a village library, digital payment system, and organic farming.



Workshop on Institutionalised practices of New Social Order (NSO) in MoP declared Kalanjiam SHG members and their families

Pune's Gokhale Institute of Politics and Economics hosted a powerful workshop, bringing together Kalanjiam members who embraced the Kalanjiam way to rise above poverty, alongside BOD staff and associates from the Marathwada Region. The event, coordinated by Mr S. Sivanandan, Program Leader, Mr A. Gurunathan, Director, The DHAN Academy and supported by Mr Gajanan Patil, Regional Coordinator and Ms Kshitija Deshmukh, Project Executive became a collaborative exploration of poverty's multifaceted nature.

A reflective session led by Sivanandan set the stage. Using the 5I's (Inequality, Incomeless, Ill-health, Isolation, Illiteracy), he illuminated the critical role of poverty eradication in life. Participants gained a deeper understanding of poverty within their own contexts, sharing personal experiences. The workshop became a journey through their transitions – from survival and subsistence to self-employment and finally, escaping poverty's grip. Each stage, with its challenges and triumphs, was explored through their lived experiences and the efforts they invested.

Sivanandan emphasized the potential of collective action guided by the 4E's (Equity, Equality, Empathy, and Ethics) at individual, family, community, and societal levels. This resonated deeply, prompting active participation through artistic expressions like drawings, songs, and slogans.

Existing members committed to forming networking groups, offering guidance and support to those still battling in the "Survival" phase. Best practices like regular savings, responsible credit utilization, timely repayments, and active participation - identified as stepping stones to success - will be shared and implemented across the wider DHAN family in Maharashtra.

Declarations of the event :

1. We pledge to reach out to underprivileged individuals as part of giving back to society by replicating this model
2. We will strive for financial inclusion to mitigate risks and invest in their livelihoods for sustainable growth.
3. We will strive to continuously learn to equip us with the skills and insights needed to navigate the world, advocate for ourselves, and become agents of positive change.
4. We will empower emerging leaders within Kalanjiam, ensuring continued guidance and sustainability.
5. We will develop a system to track the progress providing concrete evidence of their success.
6. We will share best practices and success stories with policymakers and stakeholders, influencing broader anti-poverty initiatives

Workshop on showcasing the impact of SHG-Bank linkage on Economic Empowerment of Women

The workshop held at Pune's Gokhale Institute of Politics and Economics gathered bankers and Kalanjiam members, fostering a collaborative exploration of the transformative power of SHG-Bank linkage. The Bankers, including Shri. Bhokar Ambuj, Shri. Bhagaeat Bersale, and Shri. Dhiraj Suryvanshi, lauded DHAN Foundation's efforts in this regard, highlighting the success of their collaboration. Notably, 70% of linked groups in Bhokar Ambuj's branch are Kalanjiam groups, showcasing the efficacy of their unique approach. Strategies such as branch-wise lending and emphasis on individual account openings underscore DHAN's commitment to financial inclusion and social security.

Shri Bhokar Ambuj (SBI) reported that 70% of linked groups in his branch are Kalanjiam groups, emphasizing the strong partnership developed through a branch-wise lending approach. This not only fosters trust but also ensures a mutually beneficial business model for both SHGs and banks.

Shri Bhagaeat Bersale (Canara Bank) shared his successful experience with providing Cash Credit loans to Kalanjiam groups, inspiring other banks to adopt similar approaches in the future.

The group discussion culminated in unanimous recognition of Kalanjiam's exemplary practices, encapsulated under the 4Es framework of Equity, Equality, Ethics, and Empathy.

Equity and Equality took center stage, highlighting Kalanjiam's commitment to providing equal credit opportunities regardless of social identifiers.



Notably, the emphasis on fulfilling every member's needs before office bearers and the distribution of loans based on capacity rather than equal shares showcased a dedication to fairness and inclusivity. Savings emerged as a cornerstone of Kalanjiam's success, with the pioneering approach in India emphasizing savings as a fundamental right and contribution to group equity, ensuring long-term sustainability and financial security.

