



# Madurai Symposium 2013

## Governance for Advancing Development

11-15 September, 2013



**Bulletin**

**Day 3: 13 September 2013**

### Knowledge Brief

The Madurai Symposium is designed to be a platform through which different development stakeholders including community institutions, non-government organizations, civil societies, the Government, financial institutions, and academia convene to share their knowledge and experiences with the purpose of advancing development practice. The following brief highlights some of the key lessons learned during the third day of Madurai Symposium 2013.

#### **State Balanced Growth Fund: Perspective Plan and Implementation Strategies**

Human Development Index focused on three major indicators - health, education and per capita income. The Panchayat presidents need to facilitate community centric and community driven development, as the State Balanced Growth Fund (SBGF) envisages bottom up development approach. Panchayat as a local government has the responsibility of ensuring quality healthcare services, education to all by arresting the drop outs and encouraging 100% enrolment, livelihoods through skill building among youth and addressing other development issues related to child marriages, child deliveries at homes etc.

The indicators – literacy rate, gender gap in literacy, drop out, enrolment rate, fertility rate, sex ratio, juvenile sex ratio, neo natal mortality rate, crude birth and death rate, IMR and MMR, under five mortality rate, crop and irrigation intensity, per capita land holding, industrial development are the indicators being used for ranking the blocks for their backwardness and allocations are made by the state to reduce the inequalities within the blocks.

The local governance is expected to identify the specific issues, prioritise them and convert them into perspective plan for the next five years and specific annual action plan with budget requirement to address the gaps.

#### **Advancing Public-Private Partnership for Primary Health Care**

In any successful developmental endeavour, coordinated efforts between Demand Stream, Supply Stream and Enabling Stream, are essential. SUHAM Trust blends these streams to maximise the output in primary healthcare.

### Events

- Farmers Convention for Initiating Three Federations in Pambar Basin
- Convention on Self Health Governance for Effective Healthcare Management in Women Federations
- Advancing Public-Private Partnership for Primary Healthcare
- Advancing Governance of Producers Organisations
- Participatory Product Development for Health Insurance
- Transforming Small-holders Agriculture into Agribusiness Ventures: Role of Producers Companies
- Conference on Governance for Natural-farming
- National Seminar on Millet Promotion for Value Addition and Nutrient Analysis
- Advancing SHG-Bank Linkage for Livelihood Development with Corporation Bank
- Tested and Effective Methods of Rain Water Harvesting and Grey Water Recycling in Multi-storied Residential and Commercial Complexes to Achieve Water Sufficiency.
- Gender in Agriculture
- Stakeholders Governance for Zero Prevalence of HIV/AIDS
- State Balanced Growth Fund: Perspective Plan and Implementation Strategies

SUHAM and DHAN Foundation's health and development interventions have long years of experience in promoting and building strong partnership between the people institutions and mainstream agencies especially block and district level health administration towards jointly addressing the health needs of the community.

It has well been demonstrated through the experiences of DHAN promoted Peoples Institutions, that partnership between the community and mainstream institutions is feasible and sustainable in addressing health issues, which is considered as an important indicator for poverty reduction.

#### **Gender in Agriculture**

Gender refers to the roles and responsibilities of men and women that are created in our families, our societies and our culture. Gender analysis is an imperative in any

development programme to identify and meet different needs of men and women.

Women's role in agriculture is indispensable. Women constitute 80.7 per cent of agricultural workforce compared to 62.7 per cent by men. With men migrating to towns in search of jobs, responsibility of farming falls on women. Any reform in agricultural sector should take gender issues into consideration and it should be sensitive to gender differences and specific needs. Clarifying gender issues with men and women farmers, creating an enabling environment for making them work together with this clarity would result greater impact in agriculture.

Integrating gender in institution building is the need of the hour for ensuring equitable growth, distribution of resources and empowerment. A 6-step process can be followed for integrating gender into projects. It should start from revisiting the problem statement, refining objectives, identifying activities and risks, developing indicators, monitoring and evaluation plan by keeping gender perspectives at the centre.

### **Transforming Small-Holders Agriculture into Agribusiness Ventures: Role of Producers Companies**

Scaling up of Producer companies by contextualising and keeping the scope of the farming activity is important. Retaining the farmer in the value chain is more important to make the farming a viable business. Starting with the simple model and building on the success of value addition of the farmer would enable long term sustainability of the farming business. The capacity and clarity of enabling institution is more critical in building producer companies. The infrastructure facilities such as ware-houses and godowns are vital for producer companies.

