



Madurai Symposium 2023

Advancing Development: New Social Order

23-27 September 2023



Bulletin

Day 5: 27 September 2023

The 11th 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 730 community leaders, development workers and students from Tamil Nadu, Kerala, Karnataka, Andhra Pradesh and Puducherry have participated on the last day of the event.

KNOWLEDGE BRIEF

Convention on Nurturing New Social Order to the Coastal Communities through Neithal Mutual Movement

The Neithal Mutual Movement (NMM) is dedicated to tackling multifaceted challenges in coastal areas. Coastal resource management is a primary focus, with initiatives like "Virtue-Padayatra" to raise awareness and encourage responsible behaviour among coastal communities. Concurrently, efforts like planting of tree saplings are vital for preventing coastal erosion and safeguarding fragile ecosystems.

Coastal livelihood development is another central pillar, with "Value Building Clubs" imparting crucial education on ethical and sustainable practices, particularly in fishing and aquaculture. The promotion of "Minimalism" encourages sustainable resource utilisation, while "Local Food Systems" boost the livelihoods of coastal communities through agricultural and fisheries-based initiatives.

Disaster risk reduction is paramount and programmes like the "Youth Refreshment Camp" equip young people with preparedness and response skills. Infrastructure development, including "Safe Sanitation" and "Eco-friendly Houses" is vital in reducing vulnerability to coastal disasters.

Reaching fishing families is a fundamental goal. Initiatives like "Small Millets Consumption" offer nutritious food sources, while "Virtue Literary Platforms" disseminate ethical and sustainable fishing practices. Empowering communities through "Self-Growth thru People Institutions" and providing services like "Community Kitchens" enhance overall well-being.

NMM also emphasises general virtue building and ethical development through "Morality Awards" and "Behaviour Change Communication for Virtue Building" to instil ethical values within coastal communities. Education and awareness are paramount, with "Competitions among Students" and "Exhibition on MOVE (Motivation, Values, and Ethics)" informing the public about coastal issues.

Sustainability and environmental conservation are advanced through initiatives such as "Organic Farming" and "Small Millets Production & Conservation," contributing to responsible coastal resource management.

NMM places significant importance on good governance and social responsibility through programmes like "Value-based Voters & Ethical Elections," "No to Bribery," and "Non-encroachment of Public Property," enhancing governance and resource management in coastal regions.

Promoting renewable energy, reducing petrol usage, minimising plastic use and adopting paperless workplaces bolster environmental sustainability in coastal areas, aligning with the broader goal of responsible coastal resource management and community development.

NMM faces the challenge of developing sustainable livelihoods for fishermen, achieved through value-based business organisations like PPGs. Disaster preparedness is also a priority, with NMM encouraging behavioural changes to enhance resilience.

Moreover, NMM recognises the significance of coastal conservation and works to strengthen knowledge and practices for the benefit of future generations, collaborating with societal institutions to manage coastal resources effectively.

Coastal regions, acting as the interface between land and water, hold immense economic importance, housing a substantial portion of the global population. The judicious utilisation of coastal resources has the potential to improve the lives of communities and establish a sustainable model.

Convention on New Social Order through Sangamam Integration at the Panchayat Governance

Every individual is involved in practicing democracy at the level of gram panchayat and hamlet. Panchayat is the backbone of rural India. Though many schemes are available for rural uplift, not many villagers are aware of them. Sangamam, a people institution, can create awareness of the entitlements of villagers with the support of government institutions.

Sangamam can provide linkages between panchayats and water body associations. A water policy can be initiated at the panchayat level by Sangamam through the grama sabha. It can facilitate the society to exercise shared responsibility to protect the common properties

Sangamam can get involved in initiating steps to put an end to the phenomenon of cash for vote at the village level by building values and ethics among the people. Grooming women panchayat presidents to perform their roles without any outside influence is a need of the hour. Grama sabha, the soul of the panchayat, should be used in a better way to ensure holistic development of families of the panchayat.

Seminar on Challenges in Small Millet Processing and Value Addition

Malnutrition and the incidence of obesity-related illnesses like diabetes have increased in several South Asian nations, including India, as a result of improper diet and food systems. Small millets, a "superfood" that is gluten-free and climate adaptable, may provide solutions to overcome the problem. Small millets are produced and consumed at lower rates than other cereal crops like rice, primarily because of weak supply chains, limited consumer awareness, poor yield, insufficient or inefficient processing facilities and policy neglect.

Small millets must be manually processed, which is quite laborious and has caused their consumption to rapidly fall. Dehulling is the process of removing the exterior, inedible hull/husk from the grains. It is an essential step in the production of grain-rice and in the subsequent processing of grains for human consumption. The conversion of small millets into rice and other forms is time-consuming and labour-intensive because small millets, other than finger millet, are well protected in glume encasements.

Since processing is a crucial link in the supply chain connecting producers and consumers of small millets, processing challenges and inefficiencies have a significant negative influence on the expansion of markets for small millet food items. Small Millets Foundation (SMF) has been working on developing hulling and processing assemblies to meet various operating requirements at the village, micro enterprise and SME levels as well as expanding their reach throughout India by increasing the capacity of equipment manufacturers and facilitating adoption by increasing the capacity of end users. Towards this end, SMF has collaborated with Tamil Nadu Agricultural University (TNAU), McGill University (McGill), Victor Agro Sales (Victor), AVM Engineering (AVM), Perfura Technologies Private Ltd. (Perfura), Agromech Engineers (Agromech) and KMS Industries (KMS) in Tamil Nadu and Vishwa Agro Tech and Bio-tech in Karnataka and many more small and medium scale processors.

Workshop on Building New Social Order for Managing the Wetland Ecosystem: Experience and Way Forward from Point Calimere

India is the third largest fish producing and second largest aquaculture fish producing country in the world. India's blue economy supports 95% of the country's business through transportation and contributes an estimated 4% to its Gross Domestic Product. The blue economy of India has the potential to engage a large workforce. For decades, people have been involved in large numbers in fishing, aquaculture, fish processing, marine tourism, shipping and port activities.

The fisheries sector alone provides livelihood to about 16 million fisherfolk and fish farmers at the primary level and almost twice that number along the value chain. The coastal resource management adopts a top-down approach with limited stake for the community. Indeed, communities have a prime stake as they depend on and exploit coastal resources for their livelihood. It is the need of the hour to enhance the stake of coastal communities in conserving coastal resources.

Since 2004, DHAN Foundation has been implementing its Coastal Conservation and Livelihoods Programme with the goal of increasing community involvement in coastal conservation. The institution has federated the coastal communities of different coastal zones and launched the Neithal Movement to conserve coastal biodiversity at the national level. The wetland ecosystem in the Point Calimere region, known for its unique resources, has community-led conservation measures widely in place.

