



Madurai Symposium 2025

Advancing Development:
Enabling Development Partnership
17-21 September 2025



Bulletin

Day 1: 17 September 2025 (Wednesday)

Madurai Symposium is a dynamic platform where diverse development stakeholders—community institutions, civil societies, government agencies, NGOs, financial institutions, and academia—gather in Madurai for conventions, conferences, and celebrations. Organised biannually by DHAN Foundation since 2003, it fosters collaboration and the exchange of best practices to empower communities across various regions. The symposium highlights significant achievements in microfinance, water, and other development areas, with participation from banking institutions and government bodies.

GLOBAL INAUGURAL CEREMONY

“Water literacy crucial for sustainability”

The Madurai Symposium 2025, featuring the theme, ‘Enabling Development Partnership,’ began here on Wednesday, with development stakeholders getting reminded about their responsibility to keep sustained vigilance against encroachment of water bodies. Organised by the DHAN Foundation, the five-day event brings together people's federations, professionals, CSR organisations, government departments, banks, insurance companies, and students.

In his address at the global inaugural ceremony, Dr. K. Satyagopal, former Additional Chief Secretary, Government of Tamil Nadu, highlighted the need for water conservation, describing water as ‘liquid gold,’ at a time when degradation of tanks into waste dumps was taking place. The recent judicial pronouncements and subsequent government measures have given hope for the conservation of water bodies.

Passionately speaking on water conservation, he applauded DHAN’s role in tank protection and endorsed water literacy





as crucial for sustainability. He also recommended planting of saplings — moringa, papaya, amla, curry leaf — to support nutrition and groundwater recharge.

Dr. Satyagopal emphasized that knowledge sharing was central to progress and appealed to DHAN to showcase innovative farmers' low-cost technologies through the Symposium. He highlighted how community-led best practices evolved into government policies through sustained advocacy and said that durable development required governments to collaborate with committed NGOs like DHAN and MYRADA.

In his opening remarks, Mr. M.P. Vasimalai, Executive Director, DHAN Foundation, recalled J.C. Kumarappa's five types of economies – the parasitic economy that wastes resources; the predatory economy that thrives on subjugation; the enterprising economy driven by profit and innovation; the cooperative (gregation) economy that builds on mutuality; and the economy of permanence, rooted in sustainability, sacrifice, and harmony with nature – and emphasized that DHAN Foundation and its people's institutions strived to advance the economy of permanence in collaboration with diverse stakeholders.

Quoting Vallalar's words — “வாடிய பயிரைக் கண்ட போதெல்லாம் வாடினேன்” (“Whenever I saw a withering crop, I too withered”) — he underlined DHAN's deep commitment to compassion and inclusiveness in all its activities. Collaboration, he noted, was not just a strategy but a core organisational value.

Positioning Madurai Symposium as a contemporary Sangam of Knowledge and Policy Dialogue, Mr. Vasimalai envisioned it as a vibrant platform where grassroots voices engaged with policymakers and practitioners to shape inclusive and sustainable development.

Mr. B.T. Bangera, Chairperson, DHAN Foundation, in his presidential address, expressed admiration for the Madurai Symposium that had journeyed across multiple States in the last 22 years. He felt that while India was growing rapidly, the rural-urban divide was widening. Rural agriculture, he stressed, must be stabilized, and DHAN's deep rural roots made it uniquely positioned to strengthen partnerships for balanced development.



Mr. Sandip Kumar Sinha, Deputy General Manager, Canara Bank, in his address, highlighted Canara Bank's collaboration with DHAN Foundation in implementing financial literacy programmes across five States and pioneering SHG-bank linkages. The current SHG-bank linkage portfolio in the circle stood at ₹1,860 crore, with ₹860 crore disbursed this year alone — the majority through DHAN-promoted SHGs. He also noted that Canara Bank's partnership with DHAN in training young employees through The DHAN Academy's development immersion programme strengthened the bank's rural development orientation.

