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ISSUE 16 16 October

## Community Economic Development

### Report for the weekly meeting dated 16.10.2020.

#### Kavita nu New Normal By: Esha Dandawala & Pragna Vashi

IPP Rtn Nikhil Madrasi called the meeting to order. He welcomed all and gave brief introduction of Ms. Esha Dandawala and Ms. Pragna Vashi.

Pragna Vashi presented started with a Muktak and thereafter she recited beautiful Gazals. She depicted feelings of a mother through her Gazals and Poems.

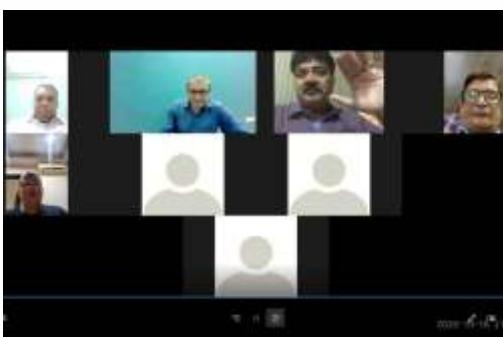
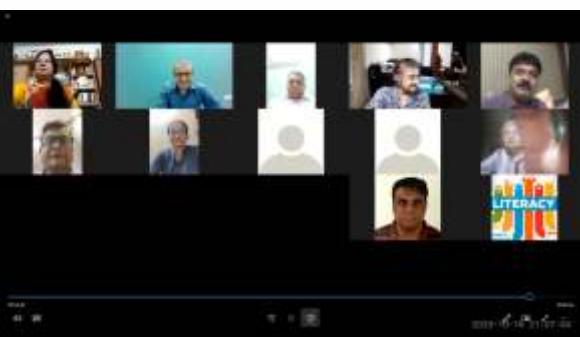
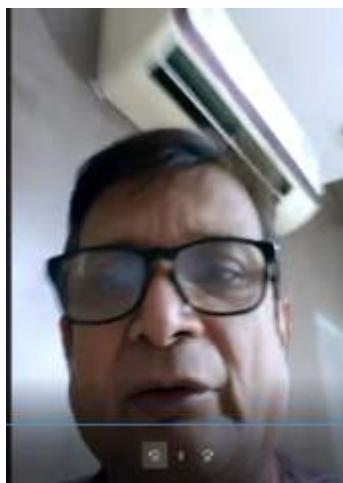
Esha Dandawala recited poems where she depicted the feeling of a father who want to hug her daughter who came to India after a long time but he was asked to stay away due to COVID protocols. Few more poems were recited depicting picture of hit and run of life, about a woman who lies now and then to keep her family happy and so on.

Rtn. Bhavaniben Mehta announced Birthday and Anniversary Greetings.

Announcement with regard to Navratri celebration were made by Rtn. Nehal Lotwala. Rtn. Indravadan Shetranjiwala made announcement regarding celebration of Chandi Padva. Secretarial Announcement were done by Hon. Sec. CA. Tejas Gandhi.

Vote of thanks was given by Rtn. Chandresh Seth.

Meeting was adjourned by IPP Nikhil Madrasi.



### INCOMING PROGRAMMES

#### Incoming Programs

23 Oct 2020

Navratri Celebration



27<sup>th</sup> Oct – Rtn. Dinesh Tulsian

27<sup>th</sup> Oct – R' Partner Urmila Yogesh Patel

28<sup>th</sup> Oct – Rtn. Hemant Thakkar

29<sup>th</sup> Oct – R'Partner Neeta Arun Davawala



## RI President's Message - November 2020



We all know Rotary's tremendous power to transform our communities and ourselves. However, in every community, people have been left out, and we have not made a strong enough effort to reach them.

The RI Board of Directors is taking action to make Rotary more welcoming and diverse. We formed a task force to promote diversity, equity, and inclusion to help clubs attract new members regardless of gender, race, religion, age, or other factors. This will help us speed up the change we all want and need. The selection of Jennifer E. Jones as Rotary president for 2022-23—the first woman to lead our organization—is another step in this direction.

At the grassroots level, clubs drive inclusion and diversity. Alia Ali—who serves on the board of directors at the Big West Rotaract Multidistrict Information Organization and is a Rotary Youth Leadership Awards alumna and past president of the Rotaract Club of Surrey-Newton, British Columbia—offers her perspective.

