



# Madurai Symposium 2023

Advancing Development: New Social Order

23-27 September 2023



## Bulletin

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The 11<sup>th</sup> edition of Madurai Symposium, a unique signature event of DHAN Foundation, that carries the theme: 'Advancing Development: New Social Order,' where many stakeholders with diversity in development: Community Organizations, Civil societies/NGOs, Government, Banks, Insurance Companies, CSR Foundations, Donors, Philanthropists and Academia gather to share and learn from each other's experience and practices to serve the underprivileged and deprived communities, got off to a start in Madurai on Saturday, 23 September 2023. Over 960 community leaders, development workers and students from Tamil Nadu, Kerala, Karnataka, Andhra Pradesh and Puducherry have participated on the fourth day in the five-day event.

## KNOWLEDGE BRIEF

### Convention on Building New Social Order in Collective Governance of FPOs

Jeevidam FPOs are emerging as lifeline for livelihoods. The strength of a Jeevidam FPO highly depends on the vibrancy of its governance. They are the legal entities wherein the frequency of making critical decisions is immense. The primary groups, like Vayalagam and Kalanjiam, that constitute Jeevidam are obligated to uphold moral standards in both their commercial and development endeavours. The Boards of Directors of FPOs are expected to act morally and ethically in all of their undertakings, both individually and collectively. This places emphasis on adhering to a stringent audit process, holding physical meetings on a regular basis, ensuring that all members actively participate in all transactions, reaching consensus with stakeholders and engaging in fair trade while protecting both internal (working capital) and external (credit) resources.

Good governance in Jeevidam FPOs aims to resolve middlemen, marketing shocks and vulnerabilities collectively. On the other hand, it promotes fair pricing practices and creates functional mechanisms to raise the standard of living for families who make up its membership. The convention's goal was to highlight the higher level of accountability and moral business practices accomplished by all Jeevidam FPOs. The objective is to develop new leaders' mindsets and

streamline the Primary Producer Groups towards a cohesive state that is characterised by vibrancy and transparency.

### Convention on Fostering New Social Order in Building Community Resilience

The poor and marginal communities are facing multiple risks. Due to the lack of sufficient reserves to fall back, these households become more vulnerable when faced with risks. Based on the degree of uncertainty of the needs of the households, community organisations offer various financial solutions and also facilitate the members to access different sources. With both the government and market system neglecting the poor and marginalised people, DHAN started to work on the demand side by building social capital in the form of community institutions that are fully owned and governed by the poor and vulnerable communities. These community institutions offer a platform for the poor families to prioritise their needs, plan expenditures at the appropriate time, manage cash flows which are like roller coaster rides, save money regularly, get institutional credit from banks to enhance their livelihood, arrest income leakage in the form of exorbitant interest rates in the informal market, get their entitlements from government, and so on.

Community organisations educate their members on insurance, savings and credit. It is preceded by a large-scale risk mapping exercise done with the members at the local level. The exercise is meant to focus on identifying various financial needs of the members, associated uncertainties and the current coping mechanisms. The Community Mutual model of DHAN involves three pillars of insurance – mutual insurance, collaboration with commercial insurers and social welfare/benefit schemes as entitlements provided from fiscal resources.

Mutuality derives its strength from the values of self-help, self-responsibility, democracy, equity, equality and solidarity and, above all, sharing and caring for each other in times good and bad. As the Mutuals seek to bring the benefits of mutuality to the members, it builds solidarity for collective action and protection of their interests to ensure sustainable development of the communities on a long haul. As the social capital built through mutuality started to yield dividends in the form of increased recognition for the poor, the identity of the poor changed from mere 'receiver of welfare benefits' to a 'participant in the market system'. Thus, the simple act of getting

together, joining hands, sharing resources, risks and the needs has blossomed into a disciplined institution unleashing the potential of 'Mutuality'.

The New Social Order can have a significant impact on building community resilience, especially in the face of challenges such as climate change, economic disparities, public health crises and other emerging issues. NSO will focus on the risk coverage practice on the basis of inclusive and equitable, technology-supported, collaboration-led crisis communication and sustainable and long-term vision as strategy to regulate the risk and build the resilience of the community

Fostering a new social order that prioritises community resilience requires a shift in mindset, values and priorities towards creating more inclusive, sustainable and resilient communities capable of navigating an increasingly uncertain future.

### **Round Table on Role of Sangamam SHGs in Creating Model Villages-DHAN SBIF GSP**

Relevance of CIBIL scores in facilitating access to crucial bank assistance, particularly for impoverished communities, is crucial. A strong emphasis is placed on the necessity of maintaining a positive repayment record within Self-Help Groups (SHGs). This financial discipline is crucial for SHG members to unlock opportunities like Kisan Credit Cards, loans for tractors and support for small-scale industries. Ensuring responsible borrowing and timely repayments within SHGs becomes pivotal in achieving financial empowerment and sustainable growth.

Adoption of an integrated development approach at the village level to promote the concept of Sangamam is envisaged to harness the collective strength of DHAN groups potentially serving as a driving force during the initial stages of Sangamam implementation. Collaboration among these groups can catalyse community-wide development efforts, channelling resources and expertise towards holistic village transformation.

Key areas of focus for village development are education, livelihoods, environmental conservation and the welfare of women and children. Education is highlighted as a critical pillar, emphasizing gender equality and the eradication of school dropout rates, aiming to promote education up to the undergraduate level.

