



Madurai Symposium 2023

Advancing Development: New Social Order

23-27 September 2023



Bulletin

Day 1: 23 September 2023

The Madurai Symposium 2023 will provide significant opportunities for development stakeholders to deliberate on the issues of fostering a new social order across all sections of the society. This will be achieved through a series of conferences, seminars, and workshops. These knowledge-sharing events are poised to serve as a platform for cross-learning by showcasing best practices in New Social Order. The bulletin encompasses knowledge briefs followed by proceedings of people convention and workshops / seminars on New Social Order.

Inaugural Ceremony

The 11th edition of Madurai Symposium, a unique signature event of DHAN Foundation, got off to a start in Madurai on Saturday. Over 650 community leaders, development workers and students from Tamil Nadu, Kerala, Karnataka, Andhra Pradesh and Puducherry are participating in the five-day event that carries the theme: 'Advancing Development: New Social Order.'

In his inaugural address, Mr. B.T. Bangera, Chairperson of DHAN Foundation and Managing Director, Hi-Tech Arai, highlighted the need to ensure inclusive development as the gap between developed pockets and underdeveloped areas was widening in the industrial

map. Though development was happening in the country at a fast pace due to technology adoption, yet many people lived below the poverty line.

Mr. S.S. Meenakshi Sundaram, former Joint Secretary, PMO, in his keynote address, highlighted the need for building a bottom-up approach in development design. He pointed out that policy initiatives were centralised and policy makers sitting in New Delhi did not take much cognisance of the needs and wants of people below. Only the new social order approach at the level of the individual, family, institution and society would bring about sustainable development in the long run.



Mr. R.D. Thulasiraj, Executive Director, Lions Aravind Institute of Community Ophthalmology, in his presidential address, emphasised the need to understand inclusivity properly as absence of knowledge of inclusiveness would lead to lack of access and affordability. Development leaders should proactively focus on reaching out to the excluded sections of people to ensure inclusivity. “We need to reexamine our boundaries to ensure that development reaches all,” he added.

Mr. M.P. Vasimalai, Executive Director, DHAN Foundation, who set the tone of the symposium, traced the history of the Madurai Symposium since 2003. The biennial exercise in development knowledge had a theme every year and the current year’s symposium would focus on social transformation through new social order. He also explained how the development initiatives of DHAN Foundation had resulted in financial sustainability among the unreached.

Mr. A. Gurunathan, Director, The DHAN Academy, in his welcome address, said the Madurai Symposium provided a platform for all development stakeholders to share and learn from each other’s practices and experience. Padma Shri Chinnappillai, in her address, called upon the new generation leaders from the people’s institutions to take forward the growth of the people’s movement to the uncovered poor.

Mr. V. Durairaj, Vayalagam Movement leader, recalled how DHAN always emphasised self-discipline and the habit of saving. The community leaders, he said, should be torch-bearers of self-discipline and should be examples for the habit of saving. Mr. M. Shankar, Neithal Movement leader, pointed out that DHAN had been a pillar of support whenever disaster struck the coastal areas. DHAN Foundation’s efforts in creating awareness of development through community leaders helped in sustaining development at the grassroot level.

KNOWLEDGE BRIEF

Round Table towards New Social Order: Workshop on Development Policy at Panchayat level (SDGs)

A bottom-up approach should be adopted while formulating the development plan by starting at the panchayat level, instead of a top-down approach. This warrants proper utilisation of the panchayat-level committee; the panchayat coming forward to avail itself of the relevant schemes from the government and getting CSR support to undertake sustainable activities in villages. The best way to create a ‘vibrant panchayat’ is to conduct

six mandatory Grama Sabha meetings and utilise MGNREGA for the development activities of the panchayat. All panchayats should debate, discuss and evolve viable policies on health, education, environment and livelihood at the Grama Sabha meetings. These policies should be displayed in a transparent manner in relevant public places or in the notice boards of the village panchayat office.