Introducing this year's theme of the Madurai Symposium, Mr. A. Gurunathan, Director, The DHAN Academy, described it as a knowledge-sharing platform for all development stakeholders.

Presenting the highlights of the Bengaluru Symposium 2025 (held on September 3–4, 2025), Dr. A. Madhan Kumar, Programme Leader, said the deliberations at the eight events attended by over 400 participants from six Kalanjiam and Vayalagam regions of Karnataka, emphasised the importance of institutional partnerships between community organisations and mainstream institutions. Representatives from the Reserve Bank of India explained the features of schemes like PMJBY, PMSBY, and APY. Panchayats were urged to link households with SHGs through Financial Literacy Centres, while banks and insurers were encouraged to deepen their involvement, as the foundation of inclusive development, with SHGs transforming grassroots initiatives into collective action.

Mr. S. Sivanandan, Programme Leader, presented the outcomes from the Chhatrapati Sambhajnagar Symposium 2025 (September 11–12, 2025), in which 500 Kalanjiam members from eight districts participated alongside banks, insurers, government agencies, and academia. The event saw the signing of a memorandum of understanding between DHAN Foundation and Maharashtra Grameen Bank for scaling SHG-bank linkages and between DHAN Foundation and Mahatma Gandhi University for academic and research collaboration.

KNOWLEDGE BRIEF**Collaborative Knowledge Building: Insights from Mutual and Micro-insurance Research****“Mutual insurance is a crucial safety net”**

The People Mutuals workshop, organised on Wednesday as part of the ongoing Madurai Symposium 2025, revealed critical challenges in extending insurance to vulnerable populations, including low awareness, delayed claim settlements, and inadequate coverage for the elderly, occupational groups, and marginalized sections. Only 59% of families had health insurance in pilot regions, with one-fourth utilizing benefits due to barriers like high costs and claim delays. Occupational hazards for women labourers and the elderly were largely unaddressed, leading to financial distress exacerbated by high out-of-pocket spending and borrowing.

To address these challenges, People Mutuals’ best practices focus on a community system for enrolment and claim processing, where local federations actively manage these functions, fostering trust and ownership. This system reduces complexity and improves transparency, leading to near-universal enrolment and 100% claim settlement. Emphasis on timely support settlements ensures immediate financial help for crises like funerals, reinforcing member confidence and solidarity.

The insurance products incorporate comprehensive risk coverage for life, health, livelihood, and social vulnerabilities, informed by demand from community pilots. These pilots act as a single window for specifically targeting vulnerable groups such as the elderly and occupational workers, enabling tailored risk preparation and lower rejection rates. This demand-driven innovation responds to diverse and evolving risk profiles, enhancing relevance and uptake.

Other schemes often face claim delays and exclusion, but People Mutuals’ community-led pilots demonstrate rapid and effective responses to claims and the needs of high-risk groups. This participatory approach strengthens social protection and community resilience.

Adoption by other organizations can focus on replicating the community system for enrolment and claims to enhance transparency and trust. Amplifying this, People Mutuals can advance evidence-based risk assessments and explore technology-enabled claim settlements to further reduce delays and expand coverage inclusively.

People Mutuals’ approach bridges gaps between community realities and policy frameworks, offering a scalable and equitable model for sustainable mutual and microinsurance.

Empowering Community Partnership for sustaining SUHAM Federations**“Transparent governance is a must for sustainable development”**

The workshop on SUHAM Federations – community-owned health institutions that complement the mainstream health system – organised on Wednesday as part of the Madurai Symposium 2025, focused on empowering community partnerships for sustainability. SUHAM Federations promote local leadership and participatory governance to enhance health outcomes across village, panchayat, and block levels.

Mainstream health systems such as Health Sub Centres, Primary Health Centres, Government Hospitals, and Anganwadi Centres face shortages in personnel, infrastructure, and, often, inadequate capacity and attitudes. These gaps create barriers in accessing quality care, especially for rural, tribal, and marginalised populations with gender and socio-economic disparities across States. Over seven lakh families, who are beneficiaries of this initiative, have lifted themselves out of poverty but remain vulnerable to health shocks. Effective community health support systems are crucial to address these persistent vulnerabilities.