Towards sustainable development, inclusive consideration of ultra-poor and differently-abled individuals in all developmental activities, establishment of small millet distribution points to enhance the health and nutrition of vulnerable populations and the creation of yoga centres for children to promote physical and mental well-being are proposed. Additionally, addressing gender disparities in education and forming livelihood groups are emphasized to foster economic empowerment. Environmental stewardship is encouraged through waste management practices and afforestation, ensuring the long-term sustainability and prosperity of villages.

### **Seminar on Agriculture and Climate Change: Transformation towards Resilience and Adaptation as Social Order**

The report, 'Assessment of Climate Change over the Indian Region', prepared by the Union Ministry of Earth Sciences (MoES) warns that rapid changes in temperature would mean increasing stress on India's "natural ecosystems, agricultural output, and freshwater resources, while also causing escalating damage to infrastructure." This ultimately means a serious impact on "country's biodiversity, food, water and energy security, and public health."

Climate Change is not a theory anymore; people have already started experiencing the heat of nature's fury as a result of increased anthropogenic activities. In 2016, Tamil Nadu faced the worst drought after a period of 140 years. This was followed by three continuous drought years, particularly in the southern part of the State. While data sheets provide a different information, the ground situation is highly pathetic and communities are unable to predict the monsoon for their cultivation. Farming is at the verge of retirement, as farmers are not willing to engage their children in agriculture and the income is uncertain.

Climate Change is the challenge to humanity. Farmers, who feed the nation, need support to shift towards climate-smart agricultural practices. There are innovative initiatives by farmers, academic and research institutions and professional and development organisations to promote climate-smart agriculture practices. It is the need of the hour to showcase the best practices in agriculture which have contributed to transformation towards resilience and adaptation as a social order. The DHAN Vayalagam Tank Foundation's journey with the Vayalagam community has illustrated a wide range of adaptation solutions. For a thorough shift in society towards resilience and adaptation, the proven climate-proof measures, such as farm ponds, millet production and moving towards traditional agriculture practices demand a wider diffusion.

### **Workshop on Building New Social Order: The Role of Enablers**

The workshop on 'Building New Social Order' emphasized the importance of mentorship and guidance in societal transformation. DHAN-CHRD provides a platform for enablers to discuss, deliberate and debate the challenges in building a New Social Order as an enabler of the next generation.

Enabling youth/professionals is all about helping them to become more responsible and mould them as capable individuals who can contribute positively to society. The enablers are guiding young professionals to develop their values, skills and knowledge. They play a crucial

role in shaping the youth's mindset and preparing them for success in life. The workshop emphasized that enablers should provide space for young people to grow and learn on their own. Enablers can do this by offering guidance, advice and motivation.

**Mindset Matters:** Enablers should focus on nurturing a positive mindset of the youth. They should help them to develop qualities like self-discipline, selflessness and commitment to their work.

**Attitude Matters:** Attitude is a fundamental factor in shaping the development of young individuals, as it influences their approach to challenges, relationships and adaptability. A positive attitude fosters resilience, effective communication, adaptability, self-confidence and problem-solving skills, enabling the youth to navigate a changing world with optimism and a willingness to learn. Enablers have a duty to instil a positive mindset, empowering young people to thrive in today's complex social landscape. Knowledge and skill can be acquired but attitude cannot be built easily. Hence, enablers should focus on attitude development.

**Skills Matters:** Young people need to acquire practical skills that will prepare them to face challenges. Enablers should encourage them to be creative, adapt to different situations and be patient.

**Accountability:** Enablers should instil a sense of accountability among the youth. Youngsters should learn to take initiatives, work smart and strive for excellence.

**Communication:** Effective communication skills, a positive attitude and the ability to work well with others are essential for success. Enablers should guide the youth in improving their communication and interpersonal skills.

**Personal Growth:** Enablers can help the youth to focus on personal growth. Their role is to encourage the youth to explore new opportunities, engage in extracurricular activities and seek experiences that will broaden their horizon.

**Workshop on Community Financing for Sustainability and Growth: Perspective and Practices of Principles permanence of Economy**

Community financing entails contributions from Kalanjiam Self-Help Groups (SHGs) and individual members, aiming to expand community banking and benefit impoverished families. This strategy serves multiple objectives, including supporting large-scale development, empowering communities as vital stakeholders, ensuring the continuity of development initiatives and fostering a culture of giving for poverty eradication.

J.C. Kumarappa's principles have the potential to reshape economic perspectives and practices. The five fundamental economic principles outlined by J.C. Kumarappa are Parasitic Economy, Predatory Economy, Economy of Enterprise, Economy of Aggregation and Economy of Service. Each principle encapsulates a distinct economic approach and its impact on sustainability and harmony within society.

This multi-dimensional understanding of economic philosophies in various contexts has broader implications, highlighting the interconnectedness of economic choices at different scales. Groups and federations operate as part of the "mother economy" as they extend their services beyond their core members. This concept emphasizes the importance of inclusivity and community-focused economic activities, resonating with the ideals of self-help and mutual support.

All the economic practices in education, health etc are judged in terms of their impact on sustainability, fairness and the overall well-being of society. The call for 'mother economy' is driven by a desire to contribute to the future generations and society as a whole. It closely aligns with the ideals of non-violent and sustainable economic practices.