Webinar on Key Enablers of an ESG Strategy to Reduce the Protection Gap

ESG calls for responsible organisational actions and behaviours, including transparency, and well-understood and clearly-communicated business ethics, as well as the recognition that diverse viewpoints lead to more informed decisions. Success depends on evolving socially and ethically to gain the trust that drives long-term growth. DHAN’s interventions are evolved around ESG from the inception onwards, which enables direct democracy and makes them eco-friendly and socially responsible. The concept of a “new social order” can encompass various societal changes, including shifts in values, technology, and demographics. These changes can have significant implications for the insurance industry, as insurers adapt to meet the evolving needs and expectations of society. Implementing an ESG (Environmental, Social, and Governance) strategy to reduce the protection gap, particularly in the context of insurance and risk management, requires a comprehensive approach. The protection gap refers to the difference between insured and uninsured losses, and reducing it through ESG strategies can have significant social and financial benefits.

Here are some ways in which a new social order can impact the micro insurance sector: Digital Transformation, Changing Risk Landscape, ESG Integration, Demographic Shifts, Urbanization and Mobility, Urbanization Trends, New Mobility Solutions, Health and Wellness through Preventive Health Services, Inclusive Policies reflecting diverse customer needs, Data Privacy and Ethics, Behavioural Economics, Tailored Policies, Regulatory Responses and Climate Resilience. The key enablers are Data and Analytics – Risk Assessment Vulnerability Mapping, Sustainable Investments – ESG Integration Impact Investments, Regulatory Compliances – Compliances with ESG Regulations, Partnerships – Public-Private Partnerships, NGO Partnerships, Employee Engagement – Training and Awareness, Climate Resilience – Climate Risk Modelling and Green Infrastructure, Product Innovation – Parametric Insurance and Micro Insurance, Stakeholder Management – Community Engagement and Stakeholder Engagement, Transparency in Reporting – ESG Reporting and Disclosure Frameworks and Long-term vision – SDGs.

Reducing the protection gap through an ESG strategy requires a holistic approach that integrates environmental,

social, and governance considerations into risk management and insurance practices, while also engaging stakeholders and fostering a culture of sustainability within the organization. In summary, a new social order can influence the insurance industry in various ways, including product innovation, risk assessment, regulatory compliance, and customer engagement. To remain relevant and responsive to societal changes, insurers must continually adapt their strategies, products, and services to meet the evolving needs and expectations of their customers and the broader society.

Workshop on Health Assembly for Stakeholder Ownership and Community Solutions - A New Social Order



A Health Assembly is a forum where various stakeholders, including government officials, healthcare professionals, community representatives, and healthcare experts, congregate to discuss and address health-related issues and challenges. The primary objective of a Health Assembly is to foster dialogue, collaboration, and decision-making within the healthcare domain.

The Health Assembly occurs annually and covers both the healthcare system's infrastructure requirements and workforce need. However, community participation in this forum is lacking. Therefore, our current focus is on institutionalisation, promoting direct democracy, addressing community needs and demands consolidated by Self-Help Groups (SHGs), bridging the gap between the community and the government, exploring opportunities for integration with existing committees, and determining the frequency of these meetings.

Inclusion of SHGs as members at various levels of the Health Assembly will engage active community participation and establish direct democracy. Community institutions should be an integral part of the Health Assembly, ensuring that they have space and recognition within the community and among stakeholders. Moreover, community institutions should have formal leverage within the mainstream, which can result in more significant benefits for the community.

SUHAM Councils, such as anganwadi, panchayat, and primary health care (PHC) units, should act as feeding units

to consolidate community needs and demands. Indeed, they serve as valuable channels for gathering and consolidating the community's requirements, Quarterly meetings of the Health Assembly at the block, district and State levels once every six months will enhance the utility of the health assemblies.

PROCEEDINGS

Convention on Showcasing the Best Practices of New Social Order in People Institutions - Kalanjiam Way



A convention on "Showcasing Best Practices for New Social Order in People Institutions - Kalanjiam Way" at the Madurai Symposium served as an inspiring platform in which 259 participants from diverse people institutions gathered to exchange invaluable insights. Led by practitioners Mrs. A. Umarani and Mrs. S. Rajalakshmi, the event highlighted transformative best practices, empowering communities for positive change.