Workshop on Showcasing the Impact of SHG-Bank Linkage of a Branch on Economic Empowerment of Women

Access to finance by the rural poor and vulnerable groups is an essential pre-requisite for poverty eradication and sustainable development. The Government of India has implemented several schemes and policies such as nationalisation of banks, lead bank schemes, regional rural banks, service area approach and financing of SHGs for promoting access of the rural poor to institutional finance. Recently, RBI has taken up a mass campaign to provide financial literacy to the unreached communities by promoting special centres (CFLs) to create awareness of the various banking systems and schemes. In addition, they have also facilitated the evolution of NGOs promoting the enabling model of microfinance, MFIs and other registered financial institutions, who develop their own financial products to cater to the financial needs of the poor. With the modest beginning in early 1990s as Self-Help Group of women with 20 members in size and propelled by RBI and NABARD for a staunch credit support through nationalised banks, in the last one decade, 28.90 million SHGs across the country have received a mammoth Rs.6.5 million crore credit support. The timely availability of credit, with less procedure hassles prompt 100% repayment by the members to the banks through the groups guided by NGOs and civil societies, have transformed and brought about significant economic empowerment to the poor women across the nation. Truth, honesty, integrity, transparency and other values practised by SHGs would nurture a New Social Order in the microfinance sector. A collaborative and win-win strategy between SHGs and banks is the success formula.

Workshop on Community Governance in Conservation of Urban Water Commons: Perspectives, Practices and Way Forward

In the realm of urban development, sustainable management of water commons stands as a crucial and often neglected facet. Due to rapid urbanization, traditional urban water bodies in Madurai city, springs in Vizag, channels in Chennai and lakes in Bengaluru have lost their purpose. The main focus on revitalizing urban water commons is to establish the redefined future purpose and bridge the gap in community governance for their conservation. The Centre for Urban Water Resources (CURE) has a vision of urban water body rejuvenation that is co-developed by local communities to meet their redefined future functionalities. Therefore, the holistic water body rejuvenation model must address intricate challenges,

co-created with the consultation of experts and multiple stakeholders.

Different models were adopted based on concepts like self-revenue production, seasonal regeneration, operational simplicity, cultural integration, and community governance to establish a sustainable rejuvenation process. The CURE initiative aims to raise awareness of the importance of community involvement and governance in preserving these vital urban ecosystems. A collective examination of various viewpoints, industry standards and a future course for more effective and equitable water body conservation is required to reflect on the urban environment. The goal of the workshop is to co-learn from various community institutions while also sharing the revival method used by various Urban Vayalagam members of DVTF in reviving their urban water commons. The mission is to learn from the viewpoints of various interested parties and investigate how to develop all-encompassing strategies and models for community-driven urban water body regeneration.

Workshop on Building Shelter Security through Appropriate Technology for Building New Social Order

Housing for the disadvantaged plays a pivotal role in advancing global sustainability goals. Aligned with the United Nations' Sustainable Development Goal (SDG) 11, which focuses on enhancing habitat conditions for vulnerable populations, efforts to create a "New Social Order" hold profound significance. Homelessness is a multifaceted issue stemming from structural and individual causes. These encompass societal factors like poverty, unemployment, housing affordability and discrimination, alongside individual struggles such as mental illness, addiction and domestic violence. Resolving homelessness and advancing equitable housing involves multifaceted strategies.

Constructing improved habitats for marginalised communities necessitates a human-centred approach, emphasising well-being and dignity. Sustainability, which is crucial, involves environmentally responsible practices and adaptation to climate challenge. Inclusivity ensures that housing is accessible, irrespective of socioeconomic backgrounds. Empowerment entails active community participation, fostering ownership. Cultural sensitivity respects local values and traditions.

Affordability drives the use of cost-effective technologies and materials. Accessibility ensures housing is inclusive, even for those with disabilities. Sustainability embraces eco-friendly practices, renewable materials and energy-efficient designs.

Community engagement means residents actively shaping housing solutions. Equity seeks to reduce disparities, especially for marginalised groups, while safety and resilience guide disaster-resistant construction.

Concrete practices include employing appropriate technologies like STUB footing, Rat Trap Bond wall and Filler Slab Roofing, tailored to local contexts, for cost-effectiveness and environmental responsibility. Local materials cut costs and support the economy. Skill development empowers local communities, enhancing construction quality. Transparency and audits build trust. Financial inclusion facilitates resource access and investment. Collaboration among sectors leverages resources. Advocacy raises awareness and supports policy changes. Community-driven projects foster ownership, environmental conservation and eco-friendly practices. Legal and policy support ensures affordable housing and land tenure security, while monitoring and evaluation ensure continuous improvements. Capacity building enhances local organisations and promotes research and innovation.

Equitable housing requires comprehensive action across individual, institutional and societal levels. Individuals and families need access to housing information, financial guidance, protection from homelessness and mental health support. At the institutional level, technology adoption, transparency, capacity building and community engagement are vital. Societal priorities should encompass inclusive development, awareness, collaboration and environmental sustainability.

These norms, addressing shelter insecurity comprehensively, offer a roadmap to build a New Social Order founded on equitable and sustainable housing.

Workshop on Building Climate Resilience: A New Social Order in SAWAS

The community made a collective declaration of its commitments in the final session. Participants pledged to implement the knowledge and insights gained from the workshop to ensure that the valuable information shared would not go to waste. They expressed their commitment to constructing roof water harvesting structures, a step toward sustainable water management. To further enhance their efforts in water conservation, the community vowed to install soak pits and solar panels, recognising the importance of these technologies in addressing water-related challenges. Finally, they resolved to contribute to the establishment of common borewells at the village level, a community effort aimed at ensuring equitable access to safe water resources for all. These commitments reflected the community's strong determination to take practical

actions towards climate resilience and safe water practices.

Workshop on Development Immersion for Young Academia, Research and CSR Institutions: A Quest for New Social Order

To reshape the society, we need to infuse the four Es: Equality, Equity, Ethics and Empathy. Youth and development professionals need to be sensitised with the necessity for involving themselves in the collective growth of the community. The DHAN Academy shows the way through various immersion programmes suited to the academia, corporates and CSR institutions. The workshop on 'Development Immersion for Young Academia, Research and CSR Institutions – A quest for New Social Order' provides a platform for the faculties, students and professionals in CSR to discuss and share their ideas in incorporating the New Social Order in immersion education so as to enable the youth to understand and get involved in the development of the vulnerable society. The New Education Policy 2023 also envisages creation of global citizens with local values and enhanced professional skills for nation building. In line with this, such workshops will trigger the thoughts of youngsters to get involved in the New Social Order and create impact on community development. The views and expectations of the youth, especially from different colleges and institutions, will enhance the scope of covering more areas in the curriculum of immersion education. It will also help in positioning the academy as a true development institution amidst the academia to a larger extent.

Workshop on Fostering Promotion and Conservation of Groves as Community Commons

Sacred groves are a major folklore 'green culture' of India. Madurai has a number of sacred groves in its rural pockets. These sacred groves serve as a gene pool reserve of local biodiversity, hub of medicinal herbs, symbol of nurturing green social norms and a strong narrative of social justice. The strong social norms knitted around the sacred groves protected them traditionally from deterioration. But the green collective consciousness among communities is weathering over the past three decades, leading to conversion of groves into built ups, their encroachments and use as waste dumps and grazing grounds of animals, threatening their existence. On the other hand, several greening initiatives of individuals in their localities, organisations in their institutional campuses and social groups in their villages have been successful. In this background, promotion and conservation of sacred groves, long forgotten by the people, especially in the degraded common lands, has reinforced greening commons. The

experience in promotion of green commons reveals that the involvement of local communities, with proper support system from government departments and investment from corporates, shall build tree cover. But the grove or forest shall be built by itself with the support of Mother Nature and the Green Culture built in individuals and society, which is part of the regenerative process itself.