DHAN Foundation and SUHAM Federations complement supply-side institutions by promoting self-health governance. Federations working with health systems



facilitate outreach medical camps, logistics support, and community organisation. The participatory health governance model builds the capacity of Self-Help Groups to engage with health providers effectively. Partnerships with National Health Mission, Tamil Nadu State agencies, and private healthcare providers aid the implementation of programmes like anaemia control, eye care (25,000+ cataract surgeries), and specialised treatments. The WASH model has benefited about one million households with affordable sanitation and drinking water. SUHAM community hospitals at Vadamadurai and Tiruppuvanam blocks provide localised healthcare access.

Success Factors

SUHAM Federations excel where government health systems often lack in effective community mobilisation for their interventions. Unlike top-down programmes, SUHAM Federations foster a strong demand system wherein communities actively engage and exercise control over village health governance. This governance is notably functional and responsive to the community's actual needs, rather than delivering merely formal or procedural responses. Furthermore, SUHAM Federations are integrated within a wider federation collective, which leverages extensive social capital accumulated over time. This collective social capital empowers federations to enhance the quality of healthy life through collaborative efforts, peer support, and resource sharing. The federations' focus on local leadership, transparent governance, volunteerism, and institutional partnerships underpins their sustained success and relevance in addressing nutrition, sanitation, medical care, and behavioural change. Their adaptability to community contexts maintains their relevance and strengthens community ownership.

Challenges

While SUHAM Federations demonstrate strong local leadership and community engagement, challenges remain in achieving full recognition and integration within mainstream government health systems. Federations are still evolving in institutional maturity, which limits their operational scale and financial sustainability. Public health infrastructure and personnel shortages present systemic barriers that federations alone cannot overcome. Additionally, coordination among different federation levels (village, block) requires further refinement. Ensuring leadership succession and capacity-building is vital to maintaining continuity. Lastly, while social capital is a key asset, sustaining it amidst external pressures and resource constraints is an ongoing challenge.

Forging Partnerships for Inclusive Social Capital with Government, Banks, CSR & Community

The DHAN Kalanjiam Foundation Convention, held at the Madurai Symposium 2025 on Wednesday, focused on forging inclusive partnerships among government agencies, banks, CSR institutions, and community organisations to build social capital and advance sustainable development. The convention, organised by the DHAN Kalanjiam Foundation that has over 78,000 SHGs across 63 districts and 13 States, comprising 1.3 million members, underscored the importance of collaborative action to eradicate poverty and strengthen communities.

Still, 30% of the eligible poor remain excluded from SHGs, microfinance, banking, and insurance services. This group mainly includes the elderly, scheduled tribes, the most vulnerable poor, and women-headed families. Exclusion arises due to product incompatibility, inability to compete within groups, heterogeneity aversion, and self-exclusion. Promoters often have apprehensions about their potential and lack a saturation approach, resulting in these vulnerable populations being left out. Consequently, while those within SHGs grow and develop, the left-out remain stagnant, thereby widening inequality and deepening social inequity. Despite robust efforts, many poor families remain outside SHG networks, lacking access to credit, health, education, and livelihood opportunities. Structural barriers, such as limited outreach, information gaps, and exclusion from government schemes, hinder their inclusion. Data from participatory rural appraisals and gram sabha meetings reveal millions of marginal families yet to be covered, underscoring the persistence of economic and social exclusion.

Best practices include community-led mobilisation to promote SHGs and the promotion of federations through partnerships with banks, CSR support, and government agencies for mutual benefit. Over 100 federations have been promoted with CSR backing, deepening the SCRIPT



components—Savings, Credit, Remittances, Insurance, Pensions, and Digitisation. Best practices involve participatory identification of poor households, regular group meetings, collaboration with government entities, and public awareness campaigns. The double-reach strategy leverages mature SHGs to form new groups, thereby amplifying impact sustainably.

