



PUNE SYMPOSIUM

FOSTERING INCLUSIVE DEVELOPMENT

02 AND 03 FEBRUARY, 2024



KNOWLEDGE BRIEF

Fostering a New Social Order in Agriculture Productivity Enhancement

In India, agriculture remains a cornerstone of the economy, employing over 50% of the workforce and contributing significantly to GDP. However, the sector grapples with myriad challenges, including declining productivity due to soil degradation, water scarcity, and climate change impacts. According to data from the Ministry of Agriculture and Farmers Welfare, productivity growth in key crops has stagnated in recent years, exacerbating food security concerns. Additionally, the rural population, primarily dependent on agriculture, faces persistent poverty and livelihood insecurity. Addressing these challenges is imperative to ensure sustainable agricultural development, livelihood improvement, and poverty alleviation in rural India.

In the pursuit of a sustainable and equitable agricultural landscape, stakeholders are called upon to champion a new social order. At the heart of this endeavour lies a commitment to regular meetings and effective engagement, recognizing them as foundational pillars for driving community-driven development initiatives. This dedication ensures that stakeholders remain actively involved in decision-making processes, fostering a sense of ownership and accountability within the agricultural ecosystem.

Central to our vision is the adoption of key agricultural principles and practices that underpin sustainable productivity enhancement. Good agricultural practices, encompassing efficient water management, soil conservation techniques, and judicious use of inputs form the cornerstone of this approach. By prioritizing these practices, stakeholders can optimize agricultural output while safeguarding natural resources and mitigating environmental degradation.

Furthermore, integrating pest and nutrient management strategies is imperative to bolstering agricultural resilience and productivity. This entails promoting integrated pest management techniques, reducing reliance on chemical pesticides, and implementing nutrient management practices to enhance soil fertility and crop health. Embracing climate-smart agriculture principles further fortifies resilience against climate variability, ensuring agricultural sustainability in the face of changing environmental conditions.

Market linkages and value addition initiatives are pivotal in empowering farmers and catalyzing rural economic growth. Strengthening market access channels, facilitating market information dissemination, and promoting value addition processes enable farmers to command better prices for their produce and diversify income streams.

This, in turn, fosters economic empowerment and reduces vulnerability to market fluctuations, laying the groundwork for sustained livelihood improvement.

Knowledge sharing and capacity building initiatives are indispensable for overcoming challenges and maximizing the impact of agricultural interventions. By facilitating information exchange, providing access to training and extension services, and promoting peer learning networks, stakeholders can enhance the resilience and adaptive capacity of farming communities. Empowering farmers with the requisite knowledge and skills equips them to confront emerging challenges, innovate, and adapt to evolving agricultural practices effectively.

Collaboration and information exchange among stakeholders are paramount for driving transformative change and realizing our shared vision of a sustainable agricultural future. By fostering partnerships, leveraging collective expertise, and promoting inclusive dialogue, stakeholders can address systemic challenges and co-create innovative solutions. This collaborative ethos forms the bedrock of our efforts to shape policies and strategies that prioritize equity, sustainability, and resilience in agriculture, ultimately advancing the well-being of farming communities and fostering a new social order in agriculture productivity enhancement.

Towards Sustainable Impact: Redefining CSR towards for Social Equity

Corporate Social Responsibility (CSR) in India has evolved significantly, driven by legislative mandates and a growing recognition of businesses' role in social development.

A robust CSR landscape in India holds immense potential to drive meaningful change and uplift the underprivileged, contributing to the nation's inclusive growth agenda.

In the context of poverty alleviation, CSR initiatives play a crucial role by addressing socio-economic disparities and empowering marginalized communities to ensure equity and equality. By investing in education, healthcare, livelihood enhancement, and infrastructure development, CSR efforts contribute to sustainable poverty reduction. For example, initiatives focusing on skill development and entrepreneurship, investments in healthcare infrastructure and sanitation improve health outcomes and enhance the quality of life for vulnerable populations.

CSR investments in tank renovations contribute to water security, irrigation, and groundwater recharge, ensuring long-term benefits for communities dependent on these resources. Health interventions supported by CSR initiatives such as healthcare infrastructure development, preventive healthcare programs, and medical camps, companies can address healthcare disparities and promote community well-being.