Mrs. Umarani, Chief Executive Officer, Kalanjiam Foundation, provided a comprehensive overview of Kalanjiam's remarkable evolution spanning 30 years. She explained how Kalanjiam had significantly improved the livelihood, economic condition, and education of its members. Notable best practices highlighted during her presentation included the adoption of a systematic approach, development of effective mechanisms, capacity building, and engagement in movement activities aimed at shaping a new social order. Kalanjiam's belief systems were rooted in principles such as deriving benefits, fostering trust, promoting mutuality, responding to peer pressure, maintaining responsible repayment behaviour, accumulating robust capital, establishing valuable networks, and organising institutional events.

Mrs. Rajalakshmi, Programme Leader, elaborated the best practices within people organisations to promote the adoption of new social norms. These practices encompassed principles of equity and equality, democratic decision-making, addressing member requirements, upholding values and virtues, adopting appropriate settings, employing effective methods and approaches, encouraging social engagement and education, instilling



collective values within groups, acknowledging and rewarding achievements, providing member support and guidance, and focusing on leadership empowerment, ownership, management systems, capacity building, and organisational sustainability.

During group discussion, participants engaged in meaningful conversations and reflected on key questions regarding the expression and characteristics of Kalanjiam at different levels, the societal value of their services, and their commitment to fostering a new social order. The discussions highlighted that Kalanjiam placed strong emphasis on discipline and adherence to repayment schedules while striving for equality and discrimination-free interactions among its members. Members were encouraged to make confident decisions and address any instances of discrimination they encountered. The overarching mission of Kalanjiam revolves around poverty reduction and mutual support among members, all underpinned by a commitment to transparent financial transactions and operations. Leadership roles within Kalanjiam emphasise responsibility and effective execution of duties across various levels, from individual groups to larger clusters and federations.

Kalanjiam's positive impact on its members, they said, was evident through the members' increased independence and active participation in society, even within formal institutions such as banks and police stations. Notably, members experienced improvements in education and literacy, with even those previously uneducated now capable of signing their names. At the family level, Kalanjiam had contributed to enhanced livelihoods, improved access to opportunities, and greater awareness of government schemes and healthcare matters.

In terms of societal transformation, Kalanjiam is actively involved in initiatives related to sanitation, the rejection of unfounded beliefs, the adoption of healthier dietary practices, and the empowerment of women. The organisation is dedicated to the conservation and enhancement of water bodies, which is crucial for sustainable living and environmental health. Ensuring girls' access to quality education is a top priority for

Kalanjiam, as it believes in promoting equal opportunities for growth and development. Additionally, the organisation is committed to raising awareness of government programmes and benefits, which can uplift individuals and communities, leading to a more equitable and prosperous society.

Mrs. Umarani said that three pledges had been finalised for all members and they would be presented on the fifth day of the Madurai Symposium.

Convention on Emerging Social Order towards Conservation of Water Commons: Experiences and Way Forward from Pambar Kottakaraiyar Basin

DHAN Vayalagam (Tank) Foundation hosted a farmers' convention at the Madurai Symposium 2023 on Saturday to showcase its more than a decade of collaboration with Axis Bank Foundation in conservation of water bodies. Farmer leaders, who spoke at the convention, shared their experience in renovation and conservation of 1794 surface water bodies like irrigation tanks, drinking water ponds/oranis and creation of new farm ponds to sustain tankfed agriculture, the mainstay of livelihood for the farmers of Pambar Kottakaraiyar river basin, one of the 17 river basins of the State.

This ephemeral basin is unique with a high incidence of flash floods during the peak rainfall season. Hence, farmers in the basin have created many surface water bodies to store rainwater. This basin witnessed a positive change in the last one-and-a-half decade due to community-led conservation of water bodies.

Mr. U. Vellaiappan, Team Leader, in his lead paper, highlighted the community's co-investment with funding support from Axis Bank Foundation. Crop production had increased through promotion of hydrology-based social capital and innovative water harvesting practices, including effective water use, by farmers, through collective action.

Mr. J. Mohan, Chief Operating Officer, DHAN Vayalagam (Tank) Foundation, appreciated Ms. Dhurvi Shah, CEO, Axis Bank Foundation, for her unstinted support for the renovation of water bodies in the basin through collective action of farmers. Ms. Sangeetha, Manager, Axis Bank, Madurai Branch, lauded the work of farmers of Kottampatti in promoting a Farmers' Producer Company and the concrete efforts taken by them to come out of poverty.