Different forms of capital grants, equity, and credit facilities are currently available from NABARD, NABFINS/commercial banks/donor agencies. But one needs to ensure the collective institutions, and legal status of the small landholders for accessing banking finance. The governance of the Producers companies plays a crucial role in educating its members about the bank financing.

Exposure programmes to successful producer companies by NGOs for enabling promotion of FPOs is necessary for building their capacities. The need for convergence and collaboration in supporting producer companies has to be given due attention.

### **Participatory Product Development for Health Insurance**

Health protection through insurance is in the far reaches of poor. Subsidized Insurance Schemes meant for poor are subject to uncertainty and changes, as happened in Universal Health Insurance Scheme. Hence a non-subsidized, contributory health insurance product which is affordable is an important need that exists among the poor. Health insurance governance for poor needs a special

approach of involving the community in designing the product.

The health insurance product for poor could be made viable if only it is designed according to the needs of the community because of the huge untapped potential existing in all contexts across the country.

The workshop focused on evolving product design inputs that include the benefits, elimination of sub limits, making the products simple and use of smart cards for availing cashless services by the poor.

### **Recent Advances in Processing, Utilisation and Nutritional Impact of Small Millets**

Small millets are highly suitable for cultivation under rainfed conditions. Known for their high nutritive value, these small millets are rich in protein, minerals, dietary fibre, vitamins and phytochemicals. Neglected as poor men's diet, these millets are now seen as solution for many health issues like iron and calcium deficiencies, diabetes and obesity.

Concerted efforts by a few of the food science institutes in the country have proved suitability of small millets to go well with traditional as well as modern recipes and commercial food products like pasta, vermicelli, bakery products. We have to promote consumption of whole grains rather than mixing small quantities in other recipes. The issue in post-harvest processing of small millets is continued to be a hindrance for promoting cultivation and consumption. There is a need for designing and promoting small scale processing machines. Another challenge in small millets promotion is including them in the menu of larger section of the population. There exists a great potential for including them in the mid-day meal, public distribution system and ICDS.

### **Self-Health Governance for Effective Healthcare Management in Women Federations**

Self-Help Groups of women provide platform for ensuring health security within the member's families. SHGs and their nested institutions form foundation for building health governance. An exclusive health forum promoted with the SHG members at village level constitute village health forum (VHFs). Deriving leaders from village health forums, working groups at cluster and federation level are promoted to work on the plans, policies and priorities set by the VHFs.

Health forums at village and block levels would work with corresponding mainstream healthcare institutions like PHCs, ICDS and health departments to ensure healthcare entitlements meant for the poor households. Their priority is to understand the health issues within members' households, village and community level health and sanitation issues, and work on those issues through preventive and curative measures. Building capacity of the health forums is very crucial to achieve these goals.

Creating health information monitoring system, building and sustaining linkages with primary, secondary and tertiary healthcare institutions, facilitating knowledge and awareness among the poor households on health issues are some of the challenges to be addressed by the Self-Health Governance.

### **Advancing governance of Producer Organisations**

In Tamil Nadu, about 39 producer organisations have been promoted since 2002. These producer organizations are facing a lot of challenges for sustainable performance, of which governance is a major area that needs attention. The seminar was organized to study different types of governance adapted by different producer organizations, issues pertaining to different types of governance and to develop an acceptable functional model of governance. In this seminar, Producer Organisation (PO), Farmers Producer Organisations (FPO), Small Farmer's Agri business Consortium (SFAC) models and various examples were discussed. There are three models of Producer Organizations. The first one concentrates only production enhancement, the second one focuses on aggregated marketing of produces, and the third one works on Production, post-harvest technology, value addition, branding and packaging. Similarly there are different governance models like direct governance; participatory governance producer organisations can select relevant models suitable for their operations.

### **Farmers Convention for Initiating Three Federations in Pambar Basin**

In this farmers' convention, three new Vayalagam Federations were promoted for having good governance on managing water bodies, ensure livelihood development for the poor and to have better collaboration with the government. All the Vayalagam members in the Pambar and Kottakaraiaru basin gathered. The formal launching of the federations has helped the participants to get more understanding of the purpose of the Vayalagam and its nested institutions and also their participation for the better governance. During the group discussion, members and leaders were clarified on the Vayalagam institutions, activities, need of governance at various levels, individual member's role for the water governance. The farmers' convention recommended proper capacity building on governance and leadership for the sustainability of the institutions.