Individual members play a pivotal role in establishing sustainable community banking through diverse contributions, such as savings as equity, payment of interest, insurance premiums and philanthropic contributions. Kalanjiam SHGs, on the other hand, allocate surplus income, primarily generated from interest, for community financing, supporting group-level expenses, federation operational costs, strengthening vertical institutions and ensuring federation sustainability. Several factors contribute to increased community financing, including strong social capital, participatory governance, transparent financial systems and sound financial capital management.

**Workshop on Showcasing Best Practices of Gender Mainstreaming at Households with SDG Perspective: Towards Women Empowerment**

Gender discrimination is common and it is prevalent at home, among communities, and in the society. Many of the discriminations are practised with a "taken-for-granted" approach without considering women at all. The workshop on 'Showcasing Best Practices of Gender Mainstreaming at Household with SDG perspective -- towards women empowerment' made an attempt to capture the best practices that are prevalent among the Kalanjiam community members. In its more than two-and-a-half-decade experience, Kalanjiam have created a wide opportunity for women to make use of the social capital and nested community institutions for their self and leadership development. Most of them, who are illiterate, were able to make use of the self-development opportunity

to create lasting impact in their home as well as society. The community leaders have not only given importance to self-development but also are instrumental in grooming, nurturing multiple lines of leaders and in bringing the excluded poor into the institutional fold. Their successful exhibits have inspired many of the second-line leaders to become socially active and contribute to the welfare of underprivileged poor women. Few women have the advantage of their family backing; many women are found to have stumbling blocks, but their self-confidence, hard work and belief in the larger welfare of the family have propelled them to the level of women with freedom. Their confidence is so high that they believe in bringing social transition by involving a large number of women who are unorganised yet to get the external exposure.

### **Advancing Development through Digitization and Digital Transactions: A New Social Order**

SHGs have significant potential to benefit from digitization, addressing challenges in maintaining financial records and equitable access to information among members. Digitization can be achieved through two core activities: recording financial information digitally and facilitating paperless transactions.

Digitization offers multiple advantages, including accountability, self-reliance in bookkeeping, cost-effectiveness, convenience, timely decision-making and providing reliable information to banks and credit bureaus. It also aids government programmes like the National Rural Livelihoods Mission and Pradhan Mantri Jan-Dhan Yojana.

Digitising SHG data streamlines operations, enhances data accuracy, provides access to historical data, enables real-time monitoring, supports quick decision-making, fosters transparency, and offers data analysis and reporting capabilities. It also promotes customization, remote access, reduced administrative burden, scalability, data security, financial inclusion, programme efficiency and evidence-based advocacy.

Fund Transfers in SHGs – A mode of Digital Transactions: Various digital modes of fund transfer are available for SHGs, including mobile banking, Internet banking, UPI, AEPS, mobile wallets, NEFT, IMPS, micro-ATMs, BBPS and banking correspondents. Proper infrastructure and digital literacy are essential for effective utilisation.

Essential prerequisites for executing digital transactions include bank accounts, smartphones/computers, Internet connectivity, digital wallets, debit/credit cards, secure passwords, secure browsing, mobile banking apps, minimum operative knowledge, data updating/backups and confidentiality maintenance.

Challenges include data quality, digital literacy, infrastructure limitations, costs, privacy, language and cultural barriers, data standardisation, data migration,

sustainability, resistance to change, customization, data ownership and governance.

Technology can play a pivotal role in expanding financial services for the rural and urban poor, especially women. Additional research, qualitative assessments and pilot studies are needed to understand the impact of digitization and address challenges. The desired outcome is to enable select urban SHGs to engage in full-scale digital transactions, serving as a model for others to adopt the best digital practices. Digital literacy is an essential skill for poor members, to enable them navigate digital platforms for their financial transactions and work towards financial stability.

### **Workshop on SUHAM Federations: A New Social Order for Community-owned Healthcare System**

SUHAM Trust promoted 42 registered SUHAM Federations across 18 DHAN Collective regions, represented by the secretaries of Kalanjiam and Vayalagam SHGs, who are actively participating in health councils at various levels. SUHAM has set a noble vision of promoting 190 SUHAM Federations in order to provide affordable and easily accessible community health and sanitation services. The lifecycle approach of promoting SUHAM Federations is of four-stage growth cycle. The first-year focusses on the preparatory phase with inception document preparation and preparing a road map for operationalisation of the Community Health Programme. The second-year concentrates on preparing field functionaries, community leaders, viz. secretaries of people institutions, through a series of training and capacity building programmes and in the third year SUHAM Federation prioritises health programmes encompassing Community Health and Nutrition, Sanitation, Safe Drinking Water and Medical Care. Mother federations play a pivotal role in guiding new federations and offering financial support. The innovative community contribution, both financial and operational, aids the SUHAM Federations in achieving sustainability within 3-5 years post-registration, with a strong emphasis on partnerships with Anganwadi Centres and the implementation of health initiatives such as anaemia eradication, alcohol addiction treatment, universal household toilets and prevention of non-communicable diseases.

## **PROCEEDINGS**

### **Convention on Building New Social Order in Collective Governance of FPOs**

In her welcome address, Mrs. K. Shanthi, CEO, Jeevidam Limited, highlighted the important roles played by individual members of groups in ensuring ethical business practices. Chief Programme Officer of DHAN





Foundation, Mr. M. Palanisamy, outlined the 24 ideals to be upheld at the individual, family, institution and society levels.