The three important social order practices taken up by farmers were weeding out Seemai Karuvelam from the tank bed and surroundings; reviving traditional Neerkatti System for administering judicious use of tank water and removing unauthorised settlements on the inlet channels, said Mr. Senthil Kumar, Panchayat Union Engineer, Singampunari.

Mr. Pushparaj, Manager, Indian Bank, Karaikudi, spoke about the positive experience of lending to farmers' groups in the Pambar-Kottakaraiyar basin. He appealed to the participants to preserve all water bodies, keeping in mind the future generation.

Farmer leaders from 26 blocks in six districts in the basin shared their experience in water conservation, the sustained impact of Axis Bank Foundation in their efforts, and the role played by the respective Vayalagam units in protecting the water bodies by proper upkeep and maintenance through shramdhan, and the benefits of collaborating with government departments and Krishi Vigyan Kendra.

Participants resolved to follow the new social order practices at the level of the individual, family and Vayalagam. They decided to set up a Virtual Water Literacy Centre for educating the younger generation in panchayats; carry out shramdhan twice a year for cleaning water bodies, mainly sluices and feeder channels; undertake rejuvenation of major tanks every year and major renovation once in twelve years. The landless farm workers and farmers assured to utilise MGNREGS to protect their village water commons.

Need of the New Social Order

1. **Social Order 1:** Desilting only in selected locations in the tank's water spread area. Normally, it covers from 20% to 30% of the water spread area.
2. **Social Order 2:** Desilting the entire water spread area of the tank to a given depth.
3. **Social Order 3:** Converting the tanks into percolation ponds by closing the sluices when the water storage is less than 40% (average in the last five years).
4. **Social Order 4:** Providing 1-2 fillings to the tanks during the tank season from the nearby canal, anicut, or river system.
5. **Social Order 5:** Developing the groundwater table in the command area by working out the feasibility (optimal) of setting up a community well in the tank command area using annual groundwater draft
6. **Social Order 6:** Adopting sluice rotation (opening and closing of sluices on alternate weeks) so that groundwater and tank water would be simultaneously (conjunctively) used throughout the crop season.

**Round Table towards New Social Order:
Workshop on Development Policy at
Panchayat level (SDGs)**

A round table on 'Towards a New Social Order: Development Policy at Panchayat Level' was held as part of the 11th edition of the Biennial Madurai Symposium held in Madurai on Saturday. The programme, which featured deliberations on education, livelihood,



environment and sanitation, was hosted by DHAN Panchayat Development Foundation. Ms. N. Shanthi Maduresan, Chief Executive, the anchor of the event, explained the focus of the round table – policy making for efficient local administration at the panchayat level.

Mr. N. Jankiraman, Programme Leader, who focussed on education, highlighted three main areas: quality, cost and equality. He highlighted the role of panchayat leaders in ensuring that every child in the village had access to education. While stressing the need to bring more youngsters into agriculture, he wanted the leaders to formulate policies for their respective panchayats. The DHAN Foundation, he said, would provide support and empowerment for village development.

Mr. S. Iyyappan, Regional Coordinator, called for policies to enhance the well-being of village residents. The first priority of panchayat leaders should be to ensure that every villager had a bank account and was enrolled in social security schemes. Regular training for youngsters should be provided to enhance their employability. Marketing strategies should be formulated for their products after classifying households on the basis of their livelihoods and government welfare programmes should be extended to all villages. He wanted tailor-made schemes to meet the unique needs of vulnerable communities.

Mr. Prahalathan, Team Leader, stressed the need for formulating policies to ensure well-being of the environment, which included water resources, common areas and natural surroundings, at the panchayat level. The panchayat must address the challenges to water resources, including encroachment and improper waste disposal, he said. Mr. Prahalathan explained how solar lighting would significantly reduce electricity consumption. All conservation activities could be overseen by an Environmental Security Committee at the panchayat level, with funds from the Environmental General Fund supporting various village development projects, he suggested.

Mr. R. Rajapandian, Programme Leader, favoured formulation of strong policies, like that of the government at the State or Centre, at the panchayat level. The micro

policies of the panchayat, related to the needs of people, should resemble government policies.