Engaging local communities in project planning, implementation, and monitoring ensures ownership and relevance, leading to more effective outcomes. Moreover, fostering partnerships with local stakeholders, government agencies, and NGOs enhances coordination and maximizes impact. By prioritizing community needs and fostering sustainability, CSR initiatives can create lasting positive change in watershed management, tank renovations, and health interventions, contributing to inclusive and resilient communities.

Future CSR initiatives will strategically diversify, integrate technology, and collaborate with new partners, prioritizing sustainable livelihoods, climate resilience, and environmental sustainability. Emphasizing scalability, sustainability models, and exploring areas for community-corporate partnerships are crucial. Lead questions on equity, equality, empathy, and ethics will guide these initiatives, ensuring a holistic approach towards societal impact and inclusive development.

Advancing Financial Literacy for Inclusive Growth

Financial literacy in India has seen significant development, yet challenges persist. According to the National Strategy for Financial Education (NSFE) report, only 24% of Indian adults are financially literate. Urban areas showcase more robust initiatives, with various stakeholders collaborating to offer programs. For instance, the Securities and Exchange Board of India (SEBI) mandates financial education in schools, targeting youth. However, rural areas face hurdles, with 45% of the population excluded from formal banking services. Government schemes like PMJDY have made strides, but implementation gaps remain. Microfinance institutions and self-help groups have made headway, aiding financial inclusion. Despite progress, regional disparities, linguistic diversity, and technological advancements pose challenges. Continuous efforts are crucial to bridge these gaps, ensuring comprehensive financial literacy across India's diverse populace. Financial literacy serves as the cornerstone for individuals to make informed decisions regarding financial products and services tailored to their needs. The SCRIPT framework - Saving, Credit, Remittances, Insurance, Pension, and Transactions - provides a

holistic view for financial inclusion. Mere possession of a basic savings account does not equate to financial inclusion, highlighting the importance of dispelling illusions through effective financial literacy (FL) awareness. At the grassroots level, lack of FL awareness poses a significant barrier for marginalized communities to access necessary financial products and services. Existing FL programs often operate in a "Hit & Run" mode, necessitating a shift towards sustained community engagement to induce strong attitudinal and behavioral changes. This requires additional resources and operating costs but is crucial for meaningful impact.

Furthermore, inclusive growth hinges on sensitizing all stakeholders, particularly bankers, about their role in facilitating financial integration. Bankers must understand community perspectives to ensure hassle-free access to financial services. Beyond traditional training methods, exposure to NGO initiatives broadens bankers' vision and enhances their ability to serve communities effectively. Similarly, orienting community leaders with NGO support accelerates the financial inclusion process.

Recognizing the complexity of comprehensive financial inclusion, a multi-stakeholder approach with a unified mission of inclusive growth is essential. Collaboration among stakeholders, including government agencies, financial institutions, NGOs, and community leaders, is critical to fostering a new social order conducive to the financial well-being of marginalized communities. This holistic approach ensures that financial literacy initiatives translate into tangible improvements in the lives of those most in need, driving sustainable development and prosperity at the grassroots level.

Enhancing Community Health through Capacity Building

A community health care system is indispensable for promoting equity, empathy, equality, and ethics in healthcare. It ensures universal access to essential medical services, regardless of socioeconomic status. Embedded within communities, healthcare providers address local needs effectively, promoting understanding and empathy. This system aims to reduce disparities in healthcare access and outcomes while offering tailored care to diverse populations, upholding ethical principles such as patient autonomy and confidentiality. Overall, community health care systems play a vital role in promoting holistic well-being and social justice.

Community health care systems distinguish themselves in financial operations by relying on local funding sources, including government grants and community donations, ensuring sustainability and adaptability. Their fundraising strategies prioritize community engagement, maximizing resources through partnerships with local businesses and organizations. Governance structures involve community representatives, aligning decisions with local priorities and values, fostering ownership and accountability to effectively address health poverty.

Capacity building is vital for leveraging local mobilization funds to establish clinics and intensify interventions. It enhances technical expertise, ensuring sustainable health activities. Governance prioritizes community involvement, empowering locals in decision-making. Partnership strategies foster collaboration with stakeholders to maximize resources and expertise. Policy recommendations advocate for decentralized approaches, funding transparency, and integration of community-driven initiatives into national frameworks, improving health outcomes universally.