PROCEEDINGS

Convention on Nurturing New Social Order to the Coastal Communities through Neithal Mutual Movement

The final day of the Madurai Symposium 2023 featured a convention on ‘Nurturing New Social Order among the coastal communities.’ It was organised by the Neithal Mutual Movement (NMM).

Mr. Manibharati, in his welcome address, highlighted NMM’s role in promoting development activities, fostering community discussions, building mutual understanding, facilitating co-learning and, ultimately, contributing to the establishment of a New Social Order. The convention deliberated on ushering in a New Social Order through development activities, community engagement, understanding and shared learning.

Mr. Singarayar, Programme Leader, said the overarching purpose of the event was to address the challenge of eradicating poverty, recognising that development extended beyond income improvement. It encompassed creation of a good environment, ensuring safe drinking water, providing livelihood opportunities, employment and fostering a peaceful society free from conflict. Development, he said, had transformed society, introducing technology but the society also had strayed from truth-based principles. Balancing financial-focused groups and disciplined societies was essential for true development, he added.

Dr. Sivasubramanian, in his presentation, discussed the role of development leaders, particularly in coastal communities. It was important to raise awareness



among coastal communities of maintaining a clean environment in sea and water areas, he said and outlined four major areas of focus: conservation of natural resources, livelihood development, disaster management and NMM activities.

Mr. Kasinathapandiayan, Deputy Director, Fisheries Department, looked back at the evolution of fishing boats and explained the government schemes in support of the fisherman community that included subsidised fishing equipment, training and skill development, insurance coverage, market access and resource conservation.

Participants engaged in subgroup discussions, categorising future activities like ‘yatra’ (journey), ‘shramdan’ (volunteer work), forming a development committee, launching a youth campaign, practising yoga, and adopting a small millet-based diet to promote a New Social Order. Emphasis was placed on women's empowerment, water management and financial literacy. They highlighted the significance of instilling good habits and self-development at the family level, encouraging student competitions and preserving traditional village customs unique to coastal communities.

The symposium concluded with declarations on creating awareness among 35000 fishermen, facilitating 30% of the fishermen to follow the New Social Order within the year, promoting 100 volunteers and 100 leaders to implement the New Social Order in coastal villages and conducting reviews every three months for proper implementation. The event underscored the importance of sustainable development, community participation and government collaboration in promoting positive change in coastal communities. As discussions turned into actionable plans, the NMM symposium provided a platform for envisioning and working towards a brighter future for all.

Convention on New Social Order through Sangamam Integration at the Panchayat Governance

The tenth people convention on the fifth day of Madurai Symposium 2023 focussed on New Social Order through Social Capital at panchayat/hamlet level (Sangamam). Mr. K. Prahalathan, Senior Team Leader, welcomed the gathering that comprised panchayat representatives, community members and field workers.

Dr. G. Pankajam, former Vice-Chancellor, Gandhigram Rural Institute, in her special address through virtual mode, said DHAN foundation, known for its development initiatives, particularly for women, could take up a key role to link people institutions with panchayats. Good governance and self-sufficiency of



panchayats could be ensured with the full involvement of people in villages.

Mr. S. Singarayam Programme Leader, explained that linkage with panchayat was vital to ensure integrated development of families in the panchayat. Promoting the Sangamam People Institution was the best way to ensure organic rapport building with panchayats. Besides, the demand of Sangamam would enforce democratic functioning of panchayats.

Mr. S. Sivanandan, Programme Leader, insisted that the onus of youth development should be on parents. Mr. Iyyappan observed that the village-level Sangamam could concentrate on de-addiction activities, making the village free from open defecation, promoting a virtual centre for youth, evolving water policy at village level, setting up a training centre for both youth and women and making participation in grama sabha compulsory. SHGs could pass resolutions to allocate their common fund for the service of villagers.

Ms. Senthamarai, Advocate, explained that legal issues of poor people could be best addressed through Legal Aid Clinic.

Mrs. N. Shanthi Maduresan, in her lead paper presentation, opined that panchayats could get appreciation from outside if they concentrated on health, education, livelihood, technology upgradation, environment protection and provision of basic infrastructure facilities. People of the panchayat should be empowered to demand their needs and women panchayat presidents should perform their role without any external influence.

Seminar on Challenges in Small Millet Processing and Value Addition

2023 being the International Year of Millets, the seminar on 'Challenges in Small Millet Processing' is an appropriate occasion to build confidence among the community in overcoming post-harvest challenges. The seminar modules were formally introduced by Mr. Saravanan, Team Leader, DHAN Foundation. Mr. Premanand, CEO of SMF, said the New Social Order in

the food market would entail making small farmers, processing businesses, small dealers and consumers happy. The four key topics given for discussion were: post-harvest losses, lack of processing technology, consumer knowledge and policy/market access.

Mr. Karthikeyan, in his presentation, said adapting to technology-related difficulties had become a necessity and emphasised the significance of local adaptation. He added that some companies struggled with small-scale operations and proposed using innovation to address health-related challenges like digestion troubles. While discussing the difficulties with costs, he underlined the move towards high-value, low-cost solutions.

The Millet Foundation's Managing Trustee, Mr. Dwiji Guru, delivered a lecture on 'Addressing Barriers and Bottlenecks in Millet Processing and Policy Shortcomings' in which he concentrated on three key topics: technical difficulties with storage and pest control, lack of human resources, and problems in infrastructure development. He also called for lowering of GST on millet processing and equipment.

In his address, Mr. Lakshmi Narayanan, a millet business owner from Bengaluru, emphasised the nutritional benefits of millets and pointed out how the current food habits led to a prevalence of diabetes and cardiovascular disorders, affecting a sizeable section of the population. He also brought up the increased rates of cancer, undernourishment and different lifestyle-related illnesses among the younger population, including problems with obesity and diminished physical strength. He ascribed these health issues to agricultural methods like monocropping and overusing fertilizers.

The millet processing facility at Veerapaur village, Jamunamarathur, is doing well, according to Mr. Krishnamoorthy, Programme Assistant in Jawadhu Hills. More than 40 villagers were visiting this facility daily to process their millets and the consumption of millets in tribal areas had increased.

Mr. Janagan, Founder of Mahilam Food, shared his experience in millet processing and value addition. Mr. Chandrasekaran, CAO, Jeevidam Limited, identified two key problems in popularising consumption of small millets: many farmers were still very reliant on the old system and not all FPO members actively participated in



marketing and associated activities. He added that by working together and developing a greater understanding of farmers' needs and preferences, these issues might be efficiently resolved. The conference came to an end with actionable recommendations for further work on value addition in millet processing.

Workshop on Building New Social Order for Managing the Wetland Ecosystem: Experience and Way Forward from Point Calimere



The workshop on wetland ecosystem in the Point Calimere region was a unique event speaking about the key dimensions of coastal context. Mr. Madhan spoke on the programme's objectives and DHAN's future plan, emphasising that it was hard to eradicate poverty solely through income; rather, we must also address other basic needs like a high standard of life and access to healthcare and education.

