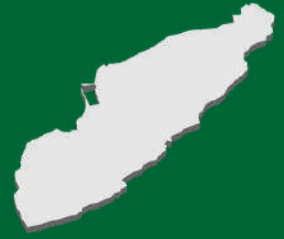




VIZAG SYMPOSIUM

FOSTERING INCLUSIVE DEVELOPMENT

29 AND 30 JANUARY, 2024



The inaugural ceremony of the Vizag Symposium, held on January 29, 2024, was a significant occasion where esteemed guests from diverse backgrounds gathered to initiate a day filled with insight, inspiration, and collaboration. Led by a warm welcoming prayer conducted by Ms. Ranjani and her team, the event began with a sense of unity and purpose. Ms. Shailaja, Regional Coordinator, provided a brief introduction, setting the stage for enlightening discussions and presentations, with over 330 participants joining from three regions.

UNVEILING THE VIZAG SYMPOSIUM'S INITIATIVE: FOSTERING A NEW SOCIAL ORDER



As the ceremony unfolded, the lighting of the lamp by distinguished guests and leaders, accompanied by the melodious strains of the song "Deepam Jyoti," symbolized the journey towards positive change. Each speaker, representing various organizations and fields, contributed a unique perspective to the symposium's tapestry.

The highlight of the ceremony was the launch of a community hospital at Malkapuram, aiming to mitigate the impact of air pollution, and the release of the book "Neere Aadharam," graciously supported by Sri Krishnamurthi from Reddington. Mr. A Gurunathan, Program Leader and TDA Director at DHAN Foundation, shared insights into the symposium's history and its shift towards community-led initiatives, envisioning a future where community involvement drives development.

Mr. Jyoteswar Rao, Deputy Zonal Manager of Bank of India, commended DHAN Foundation for fostering financial responsibility and advocated for extending resources to empower more communities. Dr. Gayatri, Assistant Professor at St. Joseph College, emphasized women's empowerment and expressed gratitude to DHAN Foundation for fostering an empowering environment. The symposium resonated with an inspiring spirit of collaboration, with speakers like Mr. Srinivas from Jan Shikshan Sansthan highlighting the transformative power of skill development programs.

Dr. A Madhan Kumar, Program Leader (CEO HOPE & Reflection Publication Trust) at DHAN Foundation, emphasized fostering a new social order, while Ms. Indra Garu, CMFRI Centre Head Scientist, passionately advocated for women's empowerment. Mr. N. Janakiraman, Program Leader (Policy Planning) at DHAN Foundation, highlighted the importance of documenting field stories, bridging the gap between knowledge and action.

Dr. Hari Krishna & Dr. Rajasekhar, Senior Project Executives at SUHAM Hospital, stressed holistic health, and Ms. Logamata, Program Leader (SUHAM) at DHAN Foundation, shed light on SUHAM Trust's efforts in community-based healthcare. Each speaker contributed to a vision of empowerment, progress, and dedication to community well-being. The memento distribution ceremony, symbolizing a shared commitment to community building, concluded the event on a high note.

As the ceremony drew to a close, Ms. Dhanalakshmi, Regional Coordinator at DHAN Foundation, expressed heartfelt gratitude, encapsulating the spirit of camaraderie and gratitude that permeated the event. The inaugural ceremony concluded, leaving attendees energized and eager to embark on the symposium's journey of learning, collaboration, and empowerment.



KNOWLEDGE BRIEF

Bridging the Gap: Leveraging Insurance for Mutual Federation Success

Despite income growth, poverty persists in many communities, with unforeseen events like illness or accidents threatening financial stability. Insurance emerges as a potent tool to bridge this vulnerability gap, acting as a proactive risk management strategy. By absorbing financial shocks and protecting families from falling back into poverty, insurance transforms income increases into lasting financial security.

Mutual federations play a pivotal role in promoting insurance adoption among members, empowering communities to build resilience against life's uncertainties. Guidelines on minimum coverage for life, health, and retirement insurance, coupled with insights into diverse insurance products, enable informed decision-making.