Ethical standards were rigorously upheld within Kalanjiam, with a strong commitment to practices such as allocating mutual funds for risk management, providing loans through transparent means like cheques, and conducting thorough credit assessments before disbursement. Loans were strictly earmarked for productive purposes, with differential savings allocated for non-productive needs, ultimately resulting in a remarkable 100% loan repayment rate



Declarations of the event :

1. We commit to providing equal opportunities for credit access based on capacity, fostering financial inclusion and empowerment
2. We pledge to transition from informal to formal credit channels, promoting financial discipline and reducing dependency on high-interest informal loans

3. We will empower individuals through savings and fostering sustainable development.

4. We will ensure group-level income generation for sustained economic growth and community development through multiple services.

5. We will be transparent in loan transactions through cheques, enhancing accountability and trust among members.

6. We will commit to adhering to bylaws for sustainable operation and long-term viability of the SHG-Bank linkage model.

Workshop on Fostering New Social order in Building Community Resilience

The workshop convened with 25 participants, including Vice Presidents, Members, Associates, and Federation Coordinators, aiming to deliberate on fostering community resilience through a new social order. Mr. Rajapandian from DHAN Foundation initiated discussions by underscoring the vulnerabilities faced by poor and marginalized communities due to multiple risks. He emphasized the importance of insurance, highlighting its transformative impact. Subsequently, Mr. Ajith Kumar and Ms. Annapoorna elucidated DHAN's approach to building resilience, focusing on Mutual Federations' pivotal role. Discussions ensued on institutionalizing existing systems to enhance effectiveness, followed by subgroup deliberations on challenges and solutions for implementing insurance products.

Mr. Rajapandian, Programme Leader at DHAN Foundation, outlined the workshop's purpose regarding the New Social Order. He underscored the vulnerability of poor and marginalized communities to multiple risks due to inadequate reserves. Community organizations offer various financial solutions to address these uncertainties.

Rajapandian emphasized the importance of insurance for the poor, noting low enrollment rates among participants. He elucidated how premiums for social security products are investments, highlighting the benefits of life insurance schemes and provisions to utilize interest on savings for premiums, ensuring coverage of at least 1 lakh rupees.

Mr. Ajith Kumar, Project Executive, and Ms. Annapoorna, Senior Programme Associate at DHAN Foundation, led the presentation on fostering the New Social Order to build community resilience DHAN's way. Ajith elucidated the roles of the Mutual Federation and emphasized the importance of Cluster Development Associations in addressing SHG members' insurance needs. He detailed DHAN Collective's best practices in mutuality, including the Community Mutual Insurance Model and Non-Financial Risk Management. Participants discussed institutionalizing the system for effectiveness, proposing initiatives like maximizing funeral visits, introducing family-based insurance products, and ensuring 100% insurance enrollment from the SHG's inception. They also underscored the need for improved mutual committee accountability and heightened awareness through experience-sharing forums. Moreover, they advocated for the establishment of Risk Resilience Centers to mitigate climate risks.

The subgroups proposed several solutions during their discussion, including conducting social security campaigns in villages, along with awareness campaigns during cluster meetings and AGBMs. They emphasized the importance of providing Vice Presidents with comprehensive information about all social security products and involving them directly in enrollment and claim settlement for members.

Additionally, the groups suggested sensitizing members that the premium paid for insurance is an investment, not an expenditure, and sharing testimonials from those who have benefited from various insurance products. They also recommended distributing training materials and pamphlets to members and clarifying the difference between corporate products and mutual products for all members.

Declarations :

1. We pledge to ensure that all eligible members and their spouses are enrolled in every available insurance scheme.
2. We commit to attending the funeral ceremonies of member families without exception, offering support and solidarity.
3. We will expedite the processing of benefit claims under mutual insurance schemes, ensuring payments are made within 5 days.
4. We will oversee the collection of information on member families and ensure timely renewal of insurance policies before the due date.
5. We will extend full support to staff for the implementation of various insurance schemes and contribute to the development of the federation.