In his lead paper, Mr. S. Karthikeyan highlighted the qualities of good governance as being participative, consensus-oriented, accountable, responsive, effective, transparent and adhering to FPO legislation. He felt that model leaders ought to be modest, focus on the bigger picture, work towards fairness and equality and have the guts to speak up for what was right. While promoting NSO, it was important to keep the welfare of the community in mind because conflicts among individuals, groups and organisations was inevitable in any democratic organisation. He explained a number of conflict management strategies, including setting up of an active working committee, monthly BOD meetings, stringent audit processes and development of vibrant groups and clusters.

In his address, Mr. A.S. Sakthi Balan, DDM NABARD, lauded DHAN's innovative work in the SHG movement and emphasised that having the correct personnel, efficient management techniques and a well-structured process led to sustainable development. He felt that FPOs would achieve continuous growth and prosperity by abiding by their fundamental values, which would ultimately help the local community.

Mrs. Rajasakaranami, CEO, Agro Food Trade Centre, Madurai, discussed the distinctive nature of their business and products while highlighting the possibility of precise tracking, via QR code.

The President of Kottampatti Vattara Vayalagam, Mr. P.A. Lakumikanthan, proudly informed that their federation was a recipient of the Green Champion Award from the Tamil Nadu Government last year for Kottampatti FPCL and Kottampatti Vayalagam, as well as two national awards for Vayalagam Vanoli (Community Radio). Kottampatti FPCL Director Mr. Anbalagan explained the primary areas of focus of FPOs as acquisition of coconut and groundnut and value addition through the installation of an oil extraction

machine and a solar dryer under various government programmes.

The success of FPOs depended on healthy competition, said Mr. Baskaran, Director of Poondi FPCL. He emphasised that in order to counteract middleman interference, FPOs should regulate prices for their goods. Director of Natrampalli FPCL Mr. Murugesan revealed that they had been conducting meetings on the 27th of every month without fail, since 2015. Though the company encountered several issues initially, it was able to rebuild its commercial growth up to Rs 12 crore due to the help from Jeevidam, said Mrs. Subbulakshmi, Director of V. Pudur Pulses PCL, which was founded in 2016. Ms. Pavithra, the company CEO, discussed unique initiatives, like establishment of a goat breeding facility and a mushroom producing facility, using good governance, rural marketing and digitization to facilitate financial rejuvenation.

Seven sub-groups were formed to debate on four main questions that centred on most effective governance mechanisms, obstacles to adopting NSO in FPO governance, advantages of collective action and potential interventions to strengthen PPG, cluster and FPO. The practices listed below were highlighted during the discussion to create a New Social Order.

Best Governance for FPOs - Monthly board meetings; Annual General Body Meeting for accountability and transparency; implementing a self-governing system with fixed minimum selling prices set by directors; embracing digital systems for sales and marketing; promoting group-level awareness and offering home delivery to members and ensuring mutual benefits for consumers.

Best Operations for FPOs – Building capacity to address middlemen; balancing price fluctuations; optimising involvement from board members in committees; capitalising on resources from government; developing mechanisms to resolve issues related to transportation and seasonality.

Positive Impacts of being FPO Collective - Offering competitive prices compared to external markets; establishing an effective knowledge-sharing platform; ensuring that agricultural entitlements are provided to FPO members ahead of others and delivering high-quality products to consumers.

Strengthening PPG Groups, Commodity Cluster and FPO - Facilitating knowledge sharing from the Agriculture Department on pre- and post-harvesting practices; providing training and awareness programmes to foster growth and organising a federation of FPOs as a collective group with well-defined profit distribution.

## Convention on Fostering New Social Order in Building Community Resilience



On the fourth day of the Madurai Symposium 2023, People Mutuals, the insurance vertical of DHAN Foundation, hosted a People Convention with focus on building community resilience through a New Social Order. Nodal insurance persons from Tamil Nadu and Karnataka participated in the convention.

Ms. S. Ahila Devi, Chief Executive, People Mutual, in her opening remarks, highlighted three major things that should be reinforced at the grassroot level: 100% enrolment, renewal and claim realisation of insurance products. She pointed out that that insurance was like a shield to protect lives and a means of increasing income and reducing expenditure at the household level.

Mr. Avudaiyappan, Team Leader, People Mutual, in his lead paper presentation, highlighted the number of enrolments in government-supported insurance instruments like Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, group insurance, pension plan, Ayushman Bharat, livestock insurance, crop insurance, mutual life insurance and mutual health insurance. He sought cooperation and support in reaching five crore insurance policy enrolment from members and their spouses in the next five years. He insisted on improving the effectiveness of insurance among the poor people by focussing on Ayushman Bharat and crop and livestock insurance.

Mrs. Jaya Bharathi, People Mutual, said the Mutual Federations should accord more focus on implementing Mutual Schemes. She unveiled a six-point action plan for the next five years that included covering the uncovered, skill training and technology enhancements.

Mr. Veerandra, Senior Project Executive, DHAN Foundation, explained the roles and responsibilities of Mutual Federation and said cluster development associations were essential to address the insurance needs of SHG members. He explained the best practices of mutuality in DHAN Collective, such as community mutual insurance model, non-financial risk management, social capital and culture building,

The convention's deliberations dwelled around building community resilience. It recommended the institutionalization of the existing system to make it more effective; maximizing funeral visits by the mutual committees; timely support of funeral expenses by the Mutual Committee; calamity- induced relief activities and creation of resilience funds for risk reduction activities.