Addressing financial leakages and encouraging insurance adoption, mutual leaders become catalysts for financial resilience within their communities.

To strengthen this foundation, defining clear roles and responsibilities for mutual leaders is crucial, from enrolment to claims management. Training sessions offer a roadmap for implementation, ensuring smooth execution and lasting impact. Collective action, such as using savings interest for premiums, showcases a commitment to securing all members, paving the way for a resilient future where financial well-being thrives

A valuable roadmap for mutual federations to leverage insurance and social security is essential

for realizing collective action's potential. Equipping leaders with knowledge, strategies, and a shared vision enables them to navigate risks and build a brighter future for their communities. Through proactive risk management and collective action, mutual federations can ensure members' financial security and contribute to long-term poverty reduction.

Urban Waterscape: Navigating Vizag's Sustainability Challenges

Addressing the challenges posed by rapid urbanization and water scarcity, the workshop focuses on "Vizag Water Commons," underscoring the crucial role of water in Visakhapatnam's urban landscape. The inaugural census by the Ministry of Jal-Shakthi reveals a staggering 1,90,777 water bodies in Andhra Pradesh, with 59.5% being tanks, 7.4% ponds, and 30.1% conservation structures. Significantly, 78.2% of these water bodies are currently in use, while 21.8% face issues like drying up, siltation, and destruction.

Venturing into the specifics of Visakhapatnam's landscape, GIS technology identifies 179 water bodies within the Greater Visakhapatnam Municipal Corporation area. Unfortunately, many of these urban water bodies suffer from neglect and pollution, necessitating strategic intervention. Drawing from the DHAN Foundation's two-decade-long journey, restoring 4500+ traditional water bodies nationwide, the workshop proposes 15 strategic points. These include fostering community ownership, implementing GIS-based inventories, promoting eco-friendly land use planning, and encouraging

collaboration with diverse stakeholders. These initiatives aim to preserve vital water sources and promote sustainable urban development, ensuring a resilient future for Visakhapatnam.

Expanding the lens to a national perspective, the water and sanitation scenario in India comes into focus. National Health Mission (NHM) data indicates that approximately 21% of the rural population and 7% of the urban population lack access to safe drinking water. Despite significant strides reported by the Swachh Bharat Mission, with 99.2% of India's rural households having access to toilets, ensuring consistent usage remains a challenge.

The National Rural Drinking Water Programme (NRDWP) highlights water quality issues in approximately 40% of rural habitations, affecting over 60 million people. Meanwhile, in urban areas, challenges persist, with around 17.4% of the urban population practicing open defecation, and only 20% of urban sewage being treated. Bridging these gaps requires concerted efforts at both local and national levels, making workshops like the upcoming one pivotal for knowledge exchange and collaborative action.

In the context of Vizag's urban challenges, Safe Water and Sanitation (SAWAS) emerge as critical components for the city's well-being. With two decades of experience in Vizag, there is a clear need to expand Self-Help Group (SHG) products related to water and sanitation. As urbanization progresses, tailored SHG loan products are imperative to address the evolving water and sanitation needs of the community. This necessitates a nuanced understanding of urban water challenges, promoting sustainable practices, and community engagement.

Advancing Financial Inclusion and Sustainability

A new social order beckons; one founded on economic justice, environmental stewardship, and empowered women. This vision emerged from the recent "Building a New Social Order" convention, where the spotlight illuminated the transformative potential of financial inclusion and Women Self-Help Groups (SHGs).

Against the backdrop of widening economic disparities and environmental degradation, financial inclusion is deemed the key to unlocking doors of opportunity for marginalized communities. Policies must streamline savings, ensure accessible credit, and provide comprehensive insurance coverage for all. Digital transactions and pension schemes emerge as game-changers in securing futures.

However, financial inclusion alone isn't sufficient. Empowering women through SHGs constitutes another crucial aspect of progress. These groups not only enhance women's economic independence but also foster stronger social cohesion and gender equality. Their impact resonates outward, contributing to a more just and equitable society.

