



Madurai Symposium 2023

Advancing Development: New Social Order

23-27 September 2023



Bulletin

Day 3: 25 September 2023

The 11th edition of Madurai Symposium, a unique signature event of DHAN Foundation, got off to a start in Madurai on Saturday, 23 September 2023. Over 850 community leaders, development workers and students from Tamil Nadu, Kerala, Karnataka, Andhra Pradesh and Puducherry have participated on the third day in the five-day event that carries the theme: 'Advancing Development: New Social Order.'

KNOWLEDGE BRIEF

Convention on Seeding New Social Order through Vayalagam Mutual Movement

Many movements in Indian history have contributed to bringing about various social revolutions aimed at the wellbeing of the community. Movements like Satyagraha and Bhoodhan have witnessed imparting fraternity and equity among the community in a natural way. People's movements are always effective at bringing about a larger shift in society towards the ideal way of life. The Vayalagam Mutual Movement (VMM), a pioneer of its sort, was founded in 2002 with the goal of encouraging everyone to work for water. Through its Vayalagam Water Users' Associations, VMM has touched almost 4 lakh farmers nationwide. Promoting people institutions based on values, bringing stakeholders together to improve local governance for water resource conservation and creating an ecologically balanced ecosystem with resilience are the main goals of Vayalagam Mutual Movement.

Establishing a New Social Order through VMM entails integrating its admirable past accomplishments and spreading it over various geographic contexts through systematic investments. The proven social orders like encroachment eviction through persuasive and collective approach, self-regulated mechanisms in nurturing nested institutions, community-led water conservation, etc are to be disseminated and advanced for wider changes in society. The agenda also calls for water literacy, irrespective of the age group. The ultimate mission is to develop grassroot leaders and volunteers who will live lives based on principles while

paying equal attention to protecting the environment and ethics.

Convention on Livelihood Development Finance for Poor: A New Social Order

Development Finance, with its primary objective of uplifting and sustaining livelihoods, plays a pivotal role in safeguarding the well-being of disadvantaged populations. It represents a crucial step in advancing financial inclusion and moving closer to the realisation of a truly equitable society. This knowledge brief delves deeper into the multifaceted dimensions of Development Finance, with ethics, empathy, equality and equity as guiding principles.

Ethical Foundations:

At the heart of Development Finance lies a commitment to ethical financial practices. This involves not just the provision of funds but also ensuring that they are deployed for their intended purposes. Development Finance encourages individuals and families to define clear financial goals and undertake rigorous planning and budgeting. This process not only strengthens their financial acumen but also cultivates a sense of responsibility and ethics in managing their resources.

Empathy as a Catalyst:

Empathy is a cornerstone of Development Finance, and it extends beyond mere acts of charity. True empathy involves walking hand in hand with the impoverished, guiding them along the path of development and empowering them to take charge of their own destinies. It is about the more privileged members of society willingly sacrificing some of their choices to provide timely financial support to those in need. This collaborative approach not only fosters economic growth but also nurtures a sense of self-reliance among the less fortunate.

Equality in Inclusiveness:

Development Finance champions the cause of equality by creating opportunities for the economically disadvantaged within the framework of people's institutions. By offering them opportunities, these institutions enable the poor to harness their potential for economic development and leadership roles. Previously, many of the most impoverished individuals were hesitant to take up

leadership positions, fearing economic setbacks. But the inclusive approach of Development Finance has paved the way for these very individuals to occupy leadership roles within people's institutions and other forums. This tangible shift exemplifies the practical application of equity within these institutions, not just in terms of financial access but also in leadership opportunities.

Equity in Practice:

The concept of equity is not just a theoretical ideal within the realm of Development Finance – it is being actively put into practice. It goes beyond ensuring that everyone has equal access to financial resources and extends to creating an environment where individuals from all backgrounds can participate on an equal footing and ascend to leadership positions based on their merit and contribution. This holistic approach to equity fosters an environment where every member of society, regardless of economic status, has the opportunity to thrive and contribute to the betterment of the community as a whole.

Development Finance is not merely a financial tool; it is a transformative force that transcends economic boundaries. It embodies the principles of ethics, empathy, equality and equity, acting as a catalyst for individual and societal growth. Through this approach, it becomes possible to empower the impoverished, nurture leadership and create a society where every individual has the opportunity to flourish. In the pursuit of equitable development, Development Finance is not just a means to an end; it is the very essence of progress and social transformation.

Seminar on an Innovative Approach to Managing Climate Risk

The impact of climate change on the next generation and comprehensive climate risk management practices were discussed in the workshop on 'Innovative solutions for climate risk management' conducted on Monday at the ongoing Madurai Symposium 2023. The participants included progressive farmers, technology partners, insurance nodal persons of people institutions and Risk Resilience Centre Coordinators.

Crop and livestock insurance cover is now widely accepted as one of the climate risk management practices. The impact of climate change reflects itself in extreme weather conditions like drought or flood and they result in reduction of crop yield and lower nutrition quality of agriculture produce. Manmade conditions like excess use of fertilizers and improper irrigation systems are accentuating the problems further.

