



# BENGALURU SYMPOSIUM

FOSTERING INCLUSIVE DEVELOPMENT

1 AND 2 DECEMBER, 2023



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.