The Joint Director of Fisheries, Mr. Ilamvazhuthi, underlined the value of mangrove forests and how they related to fishermen. He hailed fishermen as the driving force behind the restoration of the mangroves and emphasised the significance of self-regulation to avoid overexploitation and to protect resources for future generations.

The initiatives of DHAN Collective with the fishing community were presented by Mr. Balasubramani, Regional Coordinator of Point Calimere. The activities in the wetland ecosystem included distribution of fishing pots and nets to 400 fisherfolk, renovation of ponds and planting of saplings. He called for an end to plastic use and the practice of leaving fishing nets in the sea to ensure conservation of natural resources and protection of the environment. By creating awareness of the values associated with the mangroves, families in fishing hamlets could preserve the heritage of the family and the health of the environment.

Mr. S. Elamuhil highlighted the conservation work done by fishermen in the mangrove forests of Muthupettai

and Adhirampattitam. He suggested that stream rehabilitation could be made a contest for children in order to instil an awareness of conservation in young minds.

Mr. Shankar felt that constructing a permanent water channel as a dependable water source could enhance fishing and irrigation.

Mr. Singarayar and the local fishermen community jointly released a book, The connections between Point Calimere Wildlife Sanctuary and People's Livelihoods Through Ecosystem Services. Declarations on building a New Social Order in the coastal community towards conservation of wetland ecosystem were made at the conclusion of the workshop. Mr. Vijayarajan, Project Executive, proposed a vote of thanks.

Workshop on Showcasing the Impact of SHG-Bank Linkage of a Branch on Economic Empowerment of Women

The workshop on 'Showcasing the impact of SHG-Bank linking on economic empowerment of women' saw the participation of Kalanjiam leaders and members from across 13 regions of Tamil Nadu and Karnataka.

Ms. A. Umarani, Chief Executive of Kalanjiam Foundation, explained the focus of the workshop at different levels: individual, family, institution and society. She urged SHG members to prioritise their needs and repay their loans in full to ensure financial discipline.

Mr. M.P. Vasimalai, Executive Director, DHAN, said banks, which were the primary source of credit loans for SHGs, provided crucial financial support for them through Dhan Foundation. It was essential that they committed themselves to a 100% repayment rate, creating a win-win situation that ensured sustainability for both SHGs and banks. The Athoor branch of Canara Bank in Dindigul district, for instance, had done commendable work of credit support of Rs.18 crore to more than 650 women SHGs promoted by DHAN



Foundation and this demonstrated the financial discipline of SHG members and the trust the bank had on them.. He opined that all banks should aim to provide credit to a minimum 100 SHGs.

Mr. Ballani Renganath, AGM, Canara Bank, appreciated the Kalanjams in Dindigul district full repayment of the loans on time. The bank had advanced credit worth Rs.2 crore to Kalanjiam members in the region. He cautioned that the beneficiaries should not involve any intermediaries and/or indulge in political activities in the democratic decisions taken at the group level.

Bankers, who were present virtually and in person, acknowledged and appreciated the positive impact of the DHAN Foundation-steered SHG-Bank linkage interventions to help the poorest of the poor. By enabling members to save and access loans from banks with integrity and honesty as the main value practices, both the financial institutions and SHGs benefit sustainably. All SHG members should maintain individual accounts with an active balance and, additionally, must enrol in government entitled insurance schemes and stay informed about the renewal process. Digital transactions should be practiced among SHGs.

The workshop showcased the success stories and responsible credit management practices of SHGs that increased trust and support from the bank. This, in turn, led to a substantial allocation of credit to the SHG community, propelling economic growth and improving the living standards of people. The community participants viewed the SHG-Bank collaboration as a testament to the power of collective action and knowledge sharing, creating a brighter financial future for all.

From a community perspective, sustaining partnerships between banks and SHGs has indeed been a mixed journey. While these partnerships have undeniably brought in financial resources and opportunities, they have also posed certain challenges. It is essential to ensure that the benefits reach every member of the community. Often, the bureaucratic processes and stringent requirements set by banks can be intimidating and exclusionary for some. Therefore, it is crucial for the community to actively participate in shaping the partnership dynamics, advocating for greater inclusivity and accessibility.

Workshop on Community Governance in Conservation of Urban Water Commons: Perspectives, Practices and Way Forward

The main objective of the workshop was to emphasise how crucial community involvement and efficient



governance is in safeguarding the urban ecosystem. Three important alternatives were put out by Dr. D. Suresh Kumar, Director of the Centre for Agriculture and Rural Development Studies, TNAU: rainfall collection, wastewater recycling and tank renovation for urban water commons. In addition, he advocated promotion of Public-Private Partnerships (PPPs) in cooperation with Vayalagam institutions to scale up water body conservation in the urban context.

The crucial significance of trees and natural resources was emphasised by Dr. Ranjana Chaudhuri, Head, Department of Regional Water Studies, TERI. She introduced the idea of WSUD (Water Sustainable Urban Design), emphasising the need for a holistic strategy to manage urban natural systems. She referred to case studies on turning abandoned quarry sites into urban woodlands from Gurugram in North India and emphasised the vital importance of aquifer recharge stations in order to prevent encroachment and sustain these advantages.

Mr. Baskaran, Movement Leader of DVTF, proposed the concept of promoting a new Vayalagam by the existing Vayalagam for urban areas. He detailed the obstacles encountered during the restoration of ooranis, traditional water bodies, in the Avadi area of Chennai.

Urban farmers from Kathiyanoor Pathukappu Vayalagam highlighted the value of a high-end exclusive confederation comprising Departments of Revenue and Public Works and the local body in protecting urban water commons. An advocate from the Uthangudi Pathukappu Vayalagam drew attention to the potential of using the judiciary as a powerful tool to protect urban water commons. The Vandiyur Pathukappu Vayalagam secretary mapped how CURE's initiatives since 2017 impacted the groundwater table in urban neighbourhoods. The Sooravalimedu Kanmoi Vayalagam president stressed the significance of including the neighbourhood police as the primary stakeholders to protect urban water commons from abuse.

The Kathiyanoor Pathukappu Vayalagam, Vandiyur Pathukappu Vayalagam and Sooravalimedu Kanmoi Vayalagam were recognised by DVTF as leading examples in community governance. For their unselfish actions, young volunteers of Tirunagar Pakkam and Ira Nilangal were honoured with "UyirManeyam Viruthu".

Workshop on Building Shelter Security through Appropriate Technology for Building New Social Order



The Madurai Symposium 2023 reached its culmination with a significant workshop organised by DHAN Housing and Habitat Development of Poor for Empowerment confederation (DHAN HOPE) on 'Building Shelter Security through Appropriate Technology for Building a New Social Order.' Its objective was to cultivate an understanding of strategies related to demonstrating cost-effective technologies, sharing experiences of members, forging partnerships with mainstream institutions, harnessing social capital and the establishment of a resource centre.

Mr Vijaykumar, Chief Financial Officer, DHAN HOPE, initiated the dialogue on affordable housing in his opening remarks. Dr. Madhan Kumar, Chief Executive Officer, DHAN HOPE, who provided a comprehensive overview of the workshop's objectives, pointed to the challenge of limited knowledge and resources that encompassed comprehending of Tamil Nadu Housing Board schemes, procuring construction materials, addressing sanitation needs through toilet construction and accessing government housing programmes.