The comprehensive risk management approach uses a wide range of instruments, which vary according to the context. They include preventive (adaptation) measures (early warning systems, afforestation of mangroves, etc.),

transitional assistance (disbursements from climate risk insurance, humanitarian assistance) and also climate and disaster-resilient recovery. Increasing the usage of agritech like drones, Automated Crop Monitoring System, Smart Green House, IoT-based irrigation management systems, etc., will be considered as climate risk reduction measures.

This workshop introduced crop and livestock insurance as a way forward for climate risk management. It will shield farmers against the impact of loss of income. Tech-based solutions, like weather forecasting, rainfall data collection and livestock monitoring, will play a crucial role in reducing the climate risk. In order to address the drawback of traditional crop insurance, rain-based parametric insurance with satellite data-driven sources as an add-on will also be increased.

The New Social Order requires communities and stakeholders to work on climate risk by preserving traditional risk management strategies and adapting to innovative climate risk management solutions in a sustainable manner.

Workshop on Financial Literacy in Promotion of New Social Order for the Financial Well-being of the Target Community

DHAN has been a pioneer in educating bankers and fellow NGOs about the Self-Help Group (SHG)-bank credit linkage process, particularly during the early days of the Self-Help Group Linkage Programme (SBLP) in India. DHAN has consistently been recognised as an accredited NGO by the Reserve Bank of India (RBI) to conduct Financial Literacy (FL) awareness programmes in rural and semi-urban areas, with funding support from the Department of Economic Affairs.

In 2017, when RBI initiated the CFL (Community Financial Literacy) project in 100 blocks, DHAN was entrusted with operating 20 CFLs. As the project expanded in 2021, DHAN took on the responsibility of managing 188 CFLs, extending its reach across five States and two Union Territories. DHAN's CFL project design stands out with unique features.

Community participation lies at the core of DHAN's development programmes, including CFL. The project identifies local volunteers known as "Mithras" who serve as vital connectors among the community, banks and NGOs. This approach ensures sustainability of the CFL project, regardless of external funding.

Another distinctive aspect of the project is its emphasis on Knowledge, Attitude, and Behaviour (KAB). Beyond merely imparting knowledge, the CFL team actively facilitates the community's access to need-based

financial products and services from the banking system. This holistic approach links financial literacy to financial inclusion, ultimately leading to the financial well-being of the target communities.

The CFL project's primary objective is to reach 50% of villages in each block and 30% of the adult population in their villages. It focusses on specific outcome indicators related to SCRIPT (Savings, Credit, Risk Management, Insurance, Pension and Taxation) and government benefits/entitlements. Since its expanded operation in January 2022, the CFL project has organised an impressive 1.12 lakh FL events, engaging 39.35 lakh participants as of August 2023. Additionally, CFLs have facilitated community access to 20,59,143 financial products and services, a substantial 52% coverage of participants. DHAN's commitment to financial literacy and inclusion continues to make a significant impact on the communities it serves.

Workshop on Practice of Self-Regulation and Movement Activities for Fostering New Social Order among Women and Leaders and their Families

Promoting harmony and simplicity in our work through principles of non-violence (ahimsa) and kindness can lead to a more peaceful and compassionate approach to tasks. Staying informed by reading books and newspapers will expand knowledge. Simplifying lifestyle emphasises simplicity as a guiding principle.

Recognising the transient nature of happiness and sadness, it is vital to treat everyone kindly and compassionately, regardless of their emotional state. Drawing inspiration from figures like Vinoba Bhave and freedom fighters can guide us towards positive legacies.

Facing challenges directly within our movement and working collaboratively for solutions is essential. Establishing new social norms through comparison with our Kalanjiam plan can drive positive change.

Members should uphold specific qualities, acknowledging leaders' outstanding work. Self-discipline traits developed individually can positively impact the institution, emphasizing personal responsibility and accountability for success.

Concentrating on environmental protection by conserving natural resources is crucial. Movement activities are central to the Kalanjiam people institution. Capacity-building for volunteers is also essential. Self-regulation is a core value at all four levels and self-growth workshops and awareness are needed to double members' growth.

Workshop on Fostering Education Remedial Centres towards New Social Order

Gaps in learning-teaching processes in government schools, illiterate/poorly literate parents, lack of support system for slow learners, imbalanced student-teacher ratio, auto-graduation of classes despite lack of learning, working parents and unsafe neighbourhoods are some of the major reasons that necessitate supplementary schools/remedial schools for children from the families of economically weaker sections. The people institutions promoted by DHAN Foundation have promoted a hundred remedial centres, especially in the regions where the parents are migratory tribals, nomads, urban daily-wage labourers and rural landless farmers. These remedial centres not only supplement and complement the learning processes but also serve as an after-school safe place for the children. Though there is a diversity in capacities of the tutors, their intentions are unified towards upgrading the education of the children from poor families. Lack of functional learning from teacher training institutes, poor exposure to 'learning-teaching' approaches and processes, financial insecurity and personal barriers reduce the potential of these tutors. On the positive front, these tutors are locals, insiders and closely bonded neighbours who catalyse the learning and socio-emotional well-being of the children. Therefore, to unleash/upgrade their potential, there is a need to strengthen/facilitate cross-learning, co-learning, and context-based learning, and build capacities for the tutors. Standardisation and normalisation of these remedial centres with minimal supportive teaching aids and training the tutors based on an evolutionary capacity-building calendar will enrich the learning of students. These initiatives would help remedial centre students to align themselves with the mainstream education system.