### **Tested and effective methods of rain water harvesting and grey water recycling in multi-storied residential and commercial complexes to achieve water sufficiency**

Ground water is main source for domestic, drinking, agriculture and industrial use. Rain is the predominant source of fresh water on earth. Cities are not starved and it rains only for 60 to 90 days. Change in land use pattern in

urban and rural changing rapidly for real estate increase the run-off during rainy days becoming cause for flash floods. RWH in Urban areas is a solution to reduce flood and conserve fresh water.

Of the total water we use, 35% goes for flushing and 15% for kitchen needs. 50% goes for bathing and washing of clothes. If washing machines are used, this goes up to 56%. This 56% is good, which can be easily cleaned up within the garden by using only water-loving plants, soil and sunlight. The cleaned water can be safely used for flushing and gardening and the excess can be put into the soil to augment the shallow water table. The families having RWH and Grey water recycling needs to be given financial support or tax relaxation to encourage them.

### **Conference on Governance for Natural-farming**

Natural farming is the only sustainable way of farming, which has been practiced in India and China for past 5000 years continuously. Inorganic farming and use of pesticides not only reduces yield in long run but also the soil loses all its fertility. More number of micro-organisms in soil and maximum 5 percentage organic carbon maintenance results good yield with disease free crops. Medicinal plants are fast disappearing. Those crops require less water needs immediate attention to conserve it for use and maintain bio-diversity. During Amla/Goose berry planting minimum two varieties have to be planted in South-North direction to ensure more yield.

Natural farming farmers have to be recognised by the government and instead of giving fertilizer subsidy to these farmers as incentive, the government can supply tank silt to their farm lands.

### **Advancing SHG-Linkage for Livelihoods Development with Corporation Bank**

Corporation Bank launched SHG linkage campaign by linking 1000 groups very recently in Tamil Nadu. The Bank has introduced a parameter: 1:5 limit for loan and 1:4 withdrawal.

Corporation Bank is keen to extend loan up to Rs. 1.0 Crore to a deserving group with right kind of economic project. However, the Bank seeks certain compliance, regular meetings, proper book keeping, consensual decision making while distributing loan to members, regular repayment, multilevel dialogue between enabling stream and the Bank, proper communication with the Bank in time of unexpected turn of events.

Relationship between Kalanjiam institutions and Banks is strengthened due to the persistent effort to evolve proper perspective, well planned mutual interactions and field tested mechanisms to monitor and audit the performance of the Groups. Impact analysis sharing, and single bank linkage at block and regional level ensured 100% repayment.

### **Stakeholders Governance for Zero prevalence of HIV/AIDS**

There was implementation of many awareness programmes on HIV/AIDS since 2009. The different programmes and projects implemented by various government and private agencies are to develop and strengthen the Community Based Organisations (CBOs). The experience emphasises that the CBOs and the NGOs need strong governance to achieve the zero prevalence of HIV /AIDS. The infection rate among Male Sex Workers (MSW) is in increasing trend. The NGO, CBO, government and other organisations have to undertake various activities to control the epidemic.

The sensitisation program has to be initiated among the healthcare providers including doctors and related departments. The CBO governance needs to be strengthened, so that the members enrolled in the institution would take efforts for regular medical check-up and condom usage.

### **Proceedings**

#### **State Balanced Growth Fund: Perspective Plan and Implementation Strategies**

Mr A Madhan Kumar explained about the State Balanced Growth Fund project in addressing development issues at the block level through the allocation of Rs one crore per block. Mr S Singarayar shared DHAN's experience with Panchayat systems in addressing development issues such as education, health, insurance for all, ensuring job for all through job cards, etc. He suggested for effective utilisation of project funds in creating assets for income generation to the panchayats, developing multi-year planning, enrolling people into insurance programmes, drainage facilities and drinking water provisions for all, declaring hut free villages and 100% enrolment and literacy in the panchayats.

Additional Collector and Project Director, Mr G K Arun Sundar Thayalan, IAS, said in his speech, that the presidents should involve actively in monitoring the teachers performance at the primary school levels, facilitating institutional facilities for deliveries, controlling anaemia, child marriages, malnutrition, and open defecation, and ensuring 100% enrolment and literacy.