To advance community-owned healthcare, People Federations must emerge as pivotal drivers, prioritizing accessibility, affordability, fostering innovation, reliability, and scalability. Diverse fundraising opportunities will enhance sustainability to promote effectiveness.



PROCEEDINGS

Convention on "New Social Order for Agriculture Productivity Enhancement"

The convention, spearheaded by Mr. Amit Yendhe, Senior Project Executive of DHAN Foundation, commenced with an inaugural session featuring esteemed guests Mr. M. Palanisamy, Program Leader of Rainfed Development Program, Mr. Vipul Jain representing Standard Chartered Bank and Mr. Kishor Jirapure, BOD of Farmer Producer Organisation, Ghatanji, alongside Mr. Chelladurai, Programme Officer. Participants comprised DHAN Federation members, associates, RFDP coordinators, MIS representatives and associates from various locations.

During the introductory phase, diverse background of participants was shared, setting the stage for discussions. The focus on a new social order in agriculture productivity enhancement underscored the commitment to regular meetings and effective engagement by members, reflecting a strong sense of community responsibility.

The convention commenced with a prayer by Ms Sujata, Varsha, and MsSunanda, associates of the RFDP programme, followed by a welcome address by Ganesh Lothe. Mr. Amit Yendhe provided an orientation about the RFDP programme to active participants, while Mr. M. Palanisamy highlighted key points and poverty alleviation strategies.

Key topics such as production versus productivity, sustainability principles, good agricultural practices, integrated pest and nutrient

management, and climate-smart agriculture were elucidated through a PowerPoint presentation by Ganesh Lothe.

Development associates Shubhangi Satpute, Vijay Kodape, Sunil Mohrle, and Sujata Jadhav shared experiences and challenges, emphasizing strategies to overcome obstacles. Dr. Gurudas Julakar, Professor and Director, Centre for Sustainable Development, Gokhale Institute of Politics and Economics emphasized the importance of agricultural information, market linkages, and livelihood enhancement.

Mr. Chelladurai elaborated on the system of product interchange through SHG members. Experience sharing by Sindhu Chavan, Vaishali Kohale, and Vina Earpate highlighted the collective effort to encourage agricultural productivity enhancement and poverty alleviation.

In conclusion, the convention showcased innovative approaches and collective efforts towards social and economic development, reflecting the commitment of participants to drive positive change in agriculture and rural livelihoods.



Declarations :

1. We declare our commitment to fostering a new social order in agriculture productivity enhancement, emphasizing regular meetings and effective engagement to drive sustainable community development.
2. We pledge to prioritize the adoption of good agricultural practices, integrated pest and nutrient management, and climate-smart agriculture principles to optimize productivity and ensure environmental sustainability.
3. We affirm our dedication to strengthening market linkages, enhancing livelihood opportunities, and promoting value addition in agricultural production to empower farmers and uplift rural communities.
4. We recognize the importance of knowledge sharing and capacity building to overcome challenges and maximize the impact of our initiatives, fostering resilience and prosperity in agricultural landscapes.
5. We vow to continue promoting collaboration and information exchange among stakeholders, leveraging collective efforts to address agricultural challenges and drive inclusive growth across regions.

Workshop on “ The Role of CSR in Promoting and Sustaining Community-Led Institutions Towards a New Social Order ”

The gathering convened at the Gokhle Institute of Politics and Economics in Pune, uniting individuals benefiting from the Kalanjiam approach with Corporate Social Responsibility (CSR) support. Led by Mr. S. Sivanandan, Mr. Gajanan Patiil, and Mr. Veerandra from DHAN Foundation, with virtual participation from Mr. Uday Dudhgaorkar and Ganesh Mate.

Mr. Sivanandan, Program Leader, DHAN Foundation initiated the session with the notion "Vichar Netat Shabhakade," elucidating CSR's concept. Mr. Gajanan, Regional Coordinator emphasized CSR's role in empowering communities, aligning with DHAN Foundation's mission, and enhancing organizational sustainability.