Workshop on Fostering Responsible Consumer Mutuals Marketing for Strengthening and Sustaining Jeevidam

India is a country with a vast and diverse population and its rural market is an essential aspect of its economy. Over the past few years, India's rural market has been growing steadily and has become a crucial driver of economic growth. With increasing access to technology and infrastructure development, the rural market has become more accessible and there has been a rise in the demand for consumer goods and services. Marketing has become very crucial to get more margins for the primary producers. Less than 25% is received as margin by the producers. Rest is enjoyed by the traders, who take risks in the market.

Jeevidam, promoted Farmers' Producer Organisations, acts as an Institution which has to take risks and also take measures for fulfilling the rural marketing demands

through Consumer Mutuals and Prosumer Concept. Prosumer Concept facilitates the consumption of their own produce by the producers. It is a circular economy concept with minimum negative or positive ecological and social impact with circular supply chains/networks. Prosumer Concept restricts leakage of wealth out of the system and strengthens the rural economy. The concept of Consumer Mutuals is built on the collectivization of farmers to meet their consumer needs. Consumer Mutuals should be encouraged for strengthening both ecology and economy through marketing and not just by distribution. There are constraints in the implementation of Consumer Mutuals like accounting, quality assurance etc. Co-designing an effective working mechanism for Consumer Mutuals and Prosumer implementation will minimize the risks of nil receivables.

Workshop on Local Food System with Rainfed Farming Community

Around 7,000 crop species are used for human consumption since the origin of agriculture. Yet, only three crop species provide more than 50% of the world's food basket. In the developing nations, including India, diets more often consist of starchy staples like animal source foods, fruits, vegetables, beans and pulses. This is one of the reasons behind the triple burden of malnutrition prevalent in India – coexistence of under nutrition micronutrient deficiencies and overweight and obesity.

Indian cuisine is known to be well-balanced with symbiosis between spices and herbs, offering very tasty dishes, which can boast surprising medicinal properties. The weekly shandies/haats/bazaars or local markets augmented the local food systems in the past. However, our food system has undergone many changes in the last two and a half decades and is still changing very fast. Some of the changes include decrease in dietary sources and consequent decline in diversity of food components and increasing use of processed foods. In terms of dietary sources, we are more and more focusing on foods sourced through farming, leaving behind uncultivated, harvested foods. Cereal diversity and utilization of traditional vegetables, minor pulses and minor oilseeds have come down. In terms of food provision, we are moving away from self-provisioning and are increasingly dependent on markets. In this transition of the local/regional food system, we are slowly losing our links with our ecosystem and its biodiversity, and the associated knowledge and skills, with new generations not inheriting them.

Local food system cultivation requires farmers who are highly productive, innovative and who possess an entrepreneurial mindset. Green vegetable and fruits sold in the local markets are superior. Small Millets play a role in sustainable food security. Health benefits of millets include reduction of blood pressure, protection against chronic disease and weight loss.

The workshop enlisted various activities targeting the public, especially younger generations, to help themselves in carrying forward the wisdom around local food systems. Simultaneously, educational efforts should be made to demystify the notions around food traditions and people should move more towards local food systems from the junk food culture.

Workshop on Building Healthy Generations through 1000 Days Care: A New Social Order

The 'first 1000 days' refers to the critical period of a child's development from conception to its second birthday. This period is considered crucial for long-term health, well-being and cognitive development. It encompasses pregnancy (approximately 270 days) and the first two years of a child's life (700 days).

The prenatal care (conception to birth) nutrition during pregnancy is essential for the health of both the mother and the developing foetus. This includes a balanced diet with adequate intake of essential nutrients like folic acid, iron, calcium and vitamins. The second important factor in prenatal care involves regular medical check-up to monitor the health of the mother and foetus and addressing any potential complications. The third is infant care (birth to 365 days) in which breast milk is the best source of nutrition for infants. It provides essential nutrients and helps build a strong immune system. It is followed by immunisation. The immunisation schedule is crucial to protect infants from serious illnesses. Not only health care but also engaging with infants through talking, singing and playing are important and they help to stimulate their cognitive and emotional development.

Toddler care for 1 to 2 years is the next most crucial measure to be taken through providing a balanced diet with a variety of foods. This ensures that toddlers get the nutrients they need for healthy growth. Encouraging activities that promote both fine and gross motor skills is important for physical development. Talking, reading and singing to toddlers help to foster language skills. Building a secure attachment between caregivers and the child is crucial for emotional well-being, along with providing a stimulating environment with age-appropriate toys and activities that support cognitive development. Regular check-up and scheduled visits to a paediatrician help to

monitor the child's growth, development and overall health and address any developmental delays or health concerns. The workshop came out with recommendations in areas like nutrition, health care with engaging community, training and capacity building, roles of community institutions at the grassroots, collaboration and policy advocacy.

PROCEEDINGS

Convention on Seeding New Social Order through Vayalagam Mutual Movement



With their active participation in the convention on seeding NSO through the Vayalagam Mutual Movement, Vayalagam leaders once again demonstrated their enthusiasm. The inaugural address from Mr. M.P. Vasimalai, Executive Director, DHAN Foundation, set the tone for the convention. All Vayalagam federations were urged to work towards implementing the seven action leads. The main points emphasized in his inaugural address included expanding the reach of Vayalagam institutions, regular tank maintenance in the format of Kumbhabishekam, introducing people judiciary systems, advancing collaboration with government departments similar to Munger's (Bihar) experience, streamlining the Centre for Water Literacy and pursuing sustainability.