There are four blocks – Sedapatti, Vadipatti, Kallikudi and T Kallupatti are identified as backward blocks in Madurai district based on poverty, industrial backwardness, and health indicators. The presidents represented these blocks shared their perspectives of developments required for their panchayats and blocks as whole. The action points were on addressing poverty, health and education issues in the next five years by developing proposals and

perspective plans. The active involvement of local governance in monitoring the performance of the SBGF projects would be promoted.

#### **Advancing Public-Private Partnership for Primary Healthcare**

The workshop took up the objectives of 'Exploring ways and means of public – private partnership to address primary health needs, collective action for community healthcare services; exploring mechanisms and strategies for formal linkages like block and district level health institutions; and assessing current linkage status between supply stream and demand stream.

Speaking on the public private partnership, Dr. Senthil Kumar stated that the number of government health services available for community must be better tapped by this partnership mechanism. He referred to Janani Suraksha Yojana (JSY), Janani Sishu Suraksha Kariyagram (JSSK) and Muthulakshmi Reddy Schemes as pertinent programmes.

Mr. Abdul Kareem, A D, Deputy Director of Health Services elaborated the concept of community owned mobile hospital. There are 13 mobile hospitals with well equipped and trained medical team. This kind of services and facilities are to be made use of by the community with the collaboration of NGOs and other enabling streams.

The subgroup discussions focused on public-private partnership of primary healthcare, as well as on Formal Health Linkages. The discussion brought out the necessity of Health Departments strengthening their awareness programmes and counseling methods, especially on family planning discussions for both husband and wife.

The workshop proposed few points for action: floating a joint action platform between Public Health Department and NGO; promotion of PHC / Block / District level Health Society involving NGOs and People Institutions.

#### **Gender in Agriculture**

The workshop on gender in agriculture focused on creating common understanding on the need for integrating gender considerations in agriculture, identifying opportunities for gender sensitisation, gender gaps in current agricultural sector, evolving gender action plan for improving programme outcomes. Field workers implementing rainfed farming development programme attended the workshop.

Ms Salome Yesudas, introduced the basic concepts of gender, clarified different terminologies related to gender. She explained gender differences in agriculture and basis on which those differences came. She said "Specific efforts are needed to make governance reforms gender sensitive and to address the specific challenges of gender inequality in agricultural sector".

Ms Sumathy, Programme Leader, DHAN Foundation said "Gender perspectives should be central to the institutions that we build for development of poor communities".

Gender analysis should be part of project development, implementation and monitoring. Historically women play an important role in agriculture. Migration of men to nearby towns leads to feminisation of farming. Therefore, the policy and governance reforms should take into account these changes in gender relations, she added.

Gender analysis of rainfed farming programme in Jawadhu hills implemented by DHAN was presented and the sub groups discussed on integrating gender in agriculture. Ms. Sumathy gave an orientation on the 6-step process of integrating gender into projects with an example of RESMISA Project being implemented by DHAN.

### **Transforming Small-Holders Agriculture into Agribusiness Ventures: Role of Producers Companies**

The conference tried to get key messages from various participating organisations not only for convergence but for exploring collaborations with different stakeholders relevant to small farm holdings. Major emphasis was given on various aspects of producer companies such as role of governance, funding and financial aspects, government schemes, and legal frameworks available for the producers companies. The conference also analysed the legal fitness of producer organisations like producer companies with cooperative principles. The focus was making agriculture as agribusiness for increasing the productivity and income for the small farm holders. The participants made detailed analysis of various innovative ways of financing, supply and value chain.

Mr. Ajit Kanitkar, Programme Officer, Ford Foundation, mentioned that the role of producer companies should be on (i) aggregation of members for input supply, (ii) increasing productivity and (iii) providing market support. He added that marketing support seemed to be a promising idea with value addition and ensuring benefits to the farmers are important for success of any producers' companies. The exchange of innovative ideas relevant to producer companies between North and South India needs to be encouraged.

Mrs. Meena Hemachandra, Chief General Manager, College of Agricultural Banking, RBI, Pune, said that the small farmers being a part of the value chain, market forecasting abilities of the stakeholders, and grading and branding play crucial role making agriculture into a viable business. There are pre requisites for bank financing to small farming – optimum land size, self sustainability and legal status of producers companies. Mr. Thangasamy, NABFINS, Madurai reinforced timely and adequate credit to make the farming viable.