Panchayat leader of Model Village Prathaparamapuram, Mr. Shivarasu, shared the impact of his initiatives with the participants. Significant among them was the Bala Sabha in which children were educated about their rights. Another unique initiative was the formation of an exclusive group for differently-disabled individuals which ensured that 172 differently-abled people benefited from government welfare schemes. The panchayat was also working to improve water supply in the village by desilting and renovating the Hari Chandra River with people's participation. As a consequence, the village now got water supply from the Cauvery.

The following resolutions were passed at the round table:

Education

- 100% girl child education should be ensured.
- The dropout percentage should be reduced to zero, and higher education for children should be guaranteed.
- The importance of vocational education should be considered.
- From the community side, efforts should be taken through youth development centres to help youngsters to come out of excessive mobile phone usage.

Sanitation

- 100% of households should have access to toilets in the panchayat.
- Eligible houses should implement rainwater harvesting systems.
- Child and maternal mortality rate should be reduced to zero, and women should be educated about sanitation techniques.

Livelihood improvement

- Efforts should be made to identify below poverty line families and develop policies according to their occupations.
- Skill development programmes, especially in tailoring, should be offered.
- It should be ensured that all villages were included in social security schemes by forming groups in common areas.
- Villages could also initiate agricultural activities and market their products.

Environment

- Solar lights could be promoted to protect the environment and conserve electricity.

Webinar on Key Enablers of an ESG Strategy to Reduce the Protection Gap

In a thought-provoking webinar titled "Key Enablers of an ESG Strategy to Reduce the Protection Gap," Ms. Ahila Devi, Chief Executive Officer of People Mutuals, provided



an illuminating introduction to Environment, Social, and Governance (ESG) and its global implications, shedding light on the broader concept of a new social order. Within this context, she emphasized DHAN's foundational pillars of community resilience: economic viability, social equity, environmental responsibility, and cultural vitality. The central aim of this session was to bolster the 4Es—equality, equity, ethics, and empathy—with emphasis on applying this novel social order within the insurance sector. Subsequently, the following segment featured dynamic discussions and profound insights into the implementation of this progressive approach within the insurance domain, marking the inauguration of an enlightening webinar.

Ms. Ahila Devi elaborated on DHAN's extensive insurance coverage and the intricacies of risk management, underscoring the crucial role of social capital in reaching a vast audience. She established a vital connection between the new social order and the microinsurance sector, offering a comprehensive breakdown of the twelve steps necessary for sustainability. Ms. Devi elucidated key enablers for ESG strategy, encompassing data analytics, sustainable investments, regulatory compliance, strategic partnerships, employee engagement, climate resilience, product innovation, stakeholder management, transparent reporting practices, and a long-term vision aligned with Sustainable Development Goals (SDGs).

Ms. Annette Houtekamer, Co-founder of IBISA, presented an overview of ESG, exploring its global perspective and its profound significance in the realm of development. She delved into the intricate facets of environmental, social, and governance considerations within ESG, elucidated its criteria, and the manifold benefits it brings. Her presentation concluded by underlining the pivotal role of being a responsible corporate citizen.

Dr. Thiagarajan, Deputy Director of The DHAN Academy, underscored the critical role of People Mutual in bridging the protection gap. Dr. K. Prabhakaran, Specialist in Non-Life Insurance, elaborated on the seven essential steps required to formulate an ESG strategy. He further delved into risk management within the ESG framework, diverse stakeholder types, the TCFD framework, and the pillar-by-pillar approach.

Workshop on Nurturing New Social Order through Community Corporate Partnership Advancement



The seminar on "Nurturing a New Social Order through Community-Corporate Partnership Advancement" was a significant event at the Madurai Symposium that brought together key stakeholders in the field of community development and corporate social responsibility (CSR). The seminar commenced with K.N. Rajkumar, Programme Leader, setting the stage for the discussions that followed. Mr. Rajkumar emphasized the significance of corporate participation in community development, highlighting the commitment of corporations to contribute 2% of their net profit, amounting to a substantial Rs. 26000 crores, for the nation's development. He underscored DHAN's collaborative efforts with communities to work towards a more sustainable future. The seminar touched upon the increasing trend in CSR funding and the various forms of social capital that play a crucial role in fostering inclusive development.