The twenty years of Vayalagam Mutual Movement's journey in setting desirable social order was presented by Mr. N. Venkatesan, Programme Leader. The keynote address by Mr. Nagoor Ali Jinnah, for CGM, NABARD, was more interactive and thought-provoking. While referring to 4Es (Earth, Employment, Equity and Ethics) and 5Cs (Concern, Commitment, Competency, Collaboration and Collective Action), he said that these core ideas were necessary for our wellbeing and if any of them were absent, life would be unfulfilled.

Dr. Sivasubramanian, Professor, MIDS, while emphasising the significance of community-based efforts to save traditional water bodies, suggested the creation of a leadership team comprising five individuals, adoption of effective maintenance procedures during dry season and the use of drip irrigation systems to enhance water conservation in order to develop strong and sustainable tank associations. Mr. Arumugam, Programme Officer, DHAN Foundation, quoted a few vital statistics about water and its relationship with our daily life.

Bringing back community management of water resources, renovation of tanks once in three years, establishing water courts to resolve conflicts and spreading water literacy formed the substance of declarations generated through sub group discussions.

Convention on Livelihood Development Finance for Poor: A New Social Order

Mr. Selvaraj, Chief Executive Officer of KDFS, in his opening remarks, underscored the pivotal importance of providing livelihood finance as a means to bolster family enterprises through the framework of people's institutions. He emphasized the transformative potential of this approach, highlighting its capacity to imbue society with the fundamental principles of ethics, empathy, equality and equity.

The convention centred its focus on the plight of the underprivileged, with the majority of this demographic, approximately 60%, relying on agriculture as the primary source of livelihood. An additional 20% of the impoverished population contributes to the economic landscape through small businesses. The convention deliberated on the ways in which banks and KDFS (Kalanjiam Development Financial Services) could effectively meet the multifaceted needs of the marginalised communities through the medium of people's institutions. Of paramount importance was the question of how to ensure the sustainability of this process, aligning it with the NSO (New Social Order)



guidelines, which encompass a broad spectrum of objectives: elevating income levels, diminishing vulnerability, enhancing overall well-being, fortifying food security, practicing sustainable management of natural resources and, ultimately, alleviating poverty.

With a rich history spanning 21 years, KDFS has played a pivotal role in channelising resources towards these critical livelihood needs, accumulating a substantial business volume of Rs. 800 crores. Impressively, 90% of these funds have been meticulously allocated to support the essential requirements of the marginalised communities, attesting to the organisation's unwavering commitment to its mission.

Mr. M.P. Vasimalai, Executive Director of DHAN Foundation, took the stage to reiterate the significance of financial discipline across multiple dimensions. He stressed that financial discipline served as the cornerstone for ushering in a New Social Order and relieving the poor of their external financial burdens. Central to this discipline was the transparency of financial transactions and the vigilance exercised in maintaining member accounts. Furthermore, he emphasised the intrinsic value of loans issued, imploring members to provide genuine justifications for their loan requests and ensure that the funds were employed for their intended purposes, free from any diversion. The conversation also extended to mutual fund allocation and appropriation at the federation level, with the overarching goal of optimizing resource utilization. It was emphasised that common funds within groups should remain dedicated to their intended purpose and clear policies ought to be established to uphold this principle.

Mr. Vasimalai invited two prominent community leaders to share their experience. One such leader, hailing from Karnataka, recounted her 14-year journey within the organisation. Her narrative painted a picture of progress, with each member of her community now boasting a saving of Rs. 50,000, while loans up to Rs 2.5 lakh were being granted to support their aspirations.

Ms. Ochammal, the former Kalanjiam Movement president, provided insights into the functioning of federations and groups within her region, underscoring their steadfast adherence to institutional policies on the use of common funds. She proudly announced that the regional-level common fund in her jurisdiction had grown to an impressive Rs. 18 crores, a testament to the power of collective effort and financial prudence.

Dr. A. Madhan Kumar, Chief Executive Officer of DHAN HOPE, drew attention to the pressing need for ensuring housing for all. He outlined the myriad ways in which HOPE supported this mission, including facilitating leasing of houses, land acquisition, house construction and renovation. In the context of personal finance, Dr.

Madankumar stressed the importance of budgeting, citing an example of a member who successfully saved Rs. 10,000 out of her monthly income of Rs. 22,000. He urged families to prioritise saving for critical life events such as education, marriage and housing, reinforcing the ethos of financial responsibility.

Mr. S. Dharma Perumal, Deputy Regional Manager of the Bank of Baroda, commended DHAN's remarkable work in organising and educating impoverished communities. He underlined various initiatives of the Government of India, including Jan Dhan, PMJJBY, PMSBY, APY, PMSvanidhi and Mudra. These initiatives, he said, were specifically designed to grant impoverished individuals' formal access to financial services, thereby empowering them economically.

Adding his perspective, Mr. V. Ramasamy, Senior Manager, Canara Bank, delved into the realm of scheme loans, such as PMFME, PM Agri Infra Financing, NRLM and NULM. He elucidated the subsidies available for these loans and provided practical insights into how both individuals and groups could effectively access these financial resources.

