



**Women Empowerment  
for Sustaining Development**

*Workshop on*  
**Mutual solutions for  
Enlarging Empowerment**

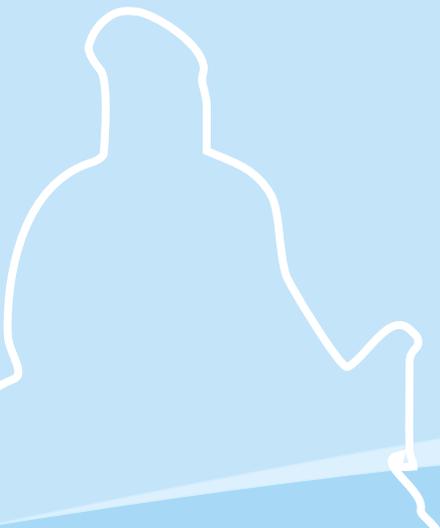
**Madurai Symposium 2019**

**Thamukkam Grounds, Madurai**

**September 20, 2019**

*Organized by*

**People Mutuals  
DHAN Foundation  
Madurai**





Madurai symposium, since its inception in 2003, has emerged as development knowledge place where various stakeholders' people/community institutions, civil societies, Government, NGOs, Banks, donors, philanthropies and academia share, learn from each others' experience and practices and looks at opportunities for collaborative endeavors. The theme of the Symposium – 2019 is “Women empowerment for sustaining Development”

### **Introduction**

Empowerment is the process of enhancing the capacity of individuals or groups to make choices and then transform those choices into desired actions and outcomes (World Bank, 2001). A coordinated bundle of social protection policies and programmes, namely those that increase women's access to resources, enhance their skills, and increase their participation in the labour market and social networks (among others), not only fosters women's economic empowerment but also helps to more effectively and sustainably reduce rural poverty and vulnerability.

As per World Health Organisation, each year more than 100 million people are pushed into extreme poverty in order to pay for health services. Invariably across all the countries, women don't prioritize their own health, putting the well-being of their children and their work first. Women tend to seek medical care less than their male counterparts, mostly because of the anticipated financial pressure. Low income women are particularly vulnerable as they work mostly in the informal sector and hence don't have access to any employer insurance. Many are excluded social security programmes of the government. The mainstream insurance products have not been appropriate nor affordable. To address these gaps, mutual solutions which include the insurance component also are identified and designed for comprehensive risk coverage.

Mutual insurance is quite different from mainstream commercial insurance company in that they are owned, governed and operated by and in the interests of their members. They are ideally positioned to help solve many of the world's most pressing socio-economic problems, from enabling economic development in both the richest and poorest countries of the world, through to helping societies prepare for the effects of natural disasters and environmental change. Members have a say in the decision making process of product development which can impact upon their livelihoods.

Mutual insurance mechanisms constitute another insurance modality with great potential for supporting rural women's economic empowerment. Micro-insurance is a contributory but non-compulsory scheme that meets the basic social protection needs of people excluded from formal social security. Being group-based, are more accessible to rural poor women, as members in these groups speak the same language and face similar problems. Also, women do not have to deal with complicated application procedures, and do not have to travel long distances as credit sources are usually located in the community. These schemes aim at helping members mitigate risks and manage shocks, and are usually established at the community level by the community itself or with support from NGOs. In addition, greater acceptance and inclusion in the community allows marginalized women access to “informal” insurance, such as being supported after the loss of employment or of a family member.

DHAN Foundation is a fore runner of mutual insurance in India for the poor in all context and has facilitated life, health, crop and livestock mutual insurance access to over five lakhs poor across the DHAN collective. DHAN has collaborated with ICMIF (International Cooperative and Mutual Insurance Federation) to reach one million poor under mutual insurance in the next 3 years.

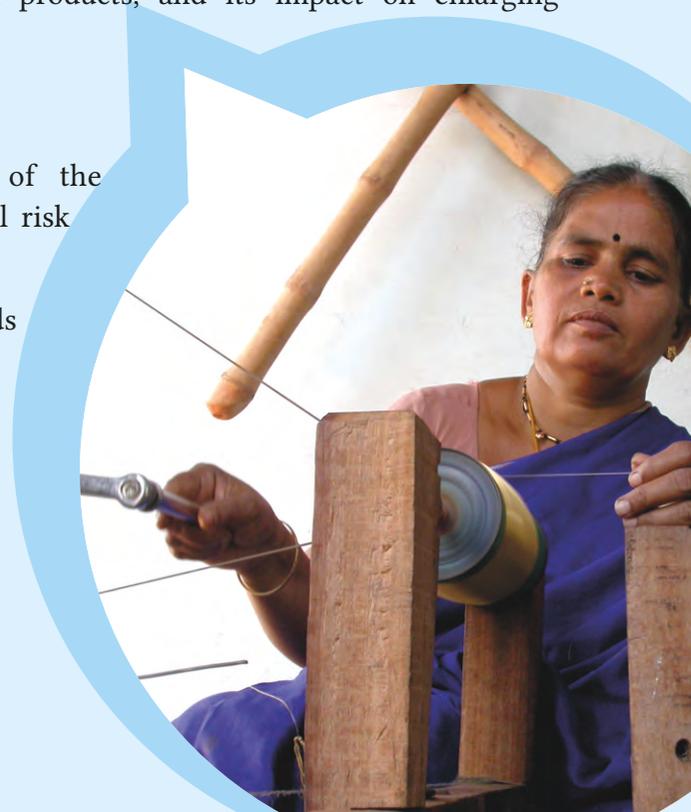
In this background the seminar on "Mutual solutions for Enlarging Empowerment" is organized by People Mutuals to deliberate the discussions on various mutual products, and its impact on enlarging empowerment.

## Objectives

1. To enable better understanding and appreciation of the development perspectives of mutual insurance / mutual risk management solutions
2. To look at the contribution of mutual insurance towards women's empowerment
3. To make a suitable suggestions to meet the challenges of mutual insurance

Date : September 20, 2019 – Friday

Venue : Tamukkam Grounds, Tallakulam, Madurai





## **DHAN Foundation**

DHAN Foundation works with over 1.8 million poor families in 14 states of India, striving to improve the lives and livelihoods of vulnerable communities by organizing them to reduce poverty and address their various development needs. The interventions are spread across urban, rural, coastal and tribal contexts. It works in different thematic areas including micro finance, tankfed agriculture, rainfed agriculture, information & communication technology for poor and self governance of local bodies.

## **People Mutuels**

People Mutuels, the insurance initiative of DHAN Foundation, strives for safeguarding the poor from risks and vulnerabilities through collaboration with insurance providers and mutual solutions to reduce poverty. At present over one million poor have been provided with access to different types of insurance including life, health, livestock, crop and micro pension...

*For further information, please contact*

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