It also favoured the introduction of family-based multiple insurance products; covering the uncovered and ensuring 100% insurance enrolment; promoting multiple insurance policies for one member in the first month of formation of Social Capital by building consensus among the community; improved involvement of Mutual leaders in ensuring enrolment, renewal, claim realisation and utilisation patterns and awareness creation through experience sharing. The convention also suggested the establishment of Risk Resilience Centres to reduce and mitigate climate risks.

The forum felt that the New Social Order would focus on risk coverage practices based on inclusive and equitable, technology supported, collaboration-led crisis communication and a sustainable and long-term vision. Building community resilience was essential for ensuring the safety, stability and sustainability of communities in an increasingly complex and uncertain world. Resilient communities were better prepared to face a wide range of challenges and more likely to thrive in the face of adversity.

## Round Table on Role of Sangamam SHGs in Creating Model Villages-DHAN SBIF GSP

The round table aimed at exploring the pivotal role of Sangamam/SHGs (Self-Help Groups) in shaping model villages in alignment with the New Social Order principles.

Mr P. Prahalathan, Senior Team Leader, DHAN Panchayat Development Foundation, in his opening remarks, emphasized the significance of panchayats, people institutions and stakeholders in the creation of model villages.

Mr. Vikram from State Bank of India, Kariapatti, shed light on the importance of villages as a source of strength for the nation. He underlined that an individual's CIBIL score was a critical determinant for accessing bank assistance and financial support, enabling account holders to avail





themselves of facilities such as Kisan Credit Card, tractor loans and small-scale industry loans. He added a cautionary note, highlighting the issue of individuals obtaining loans from smaller institutions, resulting in lower CIBIL scores, which should be avoided.

Mr. Krishnan, Federation President of Kariapatti block, emphasized that creating a model village warranted integrated development planning by coopting the opinions and differences of the people. This inclusive approach must be executed meticulously for further refinement. His lead paper presentation emphasized the holistic development of villages and their inhabitants, with a focus on improving people's quality of life and safeguarding the living environment. The roles of individuals, families, institutions and society in creating model villages aligned with the NSO were explored in detail, with objectives centered on stakeholder involvement and understanding the practices of villagers.

Individuals were encouraged to actively participate in physical work, embrace a healthy lifestyle, foster kindness in their interactions, commit to lifelong learning for personal growth and work towards improving access to education. Families were advised to strive for financial independence, cultivate a culture that champions unity and respect, nurture strong community bonds and promote gender equality, ensuring that all community members have equal opportunities for involvement and advancement. Organisations were counselled to uphold ethical conduct, prioritise inclusive decision-making processes involving the entire community, maintain transparent communication and coordination, remain connected to the core values of the village, champion self-reliance and offer diverse services, all contributing to the sustainable development of Pioneer Villages. Key focus areas for village development included initiatives related to women and child development, education, livelihoods and environmental preservation.

Suggested areas for resolution encompassed the inclusion of ultra-poor and differently-abled individuals in development activities; establishing small millet distribution points for health; initiating yoga centres for children; addressing gender disparities in education; promoting livelihood groups at the village level and fostering environmental conservation through waste management and tree planting. Additionally, village-specific educational policies, agricultural marketing centres and the renovation of water bodies were proposed to enhance village development comprehensively.

**Seminar on Agriculture and Climate Change:  
Transformation towards Resilience and  
Adaptation as Social Order**

DHAN Vayalagam Tank Foundation organised a workshop on Agriculture and Climate Change with an objective to evolve suitable alternatives to combat Climate Change and graduating them as new social



order. The discussions provided multifaceted perspectives on Climate Change with examples of how various institutions countered its negative impacts.

Ms. Saral Navaroji, Senior Project Executive, DHAN Foundation, outlined the focus of the workshop.

In his keynote address, Dr. K. Palanisami, Emeritus Scientist, International Water Management, warned there would be a 20–30% water deficit in the coming years, compared to demand. In order to combat the negative effects of Climate Change, he advocated a community approach that prioritised water body conservation, collective farming and crop shift based on the trend.

Dr. J. Vasanthkumar, former Dean of Agriculture, Annamalai University, urged the community institutions to create adaptation strategies to meet the present and future effects of Climate Change. To mitigate the impact of Climate Change, he emphasised the importance of three practices: crop rotation, permanent soil organic cover and minimum tillage.

Dr. Pothula Srinivasa Brahmanand, Project Director, IARI, New Delhi, explained how sustainable agriculture included both sources of surface and ground water and farming should be accomplished without endangering the ecosystem. Around 14.5 million hectares of land were now treated with sprinkler irrigation nationally, thanks to government programmes like Amrit Sarovar Mission and Pradhan Mantri Krishi Sinchayee Yojana.

In his lead paper presentation, Mr. K. N. Rajkumar, Programme Leader, DHAN Foundation, highlighted vulnerability categorization across geographical contexts and the adaptive measures advocated through DHAN. The success stories of adaptive agriculture practices like System of Rice Intensification, green manuring, tank silt application, multiple cropping, etc., were discussed.

The relevance of weather forecasting through Agriculture Research Stations and market forecasting through FPOs was emphasized by Dr. V. Saravanakumar, Professor, Department of Agriculture

Economics, TNAU. Mr. M. Palanisamy, Programme Leader, DHAN Foundation, called for organising platforms for progressive farmers to learn from their practices as a routine activity. Mr. U. Vellaippan, Senior Team Leader, DHAN Foundation, discussed the success of a climate proofing project implemented in Orivayal Micro Watershed, Ramanathapuram district, with support from NABARD.