Aligned with global calls for environmental sustainability, economic and social objectives urge a ban on plastics and the promotion of nested institutions that nurture the planet. These initiatives align with the imperative to combat climate change and conserve resources for future generations.

Building a New Social Order calls upon stakeholders from diverse fields, uniting them in a shared commitment to forge a brighter future. By harnessing the transformative power of financial inclusion, empowering women through SHGs, and embracing environmental responsibility, we can surmount systemic barriers, pave the path for inclusive growth, and create a world where prosperity and sustainability go hand in hand. The journey toward this new social order begins now



PROCEEDINGS

Workshop on Social Security : Empowering Mutual Federations

The workshop convened at Alluri Seeta Rama Raju Vignana Kendram in Visakhapatnam, gathering the Board of Trustees from all the Mutual Federations of the Vizag Region. Under the coordination of Ms. Subhashini and Ms. Kavya, with domain support provided by Mr. Janakiraman, the participants embarked on a collaborative exploration of social security and insurance schemes.

The workshop commenced with a reflective session led by Mr. Janakiraman, shedding light on the critical role of insurance in life, illustrated through the analogy of two-wheeler brakes. Mr. Janakiraman elucidated on the minimum coverage thumb-rules for prevalent insurance/social security products, emphasizing their significance in mitigating risks during critical situations.

Ms. Subhashini presented the lead paper, stressing practical implementation over the introduction of new concepts. She discussed financial leakages within families and strategies to address them, including various insurance products. Participants actively engaged in discussions, sharing insurance practices from their federations and seeking clarification on doubts.

The roles and responsibilities of mutual leaders were elucidated, outlining tasks for presidents, secretaries, treasurers, vice-presidents, and joint secretaries.

Action points emerged, including updates on nominations and age-wise data entry, training on

insurance products, and monthly mutual board meetings. Declarations were made to increase life insurance coverage and ensure coverage under various schemes.

The workshop concluded with expressions of gratitude from PSDB staff Ms. Krishna and Ms. Satya to all participants, marking a significant step towards empowering mutual federations in the Vizag Region.



Declarations of the workshop:

- The life insurance coverage of our members to be raised from Rs.50,000 to Rs.1,00,000
- All the families must cover under NALAM and Medical Insurance
- All the members who are lesser than 40 years old to be enrolled in Atal Pension Yojana in the next Financial Year.
- The insurance premium and Nalam subscription to be paid thru the interest income of member's savings after getting their consensus.
- Every family should have 10 insurance/mutual products namely 8 life insurance products (PMSBY, PMJBY, Sath-Sath or OGI, Mutual product for both member and their spouse); two health insurance products (NALAM and UHI – medical insurance policy).

Workshop on Mainstreaming Urban Water Conservation

The workshop commenced with Mr. Murali, Health Coordinator for the Vizag region, offering opening reflections, setting the stage for a day of engaging discussions on urban water conservation. Mr. Lokesh from CURE presented a lead paper, providing an in-depth assessment of the status of water bodies in Vizag and underscoring the pivotal role of communities in their preservation. Case studies from Ramakrishanpuram Slum and the Apikonda water bodies were shared to elucidate the challenges in revitalizing urban water bodies. These real-world examples deepened participants' understanding of the complexities involved in water conservation efforts.

Mr. Saravanan, Senior Project Executive from the SUHAM team, presented various products aimed at ensuring safe water and sanitation. The focus was on water connections, drainage facilities, special loans through Kalanjiam, and UGD connections from GVMC, catering to urban needs. Detailed explanations were provided on different tank structures, including surface tanks, sub-surface tanks, and container tanks. Special emphasis was placed on the significance of special need toilets for pregnant women and the elderly, contributing to a decrease in fatalities. Cost structures, including tiles, were discussed, with specific mention of the cost being Rs. 35,000.

Ms. Logamatha, Programme Leader, highlighted the crucial roles and responsibilities of secretaries and health associates in the Vizag region. These included data collection, identification of new house buildings, promoting special need toilets,

conducting secretary training, and implementing workshops at group and cluster levels over three months.