Mr. Saravana Kumar, Senior Manager, Canara Bank, explained the funding options for housing projects like bank loans, personal savings and government schemes. The criteria for loan eligibility, required documents, income levels, interest rates, EMIs and insurance were covered in his speech. Participants sought clarification on loans for land under parents' names and for daily wage earners with land. The importance of matching

loans to financial capacity and streamlining applications with specific banks was stressed.

The government scheme for housing, Pradhan Mantri Awas Yojana (PMAY), was introduced as a significant financial assistance avenue for housing projects. Participants were educated about the benefits of these schemes and the procedures for applying for them.

Dr. K. Mahendran from Gandhigram University's Centre for Rural Technology shared insightful perspectives on low-cost housing research. He highlighted innovative approaches such as utilizing Neyveli coal as a building material and reducing dependence on sand. He stressed the importance of employing cost-effective construction techniques and environmentally friendly materials to stimulate local economies and generate employment opportunities.

Mr. Loganathan and Mr. Gunasekaran of DHAN Foundation shared their experience and success stories that included accounts of building houses with loans, leveraging PMAY, and implementing cost-effective technologies.

Mr. Ashokan, a construction contractor, spoke about the need to comprehend regional housing styles and offered insights into utilising precast walls to expedite construction. Mr. Santhanam Subramanian, another construction contractor, delved into the challenges faced by builders.

The workshop concluded with feedback from participants, who expressed their newfound knowledge and empowerment in the realm of building affordable homes. Dr. Madhan Kumar reiterated the key takeaways, underscoring the understanding of the housing loan process, importance of sourcing quality construction materials, implementation of cost-effective construction methods, and the significance of realistic project estimates.

The Poonjuthi village project, executed by Dhan Hope, was spotlighted as a resounding success in providing low-cost housing solutions.

Workshop on Building Climate Resilience: A New Social Order in SAWAS

A workshop on 'Climate Resilience in Safe Water and Sanitation (SAWAS)' was organised on the concluding day of Madurai Symposium 2023 with a purpose of raising awareness of safe water practices.

Mr. R. Rajapandian, CEO of SUHAM Trust, in his welcome address, highlighted the critical need to adapt to climate change's impact on water, sanitation and hygiene (WASH) services by enhancing community



involvement in planning and implementation of WASH programmes.

Mr. P.M. Jose from Water.org, Chennai, in his address, urged communities to embrace climate change adaptation measures, such as diversifying water sources, improving infrastructure and promoting conservation practices.

Mrs. Latha focused on the adverse effects of open defecation and outlined the need for proper excreta disposal. She called for community involvement, knowledge sharing and the formation of forums dedicated to climate change resilience to face climate change challenges.

Mr. V. Dhayalan, Managing Partner, AARDEE Builders, Madurai, shed light on the significance of rainwater harvesting and explained how it reduced dependence on groundwater and enhanced preparedness for changing weather patterns. He also introduced cost-effective groundwater recharge options to the participants.

During the community discussion session, participants engaged in a conversation on climate-resilient WASH interventions, challenges and strategies. Key points that emerged from the discussion included concerns over the cost and benefits of water-saving initiatives, community-driven strategies and repurposing existing water tanks for rainwater harvesting.

Mr. Lokesh shared his personal experiences related to climate change resilience and water conservation, highlighting various forms of water wastage and the importance of adopting water-saving practices in daily life.

The community made a collective declaration of its commitments in the final session. Participants pledged to implement the knowledge and insights gained from the workshop to ensure that the valuable information shared would not go to waste. They expressed their commitment to constructing roof water harvesting structures, a step toward sustainable water management. To further enhance their efforts in water conservation, the community vowed to install soak pits and solar panels, recognising the importance of these technologies in addressing water-related challenges. Finally, they resolved to contribute to the establishment of common borewells at the village level, a community

effort aimed at ensuring equitable access to safe water resources for all. These commitments reflected the community's strong determination to take practical actions towards climate resilience and safe water practices.

Workshop on Development Immersion for Young Academia, Research and CSR Institutions: A Quest for New Social Order

The DHAN Academy convened a workshop on 'Development Immersion' on the concluding day of the Madurai Symposium 2023 with the of sensitising young students and members of research and CSR institutions to understand and appreciate the important value systems to foster the New Social Order at individual, family, institution and society levels.

Dr. M. Thiagarajan, Deputy Director, in his welcome address, traced the history of The DHAN Academy and its value system in enabling the world of practice.

Dr. C. R. Ananda Kumar, Director, Centre for Plant Breeding and Genetics, TNAU, Coimbatore, in his keynote address on the "Ethics in Agriculture", emphasised the need to cultivate a culture within agriculture. He advocated the inclusion of NSS, NCC, yoga and physical education in the curriculum to ensure that students of agriculture remained active and well-rounded. They could gain practical experience by working in rural areas and undergoing additional training.

Environmental protection was identified as a primary concern, with a call to conserve water and biodiversity. Dr. Kumar pointed out that the soil was getting deteriorated due to overexploitation and called for its conservation for the sake of future generations. He also noted the role of forests in protection and advocated the cultivation of quick-growing crops for animal feed while cautioning against encroaching on forests. Soil structure and maintenance were essential for the long-term viability of agriculture, with a strong promotion of organic farming. Dr. Kumar, who discussed the potential benefits of genetic modification while stressing the need for transparency in GMO research, insisted that chemicals should not harm consumers while effectively preserving the quality of agricultural products. He recommended the daily consumption of millets as a potential solution to prevent occupational diseases. Dr. Kumar emphasised that ethical practices and long-term sustainability were key to success, and it was the responsibility of all to maintain a healthier planet.

Mr. M.P. Vasimalai, Executive Director, DHAN Foundation and chairperson of The DHAN Academy, interacted with the participants on the focus of the immersion programme.



Dr. G. G Loganathan, Professor, in his lead paper presentation, explained the 4 Es – equality, equity, ethics and empathy – required for a New Social Order. According to him, inadequate opportunity for education and skills, infrastructure, insufficient livelihood, unemployment, lower earnings, debt trap and lower reach of digitalization contributed to poverty and the best way to bridge the urban-rural divide was to ensure equitable development based on a New Social Order.

Dr. S. Kavitha Maithily, Associate Professor, Department of Home Science, Gandhigram Rural Institute, in her talk on “Youth and community engagement-Towards a New Social Order” said community engagement was an approach in which communities fostered trust and increased collaboration, communication and involvement. She insisted that the knowledge gained in educational institutions should always be linked to community service.

Workshop on Fostering Promotion and Conservation of Groves as Community Commons

A workshop on ‘Fostering promotion and conservation of groves as community commons’ was organised by DHAN Foundation, in association with Madurai Green, on the concluding day of Madurai Symposium 2023 in which police trainees, students, teachers, greening enthusiasts and development activists participated.

Mr. N. Chidambaram, Coordinator of Madurai Green, in his welcome address, recapitulated the joint efforts of DHAN Foundation and Madurai Green in increasing the green cover of Madurai by planting tree saplings in institution buildings, housing complexes and degraded common lands.