Saturation as a strategy is emphasised through village and panchayat-level efforts, including formal declaration of saturation by groups and federations. Self-growth, in which groups support the formation of other groups, and federations foster other federations, is promoted. Comprehensive poverty appraisals and categorisation in all villages guide saturation efforts. The approach moves communities from financial literacy towards full financial inclusion, featuring differential savings, potential-based credit, and tailor-made social security and insurance products (such as elderly insurance and universal health insurance). Additionally, entitlement facilitation ensures vulnerable groups gain access to essential services, including bank account opening, PMJBY, PMSBY, Chief Minister insurance schemes, and MGNREGA benefits.

This integrated strategy enhances inclusion, strengthens social capital, and promotes sustainable development at the grassroots level.

Long-term commitment, institutional partnerships, and creating mutual-win-win relationships drive success by building trust and ensuring shared benefits. The collective ownership model has sustained momentum despite challenges related to loan repayment irregularities, stakeholder retention, and market access difficulties. Failures largely stem from inconsistent financial returns and engagement lapses among partners.

Mainstreaming community-led conservation of water commons

The DVTF Convention of 2025 unfolded at a time when India faces an alarming water crisis, with more than 600 million people already under high to extreme water stress. Projections warn that, by 2030, water demand will outstrip availability by nearly double, threatening millions of lives

and placing severe strain on the nation's economy. Against this backdrop, the convention, held as part of the Madurai Symposium 2025, shone a spotlight on the importance of community-led conservation of water commons, particularly traditional tanks and ponds that have long sustained rural India but are now rapidly vanishing due to neglect and encroachment.

Speakers highlighted how the erosion of these water bodies goes beyond loss of storage, eroding ecological balance and social resilience. Citing the findings of NITI Aayog, they reminded the participants that nearly two lakh people die in India each year due to inadequate access to safe water. The need for strong grassroots institutions to protect and govern these commons was presented as both urgent and indispensable.

As conversations deepened, the participants recognised several systemic flaws that continue to undermine water governance. Small, rain-fed tanks, which were once the lifeline of villages, now receive scant attention compared to their larger, Public Works Department-managed counterparts. Maintenance remains sporadic and poorly coordinated, in part due to frequent administrative transfers and weak enforcement against encroachment. Further compounding the problem is the lack of water literacy, which limits community participation, while the over-reliance on groundwater has left tanks underutilised despite their proven potential.

Yet, amid these challenges, the convention also became a celebration of hope and achievements. Over the past twenty-five years, the DHAN Foundation has quietly written a story of water revival, rehabilitating more than 6,000 water bodies across 25 river basins and mobilising around five lakh families into federations. These grassroots collectives, such as the Vayalagam Mutual Movement, have not only revived tanks but also enhanced irrigation, farm productivity, and drinking water access, even while building ecological resilience in the face of climate change. Their work has extended beyond villages to urban landscapes, restoring city water commons and linking livelihoods through initiatives like tank-based fisheries.

Across sessions, best practices were shared that carry lessons for the future. Community-driven models, structured as cascades from village groups to basin-level federations, showcased how collective ownership could align with sustainability. Economic incentives such as fishing rights, tree cultivation, and silt use encouraged continued stewardship, while the revival of traditional roles like the neerkatti—the trusted tank caretaker—demonstrated the enduring value of indigenous wisdom when blended with modern technology. The use of GIS mapping, hydrological sciences, and linkages with national programmes, like MGNREGS and Jal Jeevan Mission, illustrated how convergence can amplify impact.



The convention did not stop at reflecting on the past—it charted a course for the future. Participants called for recognising community federations as custodians of water resources, embedding water governance into broader climate and ecological policies, and expanding multi-stakeholder collaborations with panchayats, government agencies, CSR initiatives, and banks. They also emphasised the need for long-term financing mechanisms and a national institution dedicated to advancing water literacy.