The experiences of different organisations led to an understanding that the small farming needs to be analysed in financial, institutional, impact and sustainability dimensions and suitable measures have to be taken up to make it viable.

### **Participatory Product Development for Health Insurance**

National Insurance Company, Good Health Plan Limited and People Institutions from Urban and Rural districts of Madurai, Ramnad, Adilabad and Odisha deliberated on the feasibility of evolving a pro-poor Insurance Product.

Mr. Sivasubramaniam, Formerly Executive Director, Life Insurance Corporation of India, observed that villagers who are continually neglected at health front, should have a choice for protecting themselves from health risk. Participatory Health Insurance Product comes as a fitting solution.

Mr. Venugopal, Regional Manager, National Insurance Company (NIC), Madurai stated that DHAN is a frontline enabling institution in India among those facilitate health insurance coverage for poor, under UHIS by which NIC's Madurai Division shares the pride. NIC is open to the idea of designing sustainable products so that large number of poor can be protected.

Mr. Ponnusamy, Divisional Manager, NIC, Madurai, stated that there is definite scope for improving the product and evolve a completely new pro-poor health insurance scheme jointly by DHAN People's Institutions and NIC.

Mr. S Balasubramanian, Chief Executive, People Mutuals summed up the deliberation stating, subsidized Insurance schemes meant for poor are subject to uncertainty and changes, as happened in UHIS. Hence a non-subsidized, contributory health insurance product which is affordable is an important need for poor. He further stated that process of designing Health Insurance Governance for poor must involve the community so that the product caters the precise needs of poor, and takes care of sub limits, and is simple and user friendly.

### **Recent Advances in Processing, Utilisation and Nutritional Impact of Small Millets**

The seminar focused on recent advancements in processing, use and nutritional impact of small millets under the aegis of Revalorising Small Millets in Rainfed Regions of South Asia Project being implemented by DHAN in partnership with Tamil Nadu Agricultural University (TNAU).

Dr. K. Ramasamy, Vice-Chancellor, TNAU in his inaugural address said that we need to produce 20 times more food in 2020. Small millets, which can grow with less water, are highly relevant for addressing such challenges. The unique characteristics of small millets should be exploited both in terms of health and nutritional benefits. The prevalence of micro nutrient deficiencies even among the affluent sections of the population is a matter of concern. It is prime time to concentrate to combat these slow fading native foods.

M.P. Vasimalai, Executive Director, DHAN, said "Consumption of small millets should be promoted at large

scale, reaching both rural and urban areas. But drudgery involved in de-hulling, inadequate authentic data on the nutritional benefits and inadequate research to address issues related to food processing need to be addressed”.

In the technical sessions there were three streams of presentations on processing, utilisation and nutritional impact of small millets.

### **Self-Health Governance for Effective Healthcare Management in Women Federations**

The convention focused on reviewing the current status of governance at different levels, identifying gaps in systems and processes, working out strategies for building effective governance for healthcare at women federations. More than 250 participants from various women SHG federations participated in the convention.

Ms. G.Leela, Deputy Commissioner, Madurai Corporation said “Healthy family makes a healthy village and a healthy society. Women’s role in healthcare and sanitation within the households and in villages are very critical”. They should be empowered with adequate knowledge on causes, consequences and prevention of diseases, she added.

“Increasing prevalence of non-communicable lifestyle diseases like blood pressure, diabetes, heart diseases and cancer is a matter of concern today” said Dr Mythrayee, Vice Principal, Professor and Head of Microbiology, Theni Medical College. The poor should take preventive measures to avoid such diseases as they will have to incur huge expenditure for treatment and fall into debt trap, she added.

Dr S Ponnuraj from Gandhigram Rural University said that health expenditure in poor households is more than their savings nowadays, which pushes them deeper into poverty. The women federations should maintain healthcare database of all their members and help them access affordable healthcare services, he added.

“Increased participation of women SHG federations in healthcare management shows the promise. The challenge is to build effective governance to work exclusively on healthcare issues and solutions in the women’s federations” said Dr Abel Rajaratnam, healthcare consultant. Making decisions for ensuring good health, hygiene and sanitation in villages should be evolved, implemented and monitored by the people themselves, he added.