The topics of the subgroup discussions included sharing best practices, appreciating community strategies, identifying opportunities for partnership expansion and developing an action plan. The workshop concluded with the feedback of participants that the messages learnt would be disseminated to the team and community at large for scaling up adaptation and resilience as social order.

### **Workshop on Building New Social Order: The Role of Enablers**

A workshop on “Building New Social Order: The Role of Enablers” was organised by the Centre for Human Resources Development (CHRD), DHAN Foundation, on the fourth day of the ongoing Madurai Symposium 2023 with students from different colleges and young mentors of DHAN Collective as participants.

Ms. Narmadha, Senior Project Executive, CHRD, in her welcome address, traced the four-generation transformation of DHAN Mentors and explained how their professional perspective turned into a life choice.

Explaining the purpose of the workshop, Ms. K. Ilavarasi, Senior Team Leader, CHRD, was hopeful that the participants’ experience mix would lead to different perspectives on the role of enablers in society to shape the younger generation development professionals.

Dr. G.G. Loganathan, Professor, The Dhan Academy, in his special address, looked at every person in the society as an enabler – for a child, parents are the enablers and at school teachers were the enablers. He said



mindfulness was one of the major components of a social order expected among the young generation. Enablers were leaders who inspired others by their action, especially in the context of the younger generation tending to misuse its freedom.

Mr. Muthukumarasamy, Programme Leader, CHRD, in the lead presentation, said, “Values are the basic beliefs that guide the actions of individuals. Norms are the expectations that society has for peoples’ behaviour. In other words, values tell individuals what is right and what is wrong, Norms tell individuals what is acceptable and what is not.”

There were three rounds of discussion in this session. In the first round, participants were of the view that youth resources were not capitalised by the society properly. The second round came out with the impression that resources were not capitalised by the youth themselves and the final round of discussion was on what the society expected from the youth.

The view that youth resources were not capitalised by the society meant that the society did not make use of their innovative perspectives, updated knowledge, creativity and technology-related skills.

The other opinion that resources were not capitalised by the youth themselves meant that they did not have a clear ambition or goals in life; they studied to earn and not to live; they spent without any plan; they were not committed to anything and not self-regulated; there was a lack of confidence in them to face challenges and were not ready to take up responsibilities.

Society’s expectations from the youth included willingness to accept reality, smart work, right attitude, moving out of comfort, commitment to work, adapting to the situation and being patient in all situations.

Experienced enablers, who addressed the participants, expressed the view that enablers should have a mindset to give more space for the younger generation; be a role model in action; do life counselling rather than career counselling; encourage the mentees, recognise their work and motivate them. Enablers should jointly work with the younger generation; spend more time with them; create a family atmosphere; enable a peaceful work environment; guide and support them when they struggle, and nurture and groom them for life and not only for career.

Placement officers and student representatives favoured such workshops in their colleges for students from the first year itself. More experiential learning exposure should be given by NGOs like DHAN for college students as part of their curriculum. Development Clubs could be promoted as part of NSS activities in colleges, in association with DHAN Foundation, the participants recommended.



## **Workshop on Community Financing for Sustainability and Growth: Perspective and Practices of Principles permanence of Economy**



In his inaugural speech, Mr. S. Sivanandan outlined the vital role of the economy in poverty alleviation and introduced Kalanjiam's mission, which encompasses poverty eradication and women's empowerment. He introduced the concept of "economy of permanence" coined by J. C. Kumarappa, emphasizing rural economic development and a nation's self-reliance and growth through its own resources. This approach, often referred to as "self-dependent agriculture," is pivotal for economic progress.

Mr. Sivanandan elaborated on the five philosophies of the economy: The Parasitic Economy is exemplified by plants that live off others, often leading to the host plant's demise. Similarly, in the animal kingdom, the tiger's violent reliance on consuming other animals illustrates this philosophy. The Predatory Economy involves benefiting oneself without contributing to others, akin to a monkey enjoying fruits from a mango grove without contributing to its cultivation. The Economy of Enterprise, as seen in honey bees, involves taking while providing a distinct service, benefiting both themselves and the source. The Economy of Aggregation reflects collective efforts, such as honey bees working for the common benefit of their colony, demonstrating a shift from self-interest to group-interest and future planning. The highest form of economy, the Economy of Service, is best exemplified in the selfless care and sacrifice of parents for their offspring, with no expectation of personal gain, mirroring a non-violent economy of permanence.

In his special address, Mr. N. Janakiram underscored the paramount significance of self-reliance as the gateway to self-development. He articulated the delicate balance between production and consumption, illustrating how a deficit in production contributes to environmental degradation and economic instability. Conversely, excess production, coupled with judicious consumption, ensures that economic resources circulate within national boundaries.

Drawing on a relevant rural example, he wanted individual families in villages to produce specific goods, bolstering local economies and fostering sustainable community growth. He proposed a transformative resolution: before procuring any product, individuals should consider whether it is locally sourced and truly fulfils their needs. This conscientious approach aligns with environmental preservation and reduces the virtual water footprint associated with goods production. In essence, Mr. Janakiram's call for balanced production and consumption served as a roadmap for achieving self-dependency and fostering a resilient and self-sustaining economy, echoing the teachings of leaders like Gandhiji and J.C. Kumarappa, who advocated self-reliance and reduced dependency on machinery.