I still remember the relief I felt as a RYLA participant four years ago. I had finally found my people: people who cared as much as I did. All over the world, Rotary has the same heart. We serve our communities and take action where others feel paralyzed by the size and scope of a problem.

Let's continue that spirit, especially when the conversation is difficult. Racism, prejudice, and discrimination take on different forms but exist in every country, in every city, and in every person. How do we root it out?

As a diversity, equity, and inclusion consultant, I help organizations create a culture that empowers and attracts everyone using the power of empathy. When we feel with others as if they were ourselves, we cannot hold prejudice in our hearts. When every child reminds you of your own child, when every woman or man reminds you of your mother or brother, you start seeing the world differently.

We can apply The Four-Way Test through the lens of empathy. Are we building goodwill and friendship with everyone in our area, including women? Are things fair and beneficial to people of all ages? Who has to make choices that you don't have to make?

I made a heartbreaking choice between Rotary and my religion when a Rotary convention was held during Ramadan. I wondered: When we ask if this is fair and beneficial to all concerned, did that not include me as a Muslim? Would the convention ever be held over Easter? Only by asking difficult questions can we begin the work of creating a more inclusive and diverse Rotary.

We already connect so many people across the world. Imagine the possibilities when we bring even more people along for the ride. That's the future of Rotary I want to see: one where we are unstoppable in our service, relentless in our kindness, and intentional in the change we want to see.

Rotary has a big enough heart. If we open our door wider, we might find a lot of interesting people with new voices and new perspectives. We already have a variety of clubs offering different styles, cultures, and opportunities—and those who do not feel welcome in any particular club might be great candidates for new clubs created on different models. It's important that we make sure every new Rotary member is a good fit for their club. Rotary Opens Opportunities through diversity.

**Holger Knaack**

**President 2020-21**

## For true economic development, women are essential

**Here's why these organizations and their Rotary club partners are supporting local women's entrepreneurship with financial literacy, small business loans, and one-on-one advisors.**

by Anne Stein

Women's economic empowerment contributes to a nation's growth and to the world's economic health overall. Studies have shown that it boosts productivity, increases economic diversification and income equality, and supports economic resilience. And income loss associated with gender discrimination costs the world economy an estimated \$12 trillion and well as a reduction of 16 percent of cost to the global GPD.

In Guatemala, a country that for three decades was racked by civil war and where destitution and violence are still serious problems, a nonprofit called Namaste Direct is focused on women micro-entrepreneurs, helping them to lift themselves and their families out of poverty.

For Mayan women who run small businesses in Guatemala's western highlands, and for many others, Namaste Direct provides crucial support. The San Francisco, California, USA-based group, which counts Rotary clubs from across the United States and Canada among its sponsors, employs a three-pronged approach: financial literacy training, mentoring, and microloans.



One Namaste Direct client is Alva, who was raising two sons and running a small shop. She went through multiple cycles of Namaste support, expanding her shop and opening a hardware store, a beauty parlor, and a tortilleria. Another client, a weaver named Aura, makes clothes that she sells to tourists. Namaste Direct provided her with financial education and monthly advisory support. She learned how to keep control of her expenses, set her prices, and take advantage of the high season.

"Namaste takes women who've been in business but couldn't pull themselves out of poverty and gives them the training and tools to generate income," says Marilyn Fitzgerald, author of *If I Had a Water Buffalo: Empowering Others Through Sustainable Lending*. Fitzgerald, a member of the [Rotary Club of Traverse City, Michigan, USA](#), says the Guatemala project is one of the best examples she has seen in her many years of research on sustainability and microfinance projects around the globe.

Namaste Direct built a program to teach financial literacy. Loan officers teach those skills, and advisers help each client come up with a business plan and analyze cash flow. The women aren't lent more than they can pay back: Initial loans max out at \$250 and must be repaid, and second- and third-cycle loans help bring the clients solidly into the middle class.

Factors that enable and constrain women's economic empowerment:

**Direct factors:** linked to women's individual or collective lived experiences

- 1.Education, skills development, and training
- 2.Access to quality, decently paid work
- 3.Address unpaid care and work burdens
- 4.Access to property, assets, and financial services
- 5.Collective action and leadership
- 6.Social protection

**Underlying factors:** wider structural conditions that determine women's individual or collective lived experiences

- 1.Labor market characteristics
- 2.Fiscal policy
- 3.Legal, regulatory and policy framework
- 4.Gender norms and discriminatory social norms

Source: *Women's economic empowerment research report, 2016*, [Overseas Development Institute](#)

Namaste's successes underscore the fact that gender equality remains "the greatest human rights challenge of our time," according to former UN Secretary-General Ban Ki-moon. "Economic empowerment is a uniquely potent way for women to achieve greater control over their own lives," [he wrote in a report](#) on gender equality and women's economic



development. "Yet, too often, women are unpaid or underpaid and unable to be dynamic economic actors. Inclusive growth cannot occur without their full participation." The [United Nations Sustainable Development Goals, a blueprint for global development, include achieving gender equality](#).