Numerous success stories were shared during the workshop, illustrating the transformative impact of CSR initiatives. Ms Rina Tribhuban highlighted Yogita Koley's journey, while Ms Sabita Pakhre narrated Ms Seema Sayyad's story. Ms Nirmala Thomare, Ms Vidya Chikle, Ms Sandhya Rankhambe, and Ms Alka Sawalke also shared inspiring accounts.

Mr. Sivanandan highlighted DHAN's societal contributions and partnership models. Mr. Uday Dudhgaorkar, CDR Program Manager Endurance Sevak trust pledged support for skill development training and marketing for DHAN Kalanjiam members, offering up to Rs. 40,000 as revolving fund support. Mr Ganesh Mate, CSR Program Manager, Gebbs Healthcare Pharma acknowledged DHAN's grassroots work and reiterated support for their initiatives.

Participants engaged in group discussions, focusing on the benefits of HDFC projects and CSR expectations for the upcoming year. The impact of CSR contributions on federations was also explored, highlighting the formation of new groups, increased member size, and enhanced community service delivery. Overall, the workshop provided a platform for stakeholders to reflect on the pivotal role of CSR in promoting and sustaining community-led institutions, fostering a new social order for inclusive growth and development.



Workshop on "Advancing Financial Inclusion for a New Social Order through Community-Led Financial Literacy Initiatives"

The Workshop on "Advancing Financial Inclusion for a New Social Order through Community-Led Financial Literacy Initiatives" held on February 3, 2024, at the Pune Symposium, aimed to address attitudinal issues and knowledge gaps among target communities, develop strategies to eliminate access barriers to financial services, and sensitize stakeholders about their roles in advancing financial literacy for rural communities' well-being.

The session commenced with an introduction by Mr M. Kathiresan, experienced banker and mentor of CFL initiatives emphasizing the crucial role of financial literacy in community development and the need to disseminate information on financial services while addressing existing barriers. SBI Officials, Mr. Naresh Sankhala and Mr. Uday Kulkarni, virtually participated in a guest lecture, highlighting the significance of financial institutions in enhancing literacy, particularly emphasizing digital transactions.

Sri Gurunathan, Director, The DHAN Academy in his address, emphasized collaborative efforts with banks for financial literacy initiatives and underscored the transformative impact of digital financial transactions. M. Santhanam, Program Officer introduced the 'GST' formula for community engagement, emphasizing discipline, awareness, and maintaining positive banking relationships. Mr C. Nagaraj, CFL Coordinator discussed the importance of financial literacy, government and RBI initiatives, and strategies for addressing regional imbalances in financial services.

Declarations:

1. We declare our commitment to providing CSR support for the formation of Farmer Producer Organizations (FPOs), empowering farmers, and enhancing agricultural sustainability.
2. We pledge to increase the revolving fund (RF) to facilitate the initiation of small to medium businesses, fostering entrepreneurship and economic growth in communities.
3. We recognize the importance of value addition in existing skill development initiatives and vow to enhance training facilities by introducing programs such as computer training and marketing training, ensuring holistic skill enhancement.
4. We affirm our dedication to providing CSR support for healthcare, education, and sanitation initiatives, striving to improve the well-being and quality of life for all members of society.

Group discussions were conducted on various topics, including community engagement strategies, utilization of visual aids and local languages, educating students about financial services, and addressing attitudinal and behavioral changes within communities.

Sri Amarnath, DHAN Kalanjiam Foundation concluded the workshop by highlighting the challenges of financial illiteracy and the necessity for effective literacy programs. Shri Anil extended a vote of thanks, expressing gratitude to all participants and speakers.

The workshop outcomes emphasized stakeholder collaboration to enhance financial literacy for inclusive community development, focusing on bridging knowledge gaps, removing access barriers, and promoting digital literacy and community engagement.

In addition, resolutions were passed, advocating for the post-program handholding of community members to induce attitudinal and behavioral changes and for sensitizing local bankers on their role in facilitating financial inclusion, with proposals for NGO involvement to better align banking practices with community needs.



Declarations :

1. Resolved to provide handholding support to target community members post-exposure to FL Aware programs.
2. Recognizes the significance of handholding in inducing attitudinal and behavioral changes.
3. Considers deployment of additional resources and intensifying engagement of rural volunteers as essential for effective implementation.
4. Resolved to sensitize local bankers on their pivotal role in facilitating financial inclusion access for the community.
5. Acknowledges the importance of achieving a new social order for the financial well-being of the community.
6. Advocates for the onboarding of NGOs to orient bankers from community perspectives, enhancing the effectiveness of FL Aware initiatives.