Participants gained a comprehensive understanding of the five principles inherent in J.C. Kumarappa's Economy of Permanence at the workshop. They were able to relate these principles to various levels, including the individual, family, institution and society. Additionally, it was identified that numerous groups and federations operate within the framework of the "mother economy" by extending their services beyond Kalanjiam members. Furthermore, participants categorized several sectors, such as education, health, and resource utilization, under the umbrella of Predatory Economy, shedding light on the dynamic interplay between economic philosophies and various facets of society.

In her concluding remarks, Ms. A. Umarani expressed satisfaction with the participants' engagement with J.C. Kumarappa's concept of Economic Permanence. She emphasized the importance of relating this concept to the self, family, institution and society. Self-reliance emerged as a focal point and support for the local economy was encouraged. Ms. Umarani called for a focus on local employment and charitable activities, such as health and education, to strengthen the local economy and promote the "mother economy" as a service to the disadvantaged and vulnerable people.

## **Workshop on Showcasing Best Practices of Gender Mainstreaming at Households with SDG Perspective: Towards Women Empowerment**

The workshop on 'Showcasing Best Practices of Gender Mainstreaming at Household with SDG perspective - towards women empowerment' had Kalanjiam leaders and members from across 13 regions of Tamil Nadu and Karnataka as participants.

Mr. Naguveer Prakash, Region-in-Charge, outlined the objectives of the workshop.

Mrs. Umarani, Chief Executive, Kalanjiam Foundation, spoke on how gender inequity affected the advancement of women. The government, she said, gave importance to women empowerment, aiming for equality between men and women. Kalanjiam, with 11 lakh members, played a



vital role in promoting the habit of savings, she said, and emphasised the importance of regularly spending quality time with children and elders. Women should be resilient when facing challenges, confident in handling various situations and learn how to deal with them effectively.

The community deliberation, which took place later, concluded that saving as a practice had been habituated among the poor families and the practice of creation of assets in the name of women was also getting established. The leadership space in Kalanjiam provided the opportunity to get social exposure out of their family environment. The leadership graduation mechanism in people institutions helped them to nurture their decision-making skills, participants opined. The awareness and interest in ensuring education without gender prejudice for their children was prevalent among all communities and the only gap was the interest level of children and the quality of education at schools. It was revealed during the discussions that disadvantaged communities like widows and families having disabled persons were tackling their lives with confidence due to the mutuality support extended through Kalanjiam. When the common perception was that educated children ignored their parents in their old age, the participants expressed that their children, who had got themselves settled in life through hard work, were caring for them well in their old age. The oldest member to attend the workshop is 85 years old.

The workshop listed the challenges that hindered the progress of women as spouse's drinking habit and addiction to drugs and social barriers at family, relative, street and village (society) levels. The influence of parents' in-law on the family, induced domestic violence and workplace violence were the other challenges faced by women in their pursuit of gender mainstreaming. The way forward proposed was that the group should act as a social outpost platform for women members. Concrete efforts to bring the members out of external debt were essential to increase the self-esteem of individuals. Families should promote unbiased gender balancing at home by breaking the stereotypical practices and inspiring children to do away with the existing practices. Minimalism as a process

of NSO would aid the family in managing its finances in a more prudent manner.

### **Advancing Development through Digitization and Digital Transactions: A New Social Order**

The workshop on "Advancing Development through Digital Transactions," focused on the need to enhance digital transactions for smoother and faster repayment, disbursement and cash management, aligning with the evolving trends in financial technology within Microfinance Institutions (MFIs). The extent and complexity of digitalization in MFIs vary on the basis of their size, resources and objectives. The overarching goal is to enhance operational efficiency, reduce costs, broaden outreach, improve customer experiences, facilitate data collection, storage and analysis and foster financial inclusion among underserved populations.

Mr. N.R. Vijeyakumar began his speech by highlighting the shift from traditional banking methods to digital transactions. Two decades ago, people predominantly relied on physical visits to banks for deposits and withdrawals, involving face-to-face interactions and paperwork, which had limitations in terms of convenience and accessibility. In today's digital era, smartphones, laptops and the Internet have revolutionised banking services, with mobile apps and online platforms becoming the preferred tools for financial transactions. Mr. Vijeyakumar insisted on gaining familiarity with the convenience of online transactions, including mobile payments, digital wallets, debit card usage, ATM transactions and EPOS machines, all serving various purposes, including loan applications and repayments, by individuals.

Mr. N. Selva Raju, CEO, Kalanjiam Development Financial Service (KDFC), provided an overview of the workshop. Mr. V. Sundararajan, KDFC, explained Internet banking and money transactions through GPay, PhonePe, and QR codes, along with real-time access to transaction histories, account balances and detailed financial insights offered by mobile apps and online





banking portals. He also referred to the emergence of software solutions like AI tools and how they simplified complex financial concepts.

Digital modes for fund transfers and bill payments, such as mobile banking, net banking, mobile wallets, and AEPS (Aadhaar Enabled Payment System), were also explained. Strengths of digital transactions and digitization included improved record-keeping, data accuracy, historical data accessibility, effective monitoring, quick decision-making, perfect data reporting, customised data and reduced administrative burden. Challenges in digitization encompassed data entry errors, required skill sets, cost-effectiveness and language and privacy security.

The usage of NEFT and its limits, charges, batch processing time and the significance of UTR codes were discussed, aiming to prevent incorrect transactions. The use of RIGs for transactions over Rs 2 lakh with immediate processing was highlighted. IMPS was introduced as another method with defined limits and instant transactions. The impact of digitization on society, particularly empowering women through financial inclusion, skill development, collective decision-making and improved education and data transparency, was also discussed.