And for all 17 of the Sustainable Development Goals to succeed, you need to empower women, says Bonaventure Fandohan, Rotary's [economic and community development area of focus](#) manager. "You can't get sustainable development when half the population doesn't control their own assets," Fandohan says. "Women's empowerment has to be at the forefront of any poverty eradication program. Think about women first and how you can enable them to think, work, and use the fruit of their own labor."

Women's economic empowerment is also an essential part of the successful Launch microfinance programs in the United States. [LaunchDetroit](#) is a microfinance project for budding entrepreneurs started in 2012 by [Rotary clubs in District 6400](#) (parts of Ontario and Michigan) in response to unemployment and poverty in Detroit, Michigan's largest city. It's one of the first microfinance projects adopted and run by a Rotary district in the developed world.

"The district leadership thought we should get together to support entrepreneurship with microfinance because unemployment was extremely high here," says Margaret Thorpe Williamson, who leads LaunchDetroit and is an assistant governor of District 6400. In 2013, Detroit's unemployment rate was 20 percent, and the poverty rate for individuals was 40.7 percent. "Many people had home-based businesses in an attempt to support themselves."



The program is based on four pillars: business education, loan capital, mentoring, and networking. Most of the clients are women. "Women were so adversely affected by the economic downturn of 2008 and were usually making less money anyway," Williamson says. "And often they were heads of household. So we thought, let's encourage entrepreneurship. We're here to help you be successful and realize your dreams."

Women are less likely than men to have access to financial institutions or have a bank account. [Studies show](#) that they are less likely to be entrepreneurs and that they face more disadvantages starting businesses. There are a few countries where women are engaged in new business startups at rates equal to or higher than men (Brazil, Indonesia, Mexico, the Philippines, and Vietnam), but in much of the world, women participate in entrepreneurship at far lower levels — at half the rate of men, or even less, in some countries.

LaunchDetroit established its own loan fund, offering loans up to \$2,500. Business education classes focused on practical skills leading up to writing a business plan and were supplemented with advice from local Rotarians.

### Community Service – Vatsalyapuram – 17 Oct 2020

A weekly service project of the club of providing healthy meals to children of Vatsalyapuram On 17<sup>th</sup> October was sponsored by Rtn. Tejas Gandhi & R'Partner Nita Gandhi. Thank you Rtn. Ashvinbhai Sukhadia for Volunteering.

### Community Service – Pal Anganwadi – 17 Oct 2020

A weekly service project of the club of providing healthy meals to 45 children of Pal Anganwadi was sponsored by Rtn. Ashish Choksi & R' Partner Sonal Choksi on Saturday 17<sup>th</sup> October.



### Mamta Day Celebration

On the occasion of Mamta Day on 18<sup>th</sup> Oct 2020, RC Surat organized HUMF project. We distributed healthy food and shared health tips to Pregnant women of Pal Anganwadi. This month we are thankful to our president Dr. Ajay Mahajan and R' Partner Dr. Sunaina Mahajan for sponsoring the food kit. We also Thank Ms. Viral Manish Vyas for teaching some basic exercise like Yoga, and Meditation to be followed during pregnancy. Thank you Rtn Kundan shah, Rtn Daxa Shah, Rtn Abbas Motiwala, R'Partner Sanjeeda Motiwala and Hon. Secretary Rtn Tejas Gandhi for attending this project.



### Condolences

Shri Ratilal Gandhi, father of PP Kamal Gandhi left for the heavenly abode on 17<sup>th</sup> Oct 2020. We pray to almighty for the eternal peace of the departed soul. Our deepest condolences to PP Kamal Gandhi, Rtn. Jagruti Gandhi and their family.

*"There is nothing intangible about Rotary: It is reality itself. To give is to receive; to lose oneself is to find oneself; to be happy is to serve. These are old truths...for the individual...and the mass, whether application be in the exchange of goods, toil, knowledge, or love."*

— The Meaning of Rotary, THE ROTARIAN, November 1921