Within the sub-group discussions, participants engaged in deep dialogue on the advancement of development finance, with a commitment to embedding ethics, empathy, equality and equity in their endeavours. A pivotal proposal emerged to empower the economically challenged by setting clear financial goals, fostering robust planning practices and promoting conscientious budgeting imbued with ethical principles, both at the individual and family levels. It was collectively acknowledged that when these principled practices permeate the institutional behaviour, they hold the potential to catalyse transformative change within society at large.

In conclusion, the convention on "Livelihood Development Finance for the Poor" served as a platform for spirited discourse and collective commitment.

Seminar on an Innovative Approach to Managing Climate Risk

People Mutuals, the Insurance Verticals of DHAN Collective, hosted a timely and highly relevant workshop on the third day of Madurai Symposium 2023 on climate risk challenges and managing them with innovative solutions.

Ms. S. Ahila Devi, Chief Executive Officer, People Mutuals, outlined Dhan Foundation's commitment to poverty reduction and economic empowerment within the framework of a New Social Order while introducing the concept of 4Es – Equality in addressing the risk; Equity in sharing the risk; Ethics in risk management and Empathy as the basis for risk sharing. She explained the functions of the Climate Risk Management Centre and the multiple



factors contributing to climate change and its significant impact on the lives of farmers and farming. Farmers found it difficult to adapt to the increasing challenges posed by the vagaries of climate risks associated with farming.

Ms Ahila Devi underlined the importance of safeguarding both livestock and crops, emphasizing that insurance, while valuable, was not the complete solution. Instead, she advocated sustainable strategies to mitigate climate risks, encouraging activities like reducing artificial fertilizer use and preserving indigenous seeds. She called for collaborative action among farmers, technology partners, insurance agencies, government, resource institutions, etc., even while emphasizing that insurance alone could not bring about the New Social Order.

Mr. B. Muthukumarasamy, Programme Leader, in his lead presentation, outlined the long-term impacts of climate change, including drought, cold spells and frequent storms, both natural and man-made, that adversely affected farming communities. Agriculture, being highly dependent on climate conditions, faced significant threats to crop yield and farmers' income. Mr. Muthukumarasamy stressed that solutions to these challenges should involve collective efforts from the community, government and people institutions. To find these solutions, he emphasized the importance of collective learning and idea-sharing among diverse stakeholders.

He categorized risk areas as Production Risk, Financial Risk, Marketing Risk, Institutional Risk and Human Resource Risk and highlighted that factor like government schemes, such as MGNREGA, were luring farmers away from agriculture, causing a shortage of human resources in the field. This trend resulted in 30-40% of farmers leaving farming for other income-generating activities. He indicated a road map for innovative solutions, including the use of drones in agriculture, and illustrated how drones were being used for tasks like watering and fertilization, highlighting the comparative advantages over manual labour in terms of cost reduction and efficiency improvement.

He also introduced the "Fasali" app, which helps in addressing agricultural challenges, and discussed satellite-based climate change announcements and app-based product marketing that connected farmers directly to the market, reducing the need for intermediaries.

Mr. M. Balachandran, a technical specialist from IBISA, Goa, in his virtual talk, shared his knowledge on ethics in prevention of and adaptation to climate risks. He explained the heat index-based livestock insurance product design and its features. Innovative ideas and affordable product design were needed to create a New Social Order, he said and emphasised that understanding the challenges associated with climate risks was the first step in creating a more appropriate coexistence between livestock and the changing climate.

Mr. Dipankar Munshi, Climate Insurance Expert of IBISA, who joined the workshop in the virtual mode, explained how parametric insurance worked. He also spoke about the shortcomings of traditional crop insurance and the promising potential of parametric insurance, particularly in the context of aiding impoverished communities. While challenges existed, the innovation and adaptability of parametric insurance offered hope for a more sustainable and equitable future in agriculture.

Dr. B. Bhakiyathu Saliha, Professor, Soil Fertility and Biology, Agricultural College and Research Institute, Madurai, in her presentation on 'Technology for Climate Risk Management', explained the methods to reduce risks associated with climate change and gave an overview of System of Rice Intensification (SRI) farming that optimised rice production while using fewer resources. Innovative farm approaches aimed to create a sustainable agricultural ecosystem where risks were minimised, knowledge was shared and communities worked together to build resilience in the face of challenges.

Workshop on Financial Literacy in Promotion of New Social Order for the Financial Well-being of the Target Community

The workshop held on September 25, 2023, at the Central Office of DHAN Foundation, deliberated on the role of the Centre for Financial Literacy (CFL) in ensuring the wellbeing of the target community in alignment with the principles of a New Social Order.

Mr. Sivasubramanian, State Coordinator of CFL Tamil Nādu, stressed the need for every community member to have an active bank account, government insurance and access to bank schemes. Awareness of the repercussions of not using bank accounts, which often lead to deactivation, was also highlighted.



The CFL programme has directly reached 39.35 lakh people through 1.12 lakh programmes that aimed to raise financial literacy rates and improve the financial status of the poor. The initiative covers 65 CFL offices across 192 blocks in Tamil Nadu and plans are in place to expand it. Kerala and Telangana have achieved a commendable 90% success rate, setting an example for others.