Ms. K. P. Keethanjini explained digital computer sessions, encouraging SHG leaders to use mobile banking apps like Candi and Yono SBI for transactions above Rs. 50,000. Self-help groups use online transactions, incorporating login and transaction passwords for security, along with QR codes for streamlined payments. This approach enhances efficiency, reducing paperwork and bank visits. Within the Kalanjiam group, three individuals oversee the online transaction process.

Mr. N. Aaron, Senior Manager, Indian Bank, Madurai, discussed Internet banking, applying for social security benefits through mobile banking, distinctions between mobile and Internet banking and practical uses of mobile banking, including bill payments.

Ms. D. Mahalaksmi, Manager, Digital Services, Canara Bank, Madurai, highlighted the significance of mobile phones in India and Candi app's mobile transaction features. She discussed functionalities such as cardless cash transaction, loan applications, passbook downloads and complaint registration within the app.

Mr. E. Arunachalam, Manager, Bank of Baroda, Madurai, introduced new banking features, including account aggregation, transaction rewards and WhatsApp banking. He explained the various debit card types, their benefits, charges and usage limitations. Safety measures and authentication checks were also emphasised.

Mr. N. R. Madhavan, Officer, Bank of Baroda, spoke about ATMs, UPI transactions, e-money and Central Bank Digital Currency (CBDC) usage, emphasising safe and secure transactions.

A series of important declarations was made at the workshop. Firstly, it was envisioned that SHG finances and accounts management in urban areas would undergo a comprehensive transition to digital methods, aiming to modernise financial processes. In parallel, a strong commitment emerged from leaders and members in rural and tribal contexts to conduct all financial transactions digitally, addressing the digital divide in less urbanised regions. This digital transformation is expected to reshape the social order, emphasising family-based, institution-oriented development to foster a more progressive and inclusive society. The knowledge acquired by SHG members and leaders at the workshop is foreseen to have a profound impact, accelerating digital transformation across the community. A collective dedication was established to enhance digital literacy through orientation and awareness programmes, laying the foundation for a new digital world and a transformed social order that promotes inclusivity and progress.

### Workshop on SUHAM Federations: A New Social Order for Community-owned Healthcare System



SUHAM Federations, the community health collectives promoted by DHAN, organised a workshop on the need for a fresh approach to community-owned healthcare systems. The main objective was to develop practical guidelines, protocols, governance roles and policy considerations for implementation in SUHAM Federations. The innovative federation collective concept of community institutions is embedded in SUHAM Federations, which is one of the few Specialised Programme Initiatives for Community Empowerment (SPICE).

Ms. D. Logamatha, Programme Leader, in her opening remarks, briefed People Leaders on the importance of registration of SUHAM Federations in their blocks and



highlighted the roles and responsibilities of the selected leaders as below:

The President's primary role within SUHAM is to lead group meetings and foster collaboration and unity among members.

The Secretary oversees sanitation initiatives, ensuring clean and hygienic living conditions for the community.

The Treasurer manages financial matters, including fund collection and allocation for health sector development.

The Vice-President concentrates on schemes and programmes that benefit the community.

The Joint Secretary plays a crucial role in livelihood initiatives and opportunities for community members.

In addition, the federations should nurture their partnership to utilise health services from local health institutions like Health Sub-Centre, Anganwadi and Primary Health Centre. Each member-family should contribute to NALAM funds to enhance the health services to underprivileged communities.

Dr. Abel Rajaratnam, Community Health Expert, emphasised the vital role of collaboration in societal development. He traced the roots of Self-Help Groups to the 1990s while highlighting their transformative impact on society and their contribution to the success of community federations. He stressed the need for innovative ideas and collaborative efforts to develop sustainable solutions for societal challenges and highlighted the importance of institution-building, problem-solving and empowering communities to make decisions. He also referred to the vital role of Kalanjiam in providing money-saving and credit facilities for health and sanitation that are essential for community well-being.

Dr Rathinam prioritised anaemia control, citing a survey revealing its high prevalence among girls. He proposed

measures, including dietary changes, iron tablets, deworming and use of footwear, to successfully reduce anaemia levels and thereby contribute to national development.

N..Mohamed Rafi highlighted the significance of community-owned healthcare systems and touched upon SUHAM's areas of focus: Community Health and Nutrition, Safe Water and Sanitation and Medical Care and Diagnosis. SUHAM Federations, he said, collaborated with communities to implement interventions with a noble aim to uplift impoverished communities by integrating with thematic federations, enhancing technical governance proficiency, building mainstream partnerships, ensuring long-term sustainability, exploring corporate social responsibility funding and participating in government and NGO forums.

Recognising the unique needs of communities, SUHAM had woven health, nutrition and sanitation programmes into thematic federations, which increased effectiveness. Empowering governance bodies with technical expertise optimised resource allocation and minimised wastage. Strong partnerships with mainstream institutions provided access to healthcare services, social entitlements and support systems for vulnerable populations, he said.

SUHAM Federations in the DHAN Collective are dedicated to eradicating poverty and addressing health, water and sanitation challenges across 18 regions. They establish adolescent groups and operate 18 primary care SUHAM clinics with guidance from SUHAM Trust.

Participants held deliberations to evolve declarations on the functions and governance roles, effective systems and processes to manage SUHAM Federations; challenges in accessing mainstream health care systems and capacity building for community leaders. Mr. B. Saravanakumar, Project Executive, proposed a vote of thanks.



**For more information, please reach us at**

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