### **Advancing Governance of Producer Organisations**

Mr. Dhanabalan, CEO, KTL, explained the producer organisation’s organogram, governance, systems, the role and responsibility and importance of good governance and its key areas. Also he explained about the 10 producer’s companies which were formed by DHAN and its present status. Mr. Babulal, Company Secretary, KTL, explained about the legal aspects of POs.

Dr. Selvam, Executive Director, Agro marketing intelligence and Business promotion centre, explained the need of the market intelligence in FPO and he stressed on production oriented marketing instead of season oriented marketing. Mr. M. P. Vasimalai, Executive Director, DHAN Foundation, suggested different Producer’s organization models, different governance models, tie-up with Governments, market intelligence and he suggested adopting relevant models based on their situation.

### **Farmers Convention for Initiating Three Federations in Pambar Basin**

About 500 leaders and members from S. Pudur, Ponnamaravathi, Natham, Kottampatty and Singampunari federations attended the farmers’ convention.

Pambar basin starts from Kanunthalai, Natham ends at Thiruppathur block. In the locations falling under this basin S. Pudur, Ponnamaravathi and Natham, federations were promoted with the farmers’ organisations functioning at the village level. The leaders of these federations explained about the promotion of Vayalagams, cascade development association, cascade coordination committee, community contribution and agricultural activities taken by the federation.

Mr. Chanthirasekaran, Zonal Manager, Axis Bank shared about funding support from the corporate social responsibility and appreciated the initiatives taken by the farmers and DHAN Foundation for working on water conservation and agricultural development. The farmers then discussed in sub groups on enrolment of members in Vayalagam, strengthening governance at all levels, collaborative efforts with Panchayat and government schemes and over all governance at Pambar basin level.

### **Tested and effective methods of rain water harvesting and grey water recycling in multi-storied residential and commercial complexes to achieve water sufficiency**

This workshop focused on sensitizing the architects, builders, media and Municipal Corporation about the design, implementation and maintaining of rain water harvesting (RWH) and grey water recycling methods in multi-storeyed apartments and residential block. Mr. M.P. Vasimalai, Executive Director, DHAN Foundation in his inaugural address emphasised on ensuring household level RWH and DEWATS at colleges and residential apartments.

Mr. Sekhar Ragavan, Director, Rain Centre shared their experience on RWH in Chennai impacted significant raise of ground water in the entire Chennai city. The issue of lack of financial support from government for RWH should be addressed. Mr. Indukanth Ragade, Alacrity Foundation shared that revival of dug wells for RWH is very important one with less cost. Mr. J. Saravanan, Thrust Geo-consultants Ltd., pointed that hydrology survey is very important to know the water table and recharge potential in RWH.

Sustaining ground water development and management audit of RWH system implemented in multi-storied buildings, strengthening the maintenance of RWH through third party monitoring in Madurai Corporation, sensitising the municipal corporation engineers on the importance and its role in meeting the water demand of the city were some of the suggestions came from the seminar.

### **Conference on Governance for Natural-farming**

The purpose of the conference was to review natural farming in rainfed and irrigated condition, find gaps in the farming and generate action point for addressing the gaps. The farmers practicing natural farming and other interested were in the programme.

Mr. P. Vivekanandan, Executive Director of SEVA explained the importance of natural farming and his experiences on the same. Mr. K.Chellamuthu from Karukkampalayam shared his experience of using Panchakavya, Mooligai Poochivirati, and Amuthakaraisal. Natural farming is not only eco-friendly, but also cost effective and conservation type of farming.

Soil health management through organic methods were explained by Mr. Pamaiyan from Tirumangalam. Crop rotation, application of tank silt, mulching and compost are easy ways to improve soil nutrients.

The outcomes of the sub group deliberations are: government and NGOs to create awareness on natural farming among rural farmers and declare the list of natural farming farmers. Promote marketing facility for organic products to get right price for farmers. Natural farming network to be established for cross learning and marketing. Tank silt removal for application to fields should be allowed without too many formalities. Removal of invasive *Prosopis juliflora* at large scale is essential to save water in the fields through special schemes.

### **Advancing SHG-Linkage for Livelihoods Development with Corporation Bank**

Senior representatives from Corporation Bank, Vijaya Bank, Kalanjium Institutions, and, CCD, attended this workshop. The agenda was to understand the basic modalities of Advancing SHG-Linkage for Livelihoods Development with Corporation Bank.