Mr. Dinesh Nayir of Canara Bank spoke about the importance of policyholders, effective policy implementation, stakeholder support and the significance of fieldwork in improving financial literacy. He stressed the need to educate people, including street vendors, about digital transactions.

Mr. Kannan, LDM of Dindigul district, explained bank linkage and government initiatives for financial inclusion, focusing on pension schemes as crucial for financial security.

Mr. Kannan, LDM of Dharmapuri district, discussed the impact of CFL programmes, particularly in enrolling individuals in government insurance schemes and stressed the need to inform people about claim processes and renewal dates.

Mr. Muneeswaran, Senior Manager of Canara Bank, highlighted how the CFL programme garnered recognition and support at the district level.

Mr. Lenin, Branch Manager, IOB, stressed the importance of financial inclusion for underprivileged individuals and equal access to financial benefits, besides sanction of timely education loans for deserving students.

Mrs. Umarani, CEO of Kalanjiam, introduced the CFL project, highlighting its objectives and the 178 CFL locations across India.

Beneficiary stories were shared, showcasing the programme's positive impact on individuals, including

enrolment in government insurance schemes and successful claims.

Participants were divided into subgroups to discuss various aspects of financial literacy, such as its role in attitude and behaviour change, choosing the right financial product/service, enabling a cashless economy and promoting social security through insurance and pension.

Group consolidations emphasised the importance of widespread financial literacy education, starting from schools and colleges; conducting village-level seminars; promoting financial discipline; educating children on financial literacy; providing insurance cards to account holders; organising consumer day meetings; encouraging the sharing of success stories and ensuring digital transactions in institutions.

Resolutions passed at the event included individual savings in formal financial institutions, family budget planning, society-wide enrolment in social security schemes, training for bank managers and NGOs involved in the CFL project and official orders to access key data and attend key meetings.

The workshop concluded with a commitment to enhance financial literacy, inclusion and social security for all.

Workshop on Practice of Self-Regulation and Movement Activities for Fostering New Social Order among Women and Leaders and their Families

In a workshop led by Mrs. M. Vidhya, Regional Coordinator, the focus was on sharing experiences related to self-regulation and movement activities at the federation level, with a strong emphasis on strengthening these activities. Mr. Somasundaram, a philosopher and dedicated follower of Mahatma Gandhi, who was the chief guest, shared insights into Gandhi's ideals and the thoughts of Vinoba Bhave, emphasizing their commitment to non-violence and compassion.



Gandhi's vision of an ideal society, rooted in non-violence and democracy, was explored. Vinoba Bhave's renowned kindness and compassion, which inspired Mahatma Gandhi to join movements like the Bhoodan (land gift) movement, were highlighted. Their dedication to kindness, compassion and non-violence played pivotal roles in India's journey to social justice and freedom.

Furthermore, Mr. Somasundaram enthused women participants by instilling in them the belief that they could achieve their specific goals with determination. He underscored the formidable collective strength of women when they united, offering them a path out of poverty and empowering them economically. This unity allowed women to pool resources, skill, and ideas, fostering economic empowerment and improved living standards.

Vinoba Bhave's trust in ahimsa (non-violence) and his call for landowners to voluntarily donate land to the landless were discussed. This movement exemplified the spirit of giving and compassion.

The workshop integrated music to convey movement-related activities, including the Pidi Arisi Thittam (small millet initiative), Kalanjia Jothi Thittam (Kalanjiam light initiative), and Vilakku Poojai (lamp worship). Members shared their interpretations and experiences related to these activities, fostering a sense of unity and understanding.

Mrs. Rajalakshmi, representing the Kalanjiam Movement, explained its origin, objectives, status and its role in contributing to the New Social Order. It was stressed that an institution's growth must be grounded in values.

Mrs. Shanthi Maduresan, CEO of Panchayat Foundation, discussed the importance of self-regulation within families and communities and likened self-regulation to spiritual thoughts, emphasizing the balance of soul and body. She advocated dedication to strengthen groups and urged the DHAN staff to serve as facilitators while the community took the lead. The "one mandala" formula spanning 48 days was promoted, highlighting the values of courage and trust within the community.

Mrs. Umarani delved into the concept of self-regulation, emphasizing its importance within families and communities. She highlighted the role of self-help groups in benefitting individuals through family-level support and financial stability. The importance of participation in the movement as a facet of self-regulation was emphasized.

Leaders shared the best practices from their locations, promoting self-growth with financial and support assistance from regional levels. An inspiring story was shared in which Kalanjiam became a sanctuary for a family in need.

Sub-group discussions tackled self-regulation at different levels, integration of movement activities and the status and challenges of self-growth. The consensus was that individuals, families, institutions and society should embrace self-regulation for holistic betterment. Challenges included limited member availability for support and the need for additional training in self-growth concepts.

In this workshop, participants collectively declared their commitment to several key principles and actions at various levels of their lives and community. As individuals, they pledged to prioritize the consumption of millets for improved health, engage in physical activities to reduce the risk of health diseases, cut unnecessary expenditures from daily life and refrain from consumption of junk foods that harm our well-being.

As families, participants dedicated themselves to ensuring nutrition security for all members, advocating the use of renewable energy sources, educating family members about our heritage places and traditional foods and actively working to reduce addictive behaviours in households.