Mr. Gurunathan, Programme Leader at DHAN Foundation, stressed the importance of wardwise problem mapping for safe water and sanitation. He advocated for finding local solutions, meaningful celebrations for World Water Day, and the creation of innovative models such as bio-toilets in slums. The significance of water literacy among community members, adolescents, and children was underscored.

Dr. Gayathri, Faculty at St. Joseph College for Women, discussed the relevance of academic institutions in community health. Her presentation touched upon health issues related to air pollution and suggested practical measures, including drinking hot water, consuming ghee, and promoting the preparation of bio-manure at the household level.



Following the presentations, participants were divided into three subgroups, each comprising 23 members. The subgroups engaged in exploratory discussions addressing key questions, including listing the needs of Kalanjiam groups, planning community surveys on safe water and sanitation, deriving timelines for SAWAS implementation, and identifying training needs for community members on water and sanitation.

In the plenary session that followed, community members expressed the relevance of SUHAM products, emphasized the importance of conserving water bodies, and underscored the need for water literacy. Declarations reflecting these sentiments were made, marking a significant step towards collaborative action in urban water conservation.

Building a New Social Order - The Transformational Role of SCRIPT in Women SHGs

At the convention, led by facilitators Dr. A. Madhan Kumar, Program Leader and Ms. K. Sailaja, Regional Coordinator participants delved into the theme of financial inclusion for women SHGs, focusing on the SCRIPT approach.

The discussion commenced with an overview of the SCRIPT framework, encompassing Savings, Credit, Remittances, Insurance, Pension, and Digital Transactions. Emphasizing the importance of restoring dignity in women's lives, the conversation centered on principles of Equity, Equality, Empathy, and Ethical conduct (4Es) at the community level, with a particular emphasis on leveraging financial inclusion through the SCRIPT model.

The deliberations began with a detailed exploration of the role of Savings, recognized as fundamental to financial security. Savings were highlighted as vital for enabling women to pursue various aspirations, including their children's education, entrepreneurship endeavors, and resilience against unforeseen financial setbacks. This discussion transitioned seamlessly into an examination of Credit's empowering potential, with a focus on how it can facilitate women's

investments in businesses, income augmentation, and the creation of economic opportunities.

Further, the session explored the significance of Insurance and Remittances in safeguarding women against financial vulnerabilities arising from health crises or loss of livelihood. Additionally, attention was drawn to the transformative power of digital technologies in democratizing access to financial services, particularly for marginalized communities. The SCRIPT model aims to bridge the gap in financial inclusion by leveraging digital innovations, empowering women even in remote areas.

The presentation concluded with a delineation of key impact indicators for SCRIPT, including metrics such as the number of women accessing financial services, women business ownership rates, representation in leadership roles, gender pay parity, and financial literacy rates among women.

Following the presentation, participants engaged in focused discussions within four subgroups, each comprising 40 members. These discussions aimed to formulate actionable strategies for leveraging the SCRIPT framework to advance financial inclusion and foster a more equitable and empowered society.



Declarations :

1. A policy on bullet savings will be developed to streamline savings practices within the groups.
2. Implementation of special savings products tailored to specific needs will be encouraged across all groups to foster financial inclusivity.
3. Efforts will be made to augment savings to facilitate easier access to credit through efficient resource management.
4. Every member will be enrolled in Health Insurance schemes such as PMJJBY and PMJSBY to ensure comprehensive coverage.
5. Eligible members will be provided with Atal Pension schemes to secure their financial future post-retirement.
6. Initiatives resembling money-back policies akin to insurance products will be introduced within federations to enhance financial security.
7. A policy targeting the >60 age group will be formulated to outline savings strategies and the utilization of savings for pension purposes.
8. Digital transaction initiatives will be piloted in five groups within each federation to promote financial inclusivity and technological advancement.
9. Value-building clubs will be established to instill responsible spending habits, emphasizing needs over greed, to cultivate a legacy of financial prudence for future generations.
10. Participants are encouraged to embody the change they wish to see by enabling others to build nested institutions and an ideal society where the use of plastics is banned, thus contributing to environmental sustainability and a cleaner future.