In its closing declarations, the convention's message was clear: India's water future lies in strengthening people's institutions, enforcing protection against encroachments, and scaling up proven community-driven practices. The story told through the convention was one of resilience and renewal—of communities reclaiming their role as guardians of the commons, of partnerships bridging resource gaps, and of traditional and modern knowledge joining hands to secure water for generations to come.

Through both its achievements and forward-looking vision, the DVTF Convention 2025 reaffirmed that the path to solving India's water crisis runs through empowered people, inclusive governance, and a deep respect for the water bodies that have long sustained life and livelihoods across the country.

PROCEEDINGS

Collaborative Knowledge Building: Insights from Mutual and Micro-insurance Research

The workshop focused on collaborative knowledge building in mutual and microinsurance research for low-income communities. The event began with a welcome address by Ms. S. Ahila Devi, CEO of People Mutual, who highlighted mutual insurance as a crucial safety net, empowering women and poor populations, by linking coverage with government entitlements and income strengthening.



Mr. M.P. Vasimalai, Executive Director, DHAN Foundation, stressed the central role of research and knowledge building in shaping policies in the insurance sector. He highlighted three major areas that required attention: addressing the knowledge gap in government entitlements and enrolment due to low coverage of schemes like the Aam Admi Yojana, and emphasizing the importance of translating research into knowledge, knowledge into policy, and documenting knowledge through events; the significance of collaboration with insurance companies such as LIC and other corporates, where grassroots knowledge can influence policy-making and product design; the use of the mutual insurance database as a powerful tool, which can be systematically converted into actionable knowledge and policy frameworks. This approach ensures that community experiences guide long-term institutional and policy changes.

Key presentations outlined ASKMI's role as a knowledge hub, bridging grassroots innovations, research, and policy advocacy since 2002. Nearly 90% of low-income populations remain uninsured, with microinsurance coverage pegged at only 11.5%. ASKMI's research includes pilots on rainfall insurance, health insurance feasibility in Kanchipuram, fisheries risk mapping, and inclusive insurance for HIV-positive individuals.

A pilot health insurance study revealed 59% coverage but only 25% utilization due to poor awareness, high costs, and claim delays. Occupational hazards for women cotton harvesters were highlighted, with over 80% reporting health issues neglected by government schemes. Stories like that of Vedharathina Chellammal illustrated the intersection of traditional occupations, health risks, and financial vulnerability.

Micro pensions emerged as a vital intervention for women, with flexible contribution and payout models recommended to enhance adoption. The workshop underscored the importance of community research, focusing on social and economic vulnerabilities to design better risk products.

Partnership building among communities, insurers, governments, and researchers was insisted as key to scaling innovations, improving documentation, and influencing policies like Universal Health Insurance and crop insurance schemes. Knowledge sharing through publications and policy briefs further connects grassroots experiences to policymakers.

The event concluded with feedback from regional coordinators and mutual members, affirming the importance of research-driven, community-led insurance models in fostering resilience, social protection, and sustainable development.

Empowering Community Partnership for sustaining SUHAM Federations

The workshop, which had 66 participants, began with a welcome address by Ms. D. Logamatha.

Key Addresses

- Mr. R. Rajapandian, CEO of SUHAM Trust, highlighted the health vulnerabilities of over seven lakh families moving out of poverty and introduced the concept of Healing Vattarams, community-led health support systems, focused on organisational, temporal, and sustainability. He emphasised community health protection, growing local healing support, and institutional strength with leadership development.
- Mr. M.P. Vasimalai, Executive Director, DHAN Foundation, spoke about strengthening community leadership through transparent elections and Pattarai, a collaborative learning space. He called for empowering women, youth, and new leaders and improving health interventions.
- Mrs. N. Shanthi Maduresan, CEO, Kalanjiam Mutual Movement, underscored the need for systematic documentation of community knowledge and Anganwadi outcomes, the creation of a knowledge ledger (Arivu Patra), and child-centred community development.
- Dr. Rajaratnam Abel, public health consultant, urged leaders to be continuous learners and role models, promoting monthly meetings that focus on health, finance, and community responsibility.
- Mrs. Lingammal, Leader of Madurai SUHAM Trust, underscored the importance of sustainable health-driven poverty reduction, community ownership, effective data management, and women's leadership in nutrition.