Mr. S. Elamuhil, Component Anchor, Centre for Urban Resources (CURE), DHAN Foundation, dwelt at length on folklore associated with conservation of green commons and values and social norms developed by communities to conserve them. The folklore on Bonbibi of Sundarbans, Solkela Veeran of Dindigul, Piplantri of Rajasthan and Pari Madai (backwater) of Muthupet Mangroves highlighted the greater contribution of tribal, rural and coastal people, especially those from

economically weaker sections, towards conservation and regeneration of green commons across the nation.

Mr. V. Prakash, Component Anchor, CURE, said DHAN Foundation had promoted three urban groves with the support of HCL Foundation in Madurai over an area of 26 acres, with more than 25,000 tree saplings. All the groves were developed on degraded common lands of the government, with the support of local communities, who were Kalanjiam SHG members. He was happy that in the past three years these groves had hosted more than 250 species of flora and fauna. The process of documenting rural sacred groves around Madurai and flora of the Vaigai was progressing, he added.

The green cover in government schools of Madurai district had improved remarkably in the last 15 years with the support of student volunteers of National Green Corps and coordinating teachers, said Mr. A. Mahalingam, Madurai District Coordinator, National Green Corps, in his presidential address. It had been planned to present Green School awards at the district-level for government schools with a healthy green campus from this year. The National Green Corps would plant 20,000 tree saplings in association with the State Forest Department on World Ozone Day, he said.

Mr. A.S. Senthil Kumar, PA to Chief Educational Officer, Madurai, referred to the unique ‘Aadi Pattam Thedi Vithai’ initiative of government schools, in which students collected native seeds from their locality, raised saplings on mother beds, transferred them to nurseries and later planted them on the campus. He explained how nature-related initiatives such as tree plantation, maintenance and seed ball making not only built the green cover but also made students feel proud of being contributors to the society’s welfare.

Mr. C. Ayyasamy, Vice-Principal, Police Training Academy, Madurai, in his keynote address, said that efforts were being made in the last five years to reforest 10 acres of land on the academy campus, which was once a forest. The trainees were taking care of the planted saplings with commitment.

Mr. S. Muthuvel, Coordinator, National Green Corps, said the ‘one-student-one-teacher-one-tree’ initiative of government schools was well appreciated by the public.



Under this programme, each student planted a tree sapling and tended to it with his/her ambition in life written on the tree guard. Teachers and students who were investing on the green cover were awarded by the district administration every year.

Teachers, students, green corps volunteers, residential association members, women SHGs and policemen shared their greening experiences and strongly expressed that money was not a constraint for a self-driven green enthusiast.

Sis. Ranjitham, Teacher of Nirmala Girls Higher Secondary School, who proposed a vote of thanks, appealed to the gathering to participate in the 'tree walk' organised by DHAN Foundation and Madurai Green on the third Sunday of every month.

GLOBAL CLOSING CEREMONY

The five-day Madurai Symposium 2023, a biennial platform for knowledge and experience sharing among stakeholders of the development ecosystem, concluded in Madurai with a global closing ceremony on Wednesday. The event featured 10 conventions and 34 workshops and seminars on issues that impacted grassroots development, with focus on the virtues of New Social Order. Over 6500 stakeholders participated in the symposium, with 2000 of them joining the proceedings virtually.

In his valedictory address, Mr. R. Shankar Narayanan, Chief General Manager, NABARD, highlighted the long-standing partnership between NABARD and DHAN, emphasising the significance of inclusive development in India. He praised DHAN's bottom-up approach, which focuses on need-based development and benefits from the expertise of experienced individuals who share their knowledge and experience with the younger generation.

He was concerned about the phenomenon of youth moving away from traditional livelihoods and practices and highlighted the need to bring them back through the New Social Order. He emphasised that community mobilisation led to community resilience and predicted that Farmer Producer Organisations (FPOs) would become revolutionary in terms of price, quality and standards in the next decade. He urged the formation and strategic initiation of more FPOs in the future and called for value addition of agricultural commodities through FPOs for the benefit of lakhs of farmers. It was also essential to take the development schemes of the country to the intended beneficiaries and spread financial inclusion and literacy with focus on monitoring, saving, credit and other financial aspects.

Ms. A. Umarani, CEO, Kalanjiam Foundation, explained the development initiatives taken up under Kalanjiam, Vayalagam, Mutuials, Neithal and Sangamam. She acknowledged the knowledge contribution of stakeholders from various sectors, including banks, research institutions, colleges, NGOs, CSR foundations and government agencies, for the event.

The Chief Executives and event anchors of 44 Madurai Symposium events presented the knowledge resolutions and symposium declarations before the participants and they were accepted unanimously.

Mr. M.P. Vasimalai, Executive Director, DHAN Foundation, emphasised that all resolutions should align with Behaviour Change Communication and suggested that publishers could be invited to release at least 3-5 books based on the symposium's outcomes, benefiting future purposes and other organisations.

The Centre for Development Communication released a teaser of the five-day events at the valedictory session. Mr. A. Gurunathan, Director, The DHAN Academy, proposed a vote of thanks.



DECLARATIONS AND RESOLUTIONS

DHAN Kalanjiam Foundation

1. It is resolved that Kalanjiam women SHGs are not only financial institutions, but also serve as platform for fostering cultural and social transformation among women and their families by inculcating value practices and behavioural changes.
2. It is resolved that women in leadership positions would be given equal space and opportunities to take lead roles in reaching out to the excluded poor and influence the stakeholders to support them for social transformation through their partnerships.
3. It is resolved that all women and leaders of Kalanjiam SHGs would scale up self-regulation practices to foster financial discipline, healthy food practices and support the vulnerable sections to build their self-esteem as an expression of the New Social Order.
4. It is resolved that activities would be scaled up across the nation to position Kalanjiam Movement as a people’s institution fostering institutionalised practices of mutuality, solidarity, cooperation, self-regulation and self-reliance in individuals, families, SHGs and the village community.
5. It is resolved that women and leaders of Kalanjiam SHGs would scale up their networking systems with responsible governance for ensuring the reach of multiple services to all their members’ families to help them graduate out of poverty.
6. It is resolved that efforts to spread financial literacy would be intensified across village communities by establishing community literacy centres by the formal financial institutions and regulators to promote the financial well-being of the marginalised and vulnerable communities across the nation through 100% financial inclusion.
7. It is resolved that Kalanjiam SHGs would disseminate the importance and need of Mother Economy (introduced by late J.C. Kumarappa) and institutionalise the practice of community contribution and localised community management of production, distribution and consumption, thus achieving self-sufficiency and sustained local economy.
8. It is resolved that the Kalanjiam SHGs, through their nested and collective form of institutional structure, would build the capabilities of every woman and her family members using financial resources and other development opportunities to graduate out of poverty and make them role models for others in fostering New Social Order.
9. It is resolved that women empowerment would be integrated as a core activity by redefining the purpose of SCRIPT and building financial discipline at individual, family and SHG levels, ensuring their future security.
10. It is resolved that SHG-Bank linkage is a lifeline for not only poverty eradication and women economic empowerment but also necessary for building inclusive, digitally literate and capable society among marginalised and vulnerable communities through innovative and affordable financial and digital products and services.

