



Advancing Development: Community Swaraj

Convention on

Building Community Resilience – DHAN's Way

Madurai Symposium 2021

DHAN Foundation, Madurai

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Supported by

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People Mutuals
DHAN Foundation
Madurai



Development Stakeholders gather biennially at Madurai in a development market place, "Madurai Symposium" to share, learn from each other's experiences and practices and explore opportunities for collaboration. The Madurai Symposium 2021 seeks to engage with the critical element of challenges in building resilience to sustain development processes towards achieving the sustainable development goals.

Appreciating resilience in the development context

Globally, it has been recognized that development process would not be sustained, nay, stalled or even retarded due to lack of resilience. Resilience is the ability/capacity to reduce chronic vulnerability and enable sustained development, inclusive growth and learning and transformative capacity. It is obvious sustaining Post SDGs hinges on inherent buildup of resilience.

Among the SDGs, from the perspective of resilience having larger impact in achieving the goals, the themes such as Social Capital for building Resilience, Resilience in Agriculture eco-systems, Resilience to cope up with Climate Change and Resilience in Disasters rank high on the pecking order of priorities. These themes have been so closely inter-related in terms of cause and effect, the complementarities of resilience building among these interconnected themes presents interesting challenges and opportunities.

Social Capital for building Resilience

It is quite evident through ages that communities have demonstrated greater coping capacity to meet the challenges stemming from natural disasters, hazards, catastrophes, etc. Communities endowed well economically have been able to show greater resilience to bounce back to normal. The poor being more vulnerable to shocks/stresses, the imperative of being organized and building larger social capital base cannot be overemphasized.

Self- Help Group movement of poor women, has shown greater resilience in coping with risks and vulnerabilities in so many different ways in different contexts. These experiences when shared in Madurai Symposium would enhance our understanding of the dynamics and nuances of how these communities prepare themselves and build resilience through collective action.

Convention on Building Community Resilience DHAN's Way – Introduction

The meaning of resilience is “the capacity to recover quickly from difficulties”. Community resilience is the sustained ability of communities to withstand, adapt to, and recover from adversity. Efforts to build community resilience often focus on growing the capacity to “bounce back” from disruptions.

Poor households are exposed to a variety of events beyond their immediate control that put them at financial risk. These events range from predictable life cycle events such as marriage, childbirth, education

and death and to less predictable events such as droughts, fire, floods and catastrophic illness. To cope with these events, non-poor households, resort to savings, credit, insurance and other financial intermediation mechanisms. The difference between poor and non poor households is in the ease of access to such financial coping mechanisms.

Consequently, few formal risk protection mechanisms were accessible to the poor. However, informal risk protection mechanisms through families, friends, and community networks have always existed. The steady expansion of the role of communities in operating savings, credit, and insurance services by and for the poor has gained prominence. Insurance became the graduated product after savings and credit in SHGs and Farmers Associations promoted by DHAN and its thematic programmes.

An exclusive entity, People Mutuals was promoted in the year 2003 to spearhead all the insurance related operations in the DHAN collective institutions. Since its inception, People Mutuals has emerged not only as pivot for the social security initiative but also as a mutual reinsurer. Besides, it grooms the federation mutuals that are mutual entities at local level to facilitate and provide mutual insurance for the member families. As a result, about 1.2 million persons have got protection against life (death and longevity), health, crop and livestock risks through various insurance products.

In order to synthesize the 25 years of sustained contribution to the communities in fostering the resilience practices, this convention is organized as part of Madurai Symposium 2021.

Objective of the Convention

The convention aims at facilitating sharing of best practices of resilience in managing various risks, synthesize the knowledge areas that have proved effective for practice and to identify challenges that need to be addressed collectively involving different stakeholders.

Participants

The participants of the programme include the members, staff, the leaders of community-based organizations, insurance companies and veterans in the insurance sector.

Expected outcome

1. Sharing across best practices of resilience in managing risks by poor households
2. Synthesize the knowledge gained out of practice for wider sharing
3. Identify challenges to be addressed collectively



DHAN Foundation

DHAN Foundation works with over 2.4 million poor families in 14 states of India, striving to improve the lives and livelihoods of vulnerable communities by organizing them to reduce poverty and address their various development needs. The interventions are spread across urban, rural, coastal and tribal contexts in different thematic areas including micro finance, tankfed agriculture, rainfed agriculture, ICT for poor and self governance of local bodies.

People Mutuals

People Mutuals, the insurance initiative of DHAN Foundation, strives for safeguarding the poor from risks and vulnerabilities through collaboration with insurance providers and mutual solutions to reduce poverty. The poor are provided access to insurance company products that meet their needs. The gaps in the insurance company products are identified and mutual solutions are evolved and designed to ensure comprehensive risk coverage. At present over five million poor have been provided with access to different types of insurance including life, health, livestock, crop and micro pension.

For further information, please contact

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