Discussions and Outcomes

Subgroup discussions addressed community health awareness gaps, strengthening federation-SUHAM linkages, and best practices like partnerships with medical

colleges, free eye care, and harvesting rainwater. The workshop concluded with a consensus on the need for continuous community engagement, transparent governance, and scaling successful initiatives for sustainable development.

Forging Partnerships for Inclusive Social Capital with Government, Banks, CSR & Community

The convention commenced with a welcome address by Mr. S. Iyappan, Programme Leader, who highlighted robust capital mobilisation from government agencies, banks, CSR institutions, and the community to amplify social capital.

Mr. S. Sivanandan, Programme Leader, presented the lead paper outlining DHAN's integrated approach anchored on three streams: demand (people's needs), supply (government and banks), and enabling (NGOs as bridges). DHAN showcased a self-sustaining model supported by philanthropic trusts, government departments, and banks, including Canara Bank, Bank of India, and ICICI Bank.

Mr. Ranjeet Kumar, Zonal Manager, Bank of India, who was the chief guest, lauded DHAN as the pioneer in SHG financing, highlighting how bank alliances provide housing, education, and livelihood loans beyond credit. Mr. Kishore Kumar, Bank of India, Madurai Zone, praised DHAN for educating communities and bridging rural populations with formal banking, thereby fostering financial inclusion and protecting against moneylenders.

A virtual address of Mr. Rathikatha Jana of NSFDC showcased support for tribal women through grants to SHGs via SEED, illustrating symbiotic learning partnerships. The CEO of DHAN Kalanjiam Foundation, Mrs. A. Umarani, reiterated the "No Poor Left Behind" vision, chronicling DHAN's growth from grassroots sangams to a federation collective, resilient amidst competition and now poised for expansion.

Subgroup discussions identified inclusive outreach strategies such as Participatory Rural Appraisal and gram sabha engagement to bring marginalised families into SHGs. Cross-sector collaborations were recognised for providing health services, education loans, and sustainable livelihoods.

The convention concluded with a unanimous resolve to deepen partnerships, mainstream climate resilience, digital inclusion, and amplify health and livelihood interventions—charting a collective path toward impactful social capital and poverty reduction.



Mainstreaming community-led conservation of water commons

The convention focused on mainstreaming community-led water conservation, featuring key dignitaries who played significant roles throughout the event. It started with a prayer, followed by a welcome speech from Mr. J. Mohan, who introduced the Vayalagam leaders and outlined the community institution's evolution, and the importance of stakeholder collaboration for sustainability.

Mr. Palanisami from RFDP shared insights on the formation of the first Vayalagam group in the Ramnad region and emphasised the need for integrating Kalanjiam federations with Vayalagam for effective water conservation. He spoke about the reach of these federations to 30 lakh families, the dire water crisis and the importance of community efforts in restoring traditional water bodies.

Ms. Padma Sankari shared her experience in working with federations, emphasizing the creation of people-based institutions rather than activity-based ones. She explained how the 100 Vayalagam federations, led by local leaders, addressed issues like encroachment and irrigation degradation. She also underscored the utilisation of government schemes and the pooling of resources from various stakeholders.



The afternoon session featured the sharing of experience by leaders Mrs. Poomalai and Mr. Durairaj on the impact of people's institutions in water restoration. The event included a book release by Mr. Elamuhil on ecological restoration efforts, including urban forestry and biodiversity documentation.

Sub-group discussions addressed strategies for expanding partnerships and mainstreaming water literacy. The convention's resolutions were presented by Mr. Saravanan. They focused on community custodianship of water commons, technology integration, biodiversity, climate resilience, and scaling up governance through multi-stakeholder partnerships. The event concluded with Mr. Baskaran, Treasurer of VMM, proposing a vote of thanks.



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