DHAN Vayalagam (Tank) Foundation

1. Vayalagam institutions shall promote virtue clubs at village level to preserve native wisdom and also to instill a value system among the community to make everyone work together towards environment protection and uphold moral principles in their lives.
2. Water literacy shall become an essential element across individuals, families, institutions and society, wherein the mainstream institutions shall contribute to enabling everyone to appreciate the importance of water conservation and its minimal usage in their day-to-day life.
3. Vayalagam institutions shall prioritise promotion of water volunteers and community custodians for surface water commons, especially from the youth section, in order to absorb the inspiring lessons learned by the DHAN Vayalagam (Tank) Foundation and share them with the society at large for holistic development in the ecosystem.
4. The ancient water management practice ‘*kudimaramathu*’ shall be made more pervasive through consistent joint endeavours between people institutions and mainstream institutions, including corporates, for a wider and sustainable conservation of water bodies nationwide.
5. Preserving traditional practices shall get major attention in moving towards New Social Order wherein the traditional water management practices like Neerkatti system, traditional crop varieties and traditional breeds are to be given primacy everywhere.
6. Vayalagam and panchayat institutions, in association with government departments, shall work for ensuring that water bodies are free from encroachment using boundary survey, boundary plantations and consistent monitoring through collective governance.

7. The exchange of best practices from community-led water conservation carried out across cascade, watershed, and river basin levels shall serve as the starting point for setting a New Social Order wherein the community yatra shall get precedence as a core tool for collective learning.
8. Panchayat and Vayalagam institutions shall expand their collaborative endeavours on usufruct sharing, aiming at integrated development in the tank ecosystem and also for achieving pollution-free living environment.
9. Vayalagam institutions, in association with banks and mainstream institutions, shall work for advancing tank-fed agriculture with a special emphasis on organic farming, prosumer approach and transformation towards resilience and adaptation as social order in coping with climate change.
10. Urban water governance shall be scaled up through an active partnership with multiple stakeholders, including government, corporates, industries, and academia in safeguarding urban water bodies from pollution and encroachment and also to ensure clean and safe drinking water through effective water harvesting measures.

DHAN Panchayat Development Foundation

1. DHAN Panchayat Development Foundation resolves that development policies relating to SDGs will be formulated in all the working panchayats.
2. DHAN Panchayat Development Foundation resolves to create more awareness programmes about the different entitlements and the governance system for people living in the panchayats.
3. DHAN Panchayat Development Foundation resolves to involve all youth and women in demonstrating the panchayat activities to promote a civilized society with equality, equity, ethics and empathy as an identity of the New Social order.
4. DHAN Panchayat Development Foundation resolves that the model panchayats across its working area will be integrated through Sangamam and inclusive development through New Social Order will be demonstrated.
5. DHAN Panchayat Development Foundation resolves to build sustainable panchayat activities through transparent financial activities and planning.

The DHAN Academy

1. The DHAN Academy resolves to enhance the reach of its graduates with commitment, ethics and value system to develop grassroot communities and

promote their well-being with sustainable programmes and projects.

2. The DHAN Academy resolves to expand its social commitment by effectively engaging the world of practice through immersion programmes, short-term programmes, vernacular programmes, etc.
3. The DHAN Academy resolves that changes in the society are inevitable and a systematic pursuance of a New Social Order from self, family, institution and society levels will promote inclusive growth.

Rain-fed Farming Development Programme

1. It is resolved to encourage rainfed farmers to cultivate small millets and oil seeds for their own consumption and for the market so as to ensure their well-being.
2. It is resolved that kitchen garden seed supply through FPOs to ensure fresh vegetables and fruits to the community will be followed as norm under New Social Order.
3. It is resolved to allocate a part of the land for dryland horticulture promotion to ensure fresh fruits to the community; promote consumption of uncultivated greens and tubers and conserve the extinct crops through custodian farmers.
4. It is resolved that local food/recipe demonstration and recipe contest for local food system promotion are the need of the hour. Marketing of local foods through FPOs and farmer federations shall be taken up.
5. It is resolved to promote organic farming; facilitate participatory varietal selection to identify the best suited crop varieties for each of the agro ecological zones and seed production through seed farmers and marketing seeds through FPOs so as to institutionalise the New Social Order.
6. It is resolved to practice ethno-veterinary care as a preventive measure for milch animals in the rainfed farming ecosystem by cattle farmers.

சுகாதாரம், பாதுகாப்பான குடிநீர் மற்றும் மருத்துவ சேவைகள் சம்பந்தமான சுகம் பிரகடனங்கள்

1. சுகாதாரத் திட்டங்களில் அடித்தட்டு ஜனநாயகத்தை உறுதிப்படுத்தும் வகையிலும் மக்கள் நிறுவனங்கள் தங்களை முழுமையாக ஈடுபடுத்திக்கொண்டு அரசு நலத்திட்டங்களை ஒவ்வொரு குடும்ப அளவில் கொண்டு செல்லும் நோக்கிலும் அனைத்து உரித்தாளர்களையும் உள்ளடக்கிய Health Assembly எனப்படும் சுகாதார பேரவைகளில் நேரடி மக்கள் பங்கேற்பை ஏற்படுத்த வட்டார, மாவட்ட மற்றும் மாநில அளவில் சுய உதவிக் குழுக்களை உள்ளடக்கிய கிராம மற்றும் பஞ்சாயத்து சுகம் சபை பிரதிநிதிகளை உறுப்பினர்களாக இணைக்கப்பட வேண்டும்.