Workshop on SUHAM Federations: A New Social Order for Community- Owned Healthcare Systems

The workshop, spearheaded by Mr. Nitin Khadake, Regional Coordinator of the Nanded Region and Project Executive of DHAN Foundation, marked a significant milestone in the pursuit of a transformative healthcare model. Resource persons include Mr. Rajapandian, Chief Executive Officer of SUHAM Federations; Mrs. T V Padmashankari, Programme Leader of DHAN Kalanjiam Foundation; and Mrs. Dipti Patgaonkar, Incharge of KVK, Beed Region. The assembly comprised DHAN Federation members, associates, Community Financial Literacy Centre coordinators, MIS representatives from diverse locations, and TDA students.

Commencing with a solemn prayer, the participants engaged in a comprehensive discussion on local food systems, prevalent health issues, healthcare preferences, and annual expenditure for family health. The discourse revealed that communities grapple predominantly with health issues such as hypertension, diabetes, thyroid disorders, and respiratory ailments. Strikingly, the primary recourse for healthcare services was local Primary Health Centers (PHCs), though major health concerns often led them to private hospitals, resulting in substantial financial burdens, often reaching lakhs.

Ms. Dipti Patgaonkar, In-charge of Krishi Vigyan Kendra (KVK), Beed Region, enlightened the audience on the manifold benefits of incorporating millets into their dietary regimen. Emphasizing the cultivation and production processes, she detailed effective marketing strategies. Consumption of millets, she elucidated, not only offered delectable culinary options but also delivered essential nutrients, serving as a preventive measure against ailments such as anemia.

Mr. Nitin Khadake then presented the visionary concept of the Community-Owned Healthcare System under the aegis of SUHAM Federations. Three key divisions – Community Health & Nutrition (CHN), Sanitation & Safe Drinking Water (SAWAS), and Medical Care & Diagnostics (MCD) – formed the crux of this pioneering initiative. The scope, status, and functional systems, as well as the current scenario, were meticulously outlined. The multifaceted role of SUHAM Federations encompassed training and capacity building, resource mobilization, product promotion, mainstream linkage for entitlements, experimentation, pilots,

documentation, and ensuring last-mile reach through social capital. The imperative focus areas were elucidated, underscoring the need for concerted efforts.

Mr. Rajapandian, Chief Executive Officer (CEO) of SUHAM Federations, delineated the five primary benefits of affiliating with SUHAM Federation. These included comprehensive health awareness programs, free consultations with a doctor for a year at a nominal cost of Rs 300, significant discounts on medicines, laboratory tests, and surgeries at MOU-signed hospitals. The practicality of these benefits was demonstrated through real-life examples, reinforcing the potential for income generation by forming federated hospitals.

Mrs. T V Padmashankari, Programme Leader of DHAN Kalanjiam Foundation, encouraged participants to express their willingness to engage with SUHAM and proposed tentative dates for initiation. Importantly, she shared valuable experiences, emphasizing that members need not incur additional costs for enrollment, and suggested leveraging mobile vans as a strategic approach to community service.



In a pivotal moment, Mr. A Gurunathan, Programme Leader of DHAN Foundation, advocated for participation in DHAN Yatra in March, providing a firsthand experience of the impactful programs in Madurai covering health, insurance, Jeevidham, KDFS, and education. He urged leaders to instigate discussions and seed the concept during meetings, emphasizing the need for proactive measures.

The commitment to action was palpable, with the Kandhar Region Coordinator, along with associates and leaders, pledging to register the SUHAM Federation by May 2024. Their strategic approach involved expanding groups and memberships, followed by cluster-level meetings to disseminate the concept widely. From the Hingoli Region, a commitment to securing external funds and inspiring community donations underscored the collective dedication to the cause.

Concluding the session, Mr. Nitin expressed gratitude for active participation, urging participants to share their learnings over the two days with fellow members. The imperative to apply newfound knowledge in the field for tangible benefits resonated as a call to action.