At the institution level, the gathering committed itself to conducting self-regulation activities regularly, with a focus on self-growth initiatives. A Disciplinary Action Committee will be established to enhance governance, organize policy workshops at the district level in three months, consistently promote and participate in movement activities, increase the number of dedicated volunteers and actively involve leaders in local governance processes.

On a broader societal scale, the participants aspired to create an alcohol-free society, champion environmental protection through tree planting initiatives and strive to prevent child marriages while safeguarding the rights of children. These declarations mark DHAN's dedication to positive change and progress at all levels of individual lives and communities.

Workshop on Fostering Education Remedial Centres towards New Social Order

In his opening remarks, Mr. S. Elamuhil, the co-anchor of the workshop, in which federation leaders and remedial



centre tutors from six blocks of Tamil Nadu participated, shared how remedial schools played a critical role in enriching the learning process of children from socio-economically weaker sections as the majority of the parents were illiterate. The remedial schools propped the students who struggled to cope with daily academics of schools, those from villages that lacked schools and students whose parents were nomads, migrants or daily wage earners.

Mr. B. Muthukumarasamy, Programme Leader, set the tone by saying that standardization of remedial centres was the principal objective of the workshop. He also said that it was important to map the actual scenario of remedial centres, understand the expectations of students and their parents, envision their dream remedial centres, map the ASK (attitude, skill and knowledge) of the tutors, list the gaps in achieving the envisaged dream and develop training scopes and a calendar for achieving the standards.

While mapping the actual scenario of remedial centres, the participants felt that they helped the children in doing their homework, bridge their learning gaps and served as a safe place for students' post-school, besides offering character and career counselling. The remedial centres supported children from the poorest of the poor by providing services for a low cost or no cost.

While sharing the expectations of children, the participants were of the view that the remedial centres should be places for playful and joyful learning, competition and appreciation, outdoor sessions, and to foster the fundamentals of innovation, respect, equality, sensibility and sensitivity. The parents expected graduation in academics to be disciplined, occupied and free from distractions.

Their vision for the remedial centres included computer operations, technology-based education tools, fluency in spoken English, multiple learning-teaching aids, storytelling sessions, outdoor sessions, career assistance, recreational space/days, sessions on self-learning, motivation, life learning exercises and happy learning.

Following this, the teachers mapped the ASK that are prerequisites and also developed a training calendar.

The major components of the training calendar, a key outcome of the workshop, are modules on spoken and written English, learning-teaching tools for fundamental numeracy and literacy, assessment and graduation mapping toolkits, games, mind games, value-based stories, action songs, experiential learnings, gender-based education and socio-emotional wellbeing.

Workshop on Fostering Responsible Consumer Mutuals Marketing for Strengthening and Sustaining Jeevidam

The workshop on 'Fostering responsible Consumer Mutuals' organized through Jeevidam was a unique event which emphasized the key roles of FPOs in achieving sustainability. Ms. M. Malini, Senior Team Leader, who outlined the focus of the workshop, lauded the contribution of small and marginal farmers in India towards crop diversification, food security and poverty reduction. The workshop aimed at creating awareness of responsible consumer mutual marketing and showcasing good practices for model building.

In his address, Mr. Krishan Jindal, former CGM, NABARD, and Advisor, DHAN Foundation, highlighted the advantages of marketing through primary producers and the need for value added products.

The necessity of demand assessment from a consumer perspective was discussed by Mr. G. Srinivasan, Advisor, DHAN Foundation, who cited Karnataka as an example, where there was a greater demand for milk products and organic foods. He urged Jeevidam institutions to help Tamil Nadu to follow suit. As a marketing tactic to aid struggling farmers, the younger generation was urged to promote mobile applications and startups.

The fundamental concepts of rural marketing were explained by Mr. S. Karthikeyan, Project Executive, with a focus on Consumer Mutuals and Prosumer Groups. Discussions in smaller groups focused on important issues such as the difficulties in implementing Consumer Mutuals, efficient working processes, scope for expansion and strategies for fostering responsible Consumer Mutuals.



A set of concrete declarations outlining the next steps and immediate action leads were made at the end of the workshop. The statements demanded action on consolidation of members' purchasing patterns, branding of consumer mutuals, establishment of value-adding units, development of creative marketing strategies and investments for behavioural changes among the members.

Workshop on Local Food System with Rainfed Farming Community



On the third day of the Madurai Symposium 2023, the Rainfed Farming Development Programme (RFDP), along with the Small Millets Foundation of DHAN Collective, convened a workshop on 'Local Food Systems with Rainfed Farming Community.' The workshop's focus was on sensitising the people to nutrition enhancement and the role of individuals and community organisations as "agents" of nutrition development by following local food systems.

Mr. Saravanan, Regional Coordinator, in his welcome address, explained how rainfed RFDP planned to integrate New Social Order values while promoting local food systems among the community, coinciding with the International Year of Millets. Mr. M. Palanisamy, Programme Leader, outlined the role of stakeholders in the food supply chain – food producers (farmers), food processors (millers) and the market (food merchants). He lamented that the fast-food culture was slowly getting into the local food systems and consumption of small millets was getting reduced to a great extent.