2. Health Assembly எனப்படும் சுகாதார பேரவைகள் வருடாந்திர நிகழ்வாக மட்டும் நடத்தப்படாமல், மக்களின் தேவைகளை அறிந்து அவ்வப்போது அறிந்து அரசுக்கு பரிந்துரைக்கும் வகையில் அனைத்து உரித்தாளர்களையும் உள்ளடக்கிய நிறுவன வடிவம் கொடுக்கப்பட வேண்டும்.
3. ஆரோக்கியமான அடுத்த தலைமுறையை ஈன்றெடுக்கும் வளர் இளம் பருவத்தினர் மத்தியில் பாரம்பரிய உணவு முறையை உணர்த்தி ஊட்டச்சத்து பாதுகாப்பை உறுதி செய்யப்பட வேண்டும். பள்ளி நலக்கல்விகளில் பாரம்பரிய உணவு முறை பற்றிய விழிப்புணர்வு ஏற்படுத்தி உணவுப் பழக்கமாற்றத்தை ஏற்படுத்த வேண்டும்.
4. வளர் இளம் பருவத்தினர் மத்தியில் பாரம்பரிய உணவின் முக்கிய அம்சமான சிறுதானியங்களின் முக்கியத்துவத்தை புரியவைக்கும் வகையில் சிறுதானிய உணவின் வகைகளை செய்முறை விளக்கம் பள்ளிகளில் அறிமுகப்படுத்த வேண்டும்.
5. தாய்மார்கள் மற்றும் குழந்தைகள் ஊட்டச்சத்து பற்றாக்குறை மற்றும் குறைவான பிறப்பு எடை, மற்றும் தாய் சேய் இறப்பு ஆகிய பிரச்சனைகளுக்கு முற்றுப்புள்ளி வைத்து தனிநபர் உற்பத்தித் திறனை மேம்படுத்தும் நோக்கில் 'முதல் 1000 நாட்கள்' திட்டத்திற்கு கூடுதல் கவனம் வழங்கி அதை சிறப்புற செயல்படுத்தி பல்வேறு நிலைகளில் மக்கள் பங்கேற்பை ஏற்படுத்தி மக்கள் சுயாட்சி உறுதி செய்யப்பட வேண்டும்.
6. கிராம அளவில் முதல் 1000 நாட்களை உள்ளடக்கிய குழந்தைகளின் ஊட்டச்சத்து மற்றும் வளர்ச்சி இலக்குகள் நிர்ணயிக்கப்பட்டு அதற்கேற்ற ஆய்வுகள் நடத்தப்பட வேண்டும். அதற்கேற்ப சுகாதார மற்றும் அங்கன்வாடி பணியாளர்களின் பயிற்சிகளில் முதல் 1000 நாட்களின் முக்கியத்துவம் பற்றிய ஆழமான செய்முறை விளக்கங்கள் அடங்கிய பயிற்சி உறுதி செய்யப்பட வேண்டும்.
7. சுகாதார பாதுகாப்பை அனைவருக்கும் உறுதி செய்யும் வகையில் அரசுடன் இணைந்து செயல்பட்டு சுகாதாரத் திட்டங்களை அடித்தட்டு மக்களுக்கு கொண்டு செல்லும் வகையிலும் மக்களின் சுகாதார தேவைகளை பூர்த்தி செய்யும் வகையிலும் களஞ்சிய மற்றும் வயலக சுய உதவிக் குழுக்கள் இணைந்து சுகம் வட்டாரங்கள் எனும் மக்கள் நிறுவனங்கள் தக்க தலைமைத்துவத்தோடு அனைத்து வட்டாரங்களிலும் உருவாக்கப்பட வேண்டும்.
8. ஏழை மக்களின் சுகாதார பாதுகாப்பை உறுதி செய்யும் பொருட்டும், அவர்களின் மருத்துவ செலவை குறைக்கும் பொருட்டும் சுகம் வட்டாரங்கள், வட்டார மற்றும் மாவட்ட அளவில் உள்ள அனைத்து தகுதியான அரசு மற்றும் தனியார் நிறுவனங்களுடன் புரிந்துணர்வு ஒப்பந்தம் செயல்படுத்தப்பட வேண்டும்.
9. பருவநிலை மாற்றம் என்பது உலகளாவிய பிரச்சனை. அதன் பாதிப்புகள் குறித்து கள அளவில்

- மக்களுக்கு விழிப்புணர்வு ஏற்படுத்தி மக்களிடையே சுகாதாரம் மற்றும் பாதுகாப்பான குடிநீருக்கான மீள்திறனை அதற்கான திட்டங்கள் மூலம் உருவாக்கப்பட வேண்டும்.
10. பருவநிலை மாற்றங்களை மக்கள் சமாளிக்கும் வகையில் மக்களின் குடிநீர் தேவைகளை மக்களே பூர்த்தி செய்யும் வகையில் அதற்கான செலவு குறைந்த பட்ச பராமரிப்புடன் கூடிய குடிநீருக்கான மழைநீர் சேகரிப்பு அமைப்புகளை குடும்ப, கிராம, சமூக அளவில் ஏற்படுத்த வேண்டும். அதற்கான தேவையின் அவசியம் உணர்ந்து அனைத்து உரித்தாளர்களுக்கும் பயிற்சிகள் அளிக்கப்பட வேண்டும்.

People Mutuals

People Mutuals declare that

1. Federation Mutuals will focus on holistic community resilience building by enrolling the vulnerable families with additional insurance combo products.
2. The community-driven process of leveraging the mainstream linkages will enable the Federation Mutuals to become viable and sustainable.
3. Best non-financial risk management practices among the poor communities will be compiled at institution level.
4. Compiling the contribution of each intervention with ESG perspective will be taken up at the institution level.
5. People Mutuals will focus on establishing creative partnerships for inclusive insurance.
6. Role of community leaders (vice-presidents) and insurance staff would be capacitated through a series of training and DMPs.
7. People Mutuals will focus on sustainable behavioural change in fostering NSO for risk management.
8. Transforming farmers for responsible irrigation and fertilizer usage to optimise resource management and as a way of comprehensive risk management.
9. Encouraging farmers for adoption of innovative agricultural practices, such as organic farming and technology-based solutions.
10. Establishing resilience funds at the panchayat and village levels for setting up agro advisory centres to disseminate information, including weather forecasting.

Kalanjiam Development Financial Services

1. It is derived as a declaration from the participants to route the money received in group meetings from members for savings, credit, mutual fund etc.

through the digital Mode by using a QR code for all the groups in the urban context.

2. It is further made as a declaration to route the money received from groups for transfer to bank/KDFS/internal loan repayment, fund allocation and savings through digital transactions for all group accounts in a gradual manner in the urban context.
3. It has been decided that through digitalisation it would be possible to enable individuals at the group level to cope with the trending technology.
4. It is felt that the basic digital knowledge acquired by SHG members and leaders will multiply the industrial benefits of the entire community and increase the spread of digital knowledge.
5. A collective commitment is made to increase digital literacy at the member level through an orientation and awareness programme in which they will evolve into a new digital world, on the way to a New Social Order.

Jeevidam Limited

1. Jeevidam resolves to nurture model leaders in every People Institution to practice the 4 Es: Equity, Equality, Ethics and Empathy.
2. Jeevidam resolves that all members of the People Institution shall meet their commodity needs through consumer mutual and prosumer concept so as to promote a vibrant local economy and sustainability.
3. Jeevidam resolves to develop its members to adapt to Climate Smart Production System for economic viability and sustainability.
4. Jeevidam resolves to follow ethical fair-trade practices by FPOs while marketing their produce to consumers.
5. Jeevidam resolves to identify the crop-wise commodity cluster, mobilise data and draw an action plan for production and marketing of produce.
6. Jeevidam resolves to intensify the participation of individual members in group activities in aggregating the input demands and marketable surplus to harvest the maximum benefits of collective marketing.
7. Jeevidam resolves to aggregate the produce of members for value addition, branding, and marketing and also to position them in the market.

Centre for Human Resources Development

Centre for Human Resources Development declare that

1. Enablers in mainstream academia and NGOs will play a proactive role in shaping the youth and students as more responsible and capable individuals who could contribute positively to the society as a way of life.
2. Enablers must nurture the positive mindset of the youth and enable them to develop qualities like self-discipline, selflessness and commitment to their work to build inclusive growth.
3. Enablers have an important role in preparing the youth to understand reality, face challenges and foster social relationships and adaptability in the complex social landscape. They should inculcate a sense of accountability among the youth to take self-initiatives, work smart and strive for excellence.

Information and Community Technology for Poor

1. Community Radio resolves to ensure Sustainable Behaviour Change Communication among individual listeners and their families on various development themes in building an egalitarian society.
2. Community Radio declares that it is an effective medium in building capacity of members and their families on Financial Literacy, Water Literacy, Health Literacy and Insurance Literacy.
3. Community Radio will act as an effective bridge by connecting the community with government entitlement schemes so as to facilitate equitable access to benefits to the underprivileged community.
4. Community Radio will act as a knowledge tool and information network to bolster the effective functioning of federations and programmes with need-based and timely information and knowledge updates.
5. Community Radio will act as a micro-level knowledge sensitizing tool on HDI, SDGs, ESG etc. to the members of DHAN's thematic programmes.

For more information, please reach us at

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