A pivotal aspect of the seminar was the introduction of the concept of a "New Social Order." Participants explored the idea of how a new social order could be nurtured and leveraged for the greater good, especially when the government was increasing its funding for rural development. The discussions hinged on the need to channel these resources effectively and efficiently to bridge the poverty gap and empower communities.

It delved deeper into CSR under the Companies Act of 2013, shedding light on its core areas of focus. These areas encompassed eradicating hunger, poverty, and malnutrition, promoting education, gender equality, environmental sustainability, rural development projects, slum area development, and disaster management. The event also highlighted the triple bottom line approach, emphasizing the social, economic, and environmental dimensions of CSR. Notably, the discussions revealed that many partners had been involved in CSR initiatives even before they became mandatory under the law, showcasing their genuine commitment to development.

The seminar further emphasized the significance of long-standing partnerships, exemplified by collaborations with organizations such as ITC, ABF, and HUF, which had

funded DHAN even before the enactment of CSR laws in 2013. These partnerships had evolved from project-based collaborations to programme-based initiatives with long-term perspectives, demonstrating a commitment to sustainable development. Participants also explored various stages of community finance, such as leveraging own resources, mainstream financial support, operational and financial self-sustainability, and contributing to the village, federation, and broader movement. Experiences and insights from CSR partners were shared, illustrating the collaborative efforts aimed at achieving development goals.

In conclusion, the seminar provided a platform for stakeholders from various sectors to come together and discuss the intricacies of community-corporate partnerships and CSR initiatives. It highlighted the evolving landscape of CSR in India, with a growing focus on sustainable development and social impact. The event underscored the importance of collaborative efforts in nurturing a new social order and addressing the multifaceted challenges faced by communities. The discussions not only celebrated the successes of past partnerships but also charted a way forward, emphasizing the need for holistic development proposals, the implementation of diverse financial instruments, and the continuation of capacity-building workshops. Ultimately, the seminar served as a catalyst for ongoing dialogue and collaboration in the pursuit of a more inclusive and sustainable future for all.

Workshop on Health Assembly for Stakeholder Ownership and Community Solutions - A New Social Order



The Madurai Symposium featured a workshop on 'Health Assembly for Sustainable Ownership and Community Solutions: A New Social Order' that primarily deliberated on the approach needed to address the community's health concerns. Rajapandian, in his opening remarks, said the Health Assembly utilised Kalanjiam and Vayalagam secretaries as health nodals to sensitise local communities on health issues and beyond. This platform operated at three levels: block, district, and State. He also highlighted

the need for SUHAM Health Assembly to establish a sustainable model for long-term success and to gain recognition and appreciation from other health stakeholders.

Dr. Harish Nirmal Kumar, DPO, Madurai, highlighted the significance of the Health Assembly as a platform for direct communication between the community and government officials. He stressed the importance of this platform, particularly in securing access to Non-Communicable Disease (NCD) medicines, and urged the villages to actively engage in the Health Assembly to seek essential health support from relevant government departments.

Mr. Saravanan led a comprehensive presentation on the Health Assembly, elaborating on its objectives, the current status of its implementation, and the potential role of SHGs as catalysts. Drawing upon SUHAM's two decades of experience in the health sector, he presented key discussion points like the need for the Health Assembly getting institutionalised at all levels and the scope and opportunities for involving SHGs as grassroots institutions to ensure direct democracy and equity within the Health Assembly.

Mr, T. Murugesan of Voice Trust, an NGO with over three decades of experience in the health sector, spoke about the role played by the Health Assembly in addressing local health issues, including trauma care, through data-driven approaches and government action.

The importance of the Health Assembly was collectively recognised, and a plan worked out to establish it at the village level based on the availability of SHGs. SHG secretaries would assume the role of Health Nodal with tasks of identifying and understanding community health problems to be addressed in the Health Assembly.

The workshop suggested training sessions for health associates and health leaders about the roles of Health Assembly. The Health Assembly (Village SUHAM Council), it said, should include school teachers, panchayat presidents, and anganwadi teachers for effective local governance.

The workshop concluded with a strong commitment to advancing the Health Assembly initiative, leveraging the collective efforts of community members, stakeholders, and government departments to address critical health challenges at various levels.



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