He recalled the key interventions of RFDP in promoting kitchen gardens, preparing and maintaining Biodiversity Register and Seed Banks to protect the indigenous, high production millet varieties. He wanted the Farmers' Producer Organisations to play a key role in nurturing local food systems by following the 4 Cs – Conservation, Cultivation, Consumption and Commercialization. Organic food production should be encouraged by providing adequate training to farmers and funding support.

Mr. P. Vivekanandan, Founder of SEVA, in his special address, highlighted how diseases could be kept at bay by consuming food as medicine. He pointed out that intensive use of inorganic fertilizers resulted in poor soil fertility.

Prof. R. Vijayalakshmi, Head, Department of Family Resource Management and Consumer Science, Community Science College and Research Institute, Madurai, in her keynote address, traced the emergence of food habits along with local food cultivation. She explained how the local food system needed farmers who were highly productive, innovative and possessed an entrepreneurial mindset. The green vegetables and fruits sold in the local markets were superior when compared to those in supermarkets but yet consumers preferred the latter that resulted in health issues. The high incidence of diabetes in India was due to insufficient intake of small millets and pulses, she said and added that Indian agriculture startups and technological innovations ensured sustainability in the lives of farmers. Millets, she said, played a major role in sustainable food security with health benefits like reducing blood pressure, protecting against chronic diseases and enabling weight loss.

A woman farmer from Kallal in Sivagangai district, who narrated her experience of consuming healthy food, said, "If we live with nature, it will take care of our life." Participants of the workshop resolved to consume food made with millets at least once a week, encourage home vegetable gardens and undertake organic farming as some of the steps to ensure a New Social Order at the level of individual and institution.

Workshop on Building Healthy Generations through 1000 Days Care: A New Social Order

SUHAM Trust, the Community Health Vertical of DHAN Collective, hosted a knowledge workshop on building healthy generations through 1000 Days Care by integrating the New Social Order. Mr. R. Rajapandian, CEO, while outlining the purpose of the workshop in his welcome address, said millions of children struggled to reach their development potential and thousands died every year as a result of malnutrition and lack of access to food and nutrition in the country. Surprisingly, children with good access also failed to reach the standard, due to poor awareness and irregular food and nutrition practices of parents. Across the country, there were intense disparities that contributed to unprecedented high maternal and infant mortality rates. While the roots of malnutrition – disease –, stunted development and inequality were often found in the first 1,000 days, so was the opportunity to



build a healthier and more equitable future for children, women, their families and societies. The 1,000 days between a woman's conception and her child's second birthday offered a unique window of opportunity to build healthier and more prosperous futures. During this time, a child's brain began to grow and develop and the foundations for lifelong health were built.

This workshop made an attempt to find the solutions from experiences and evolving propositions for policy recommendations and changes.

Dr. Cethana, Health Lead, HCL Foundation who participated virtually from New Delhi, shared the Barker hypothesis, "How do we build stronger people? By improving the nutrition of babies in the womb. The greatest gift we could give the next generation is to improve the nutrition and growth of girls and young women". While speaking about the essential foods for a child to get proper nutrients, she said, "Children have to take proper nutrition-rich foods at the initial stage because this phase is very crucial for brain development."

Dr. Satya Jeganathan, Public Health Specialist, Gandhigram, in her special address, explained the government and NGO interventions of 1000 days' care and the ways in which NGOs were supporting the government. She quoted statistics to show that 52.2 % in India and 48.3 % pregnant women in Tamil Nadu were anaemic and 26 % of mothers in India and 63.1 % in Tamil Nadu consumed folic acid tablets for 180 days. While sharing the benefits of

breastfeeding, she said breast milk was very good for growth and brain development and a protection against infection and disease. In India 41.8% and in Tamil Nadu 60.2 % of children below three years of age received breastfeeding within one hour of birth.

Dr. Rajaratnam Abel, Public Health Consultant, Chennai, spoke about the challenges and the gaps in providing funds for pregnant women. He explained why providing knowledge of 1000 days' care was important. According to him, ASHA could play a lead role in behavioural change and educating the community about 1000 days' care. because ASHA workers were connected to the grassroots. He insisted that focus on anaemia could be effective through consumption of iron-rich food, periodic deworming and wearing slippers while going out.

Dr. Vaishali Venu, Public Health Professional, provided a brief description of 1000 days of life and spelt out balanced diet and hydration, physical activity, institutional delivery, regular follow-up, family engagement activity, birth preparedness and community awareness as the ingredients for an anaemia-free life.

Ms. Priyanka Shinde, Public Health Expert, in her virtual speech, focussed on ante-natal care during pregnancy and post-natal care in the lactation phase. She provided positive solutions for anaemia as breastfeeding, birth dose, excluding feeding for six months, family planning, family counselling, protein immunization, supplementation and community mobilization.

Mr. Thirumalai Narayanan, Public Health Professional, introduced the India Health Action Trust and its project, the strategies for its implementation, learnings and best practices.

Ms. Sreeparna Ghosh Mukherjee, Public Health and Nutrition Expert, highlighted that prevention was the key to interventions. She also explained the programmatic intervention in 1000 days through community mobilisation, capacity building and convergence.

Mr. R. Rajapandian, in his lead paper, discussed the institutional model of health that incorporated the baby's needs, resilience and non-negotiable 1000 days' care.

For more information, please reach us at

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