Declarations :

1. Establish SUHAM Federations as pivotal drivers of community-owned healthcare, championing accessibility and affordability.
2. Enhance governance roles to facilitate decisive actions in healthcare endeavors, ensuring inclusivity and transparency.
3. Enforce robust systems and procedures to sustain SUHAM Federation operations, fostering reliability and scalability.

4. Cultivate partnerships with mainstream institutions to deliver comprehensive healthcare solutions, fostering synergy and innovation.

5. Uphold NALAM fund compliance with a focus on adherence to timelines and operational efficiency, ensuring accountability and effectiveness.

6. Strategically allocate annual health budgets, prioritizing targeted activities to maximize impact and reach.

7. Explore diverse fundraising opportunities from philanthropists, donor agencies, and CSR institutions, enhancing financial sustainability and resource diversity.

8. Showcase success stories to underscore the transformative impact of SUHAM Federation initiatives, inspiring confidence and support.

9. Empower women and girls through knowledge-sharing and experience consolidation, fostering gender equality and community resilience.

10. Develop integrative strategies to harmonize diverse schemes and programs for holistic healthcare solutions, promoting synergy and effectiveness.



PUNE SYMPOSIUM 2024 : CONCLUDES WITH A FOCUS ON COMMUNITY - LED DEVELOPMENT

The Pune Symposium 2024, concluded with a focus on community-led development initiatives. The symposium was gracefully orchestrated by Ms. Kshitija, Project Executive at DHAN Foundation, and Mr. Gajanan Patil, the Regional Coordinator at DHAN Foundation.

The proceedings commenced with a captivating traditional dance performance by members of the tribal community, setting a vibrant and enthusiastic tone for the event. The ambience was further enhanced by soul-stirring DHAN prayer songs, adding a touch of spiritual resonance.

The inaugural address was delivered by Mr. Gajanan Patil, who extended a warm welcome to the esteemed panel of dignitaries, including Mr. A. Gurunathan, Director of The DHAN Academy, Mr. M. Palaniswamy, Programme Leader of the Rainfed Development Programme, Col. Kapil Jodh, Registrar at Gokhale Institute of Politics and Economics, Pune, Dr. Ashishraj Jayseela, Director of Social Impact Practice at Deloitte, and Dr. Pradeep S Parate, General Manager at NABARD Regional Office, Pune.

Mr. S. Sivanandan presented a comprehensive overview of the two-day convention and seminars, highlighting the key declarations and action points that emerged during the event. Dr. Ashiraj Jayseela shared his experience working in the Vidarbha region, commending the poor farmer members for their steadfastness and imparting valuable insights on sustainable agricultural development. He emphasized the importance of trustworthy data keeping and sharing and enlightened the members on crucial aspects of their work.

Following this, Shri. Kapil Jodh highlighted the impactful contribution of Gokhale Institute of Politics and Economics, Pune, in the development sector. He stressed the importance of involving students in grassroots research to aid in policy advocacy and formulation. He expressed unwavering support for community-led development and urged the community to prioritize education and actively engage in the development process.

The program witnessed two noteworthy launches: the initiation of community-led water conservation in the Vidarbha region and the unveiling of the Community Resilience Center of People Mutual. The honorable chief guest, Dr. Pradeep S Parate, handed over a cheque of Rs. 100,000 to the members during this momentous occasion.

Ms. Sarika Khedekar, Manager Agri SBI, HO Pune, commended DHAN for its robust linkage and commendable repayment track record. She expressed her expectation of linking 1000 Kalanjiam with SBI for financial support in the upcoming year and expressed interest in collaborating for the next symposium at the SBI venue. Dr. Pradeep S Parate also provided valuable suggestions to community members, highlighting NABARD's role in sustainable agriculture practices for the upliftment of poor farmers. He encouraged women members to actively participate in various development activities beyond the SHGs.

The DHAN Foundation, Centre for Development Communication, provided comprehensive coverage of the proceedings in video format, with special acknowledgment given by Sri Gurunathan to the efforts of Sri Vaibhav and Sri Sasidharan. Dignitaries were honored with jute bags crafted by SHG members, symbolizing appreciation, and sustainability. Mr. Nitin Khadke, Regional Coordinator, extended heartfelt gratitude to all dignitaries, participants, DHAN staff, GIPE Campus, and media personnel. The program concluded on a high note with the rendition of the National Anthem.