Ms. V K Padmavathy, CEO, Kalanjiam Foundation expressed hope that this interaction would result in greater relationship between bank and people institution. Speaking on the occasion, Mr. Muniyandi, Chief Financial Inclusion Officer, Corporation Bank stated that while Corporation Bank launched SHG linkage campaign very recently in Tamil Nadu, it could link over 1000 groups in a very short period. The experience gained from these linkages is also amazing.

Mr. Roy George, Assistant General Manager, Corporation Bank referred to the parameter they have recently introduced to regulate the demand for loan: 1:5 limit for loan and 1:4 withdrawal. Mr. Ravi Shankar, Manager, Corporation Bank, further elaborated it.

Mr. Muniyandi further stated that Corporation Bank is keen to extend loan up to Rs. 1.0 Crore to a deserving group with right kind of economic project. However, the Bank seeks certain compliance, regular meetings, proper book keeping, consensual decision making while distributing loan to members, regular repayment, multilevel dialogue between enabling stream and the Bank, proper communication with the Bank in time of unexpected turn of events.

Mr. Muniyandi revealed that Corporation Bank has introduced SMS alert and repayment incentives of 0.25 % for future loans. The relationship between Kalanjium institutions and Banks has over a long period been strengthened, thanks to the persistent effort to evolve proper perspective, well planned mutual interactions and field tested mechanisms to monitor and audit the performance of the Groups.

### **Stakeholder Governance for Zero prevalence of HIV/AIDS Stakeholders**

The workshop focussed on strengthening the Community Based Organisations (CBOs) of sex workers to know their rights and responsibility and avail the entitlements to prevent HIV/AIDS. In the lead paper presentation, Mr. Johnson, Manager, Social Protection, TAI-VHS pointed out varied experience of AIDS patients. Much care is needed for AIDS affected persons as they are more vulnerable. The CBO must take proper steps to identify suitable programmes and facilitate them available to the affected persons. Promotion of SHG is one of the strategies to sustain its CBO. He emphasised that there is a strong leadership to be promoted to sustain CBOs.

Mr. Berlin, Director, RUZZ Foundation in his special address highlighted that despite many projects were implemented to create awareness, it was not possible to achieve zero prevalence of HIV/AIDS. It demands involvement of both Government and NGOs to promote various programmes and facilities for HIV affected patients. The leadership ability should be uniform across to achieve the purpose of CBO. The CBO must follow empathetic approach while dealing with its members and leaders then only zero prevalence of HIV/AIDS possible.

The participants discussed about the challenges faced by CBOs while implementing programmes to reduce HIV/AIDS. The action points on providing information on STI/HIV, regular counselling, periodical instruction on usage of condom, awareness camps, once in three months ICTC and RMC tests.

### Exhibition of Handicrafts and SHG Products

A handicrafts fair organised for the SHG products had displays of a variety of handmade products. There were many stalls with food products made of small millets, ready to eat food mixes; grains of small millets with hand-outs on nutritional information have attracted the visitors towards those stalls.

The exhibition would be open between 4.00 and 9.00 p.m. every day up to September 15, 2013.

### Development Film Festival

On third day of 9<sup>th</sup> development film festival, organised by DHAN's Centre for Development Communication on the theme "Youth for Change" had screening of three development films.

- Dhuruva Natchathiram, a short film made by Aravind in Tamil for 9.32 minutes is an attempt to capture the pain of isolation at the old age, and how a grandchild of an old man revives happiness in his grandfather's life
- Khi-Khi, a short film by Pavel Navageethan in Tamil for 16 minutes narrates how the urban growth leads to exploitation of rural masses.
- Promise, a short film by Rohin in Tamil for 4.55

minutes portrays the need for protecting our environment through a girl's influence over her father in a vivid story format.

Films screened today (September 14, 2013; 6.30 – 8.30 p.m.)

- Milawa, by Junaid Imam, 17.24 minutes in Hindi
- Ennam, by Rajesh, 1 minute in Tamil
- Kuttipulikootam, by A.R. Subburaj in Tamil
- Kadarkarai thagam, by Amala Infant and Kalpana

### Folklore Festival

Devarattam is a folkdance still preserved by a few of the villages around Madurai District. Dance is performed to the beat of Urumi Melam, Thappu Melam and sometimes, a long flute. The dancers hold a kerchief in each hand and swing them as they dance. A cultural team based at Theni district in Tamil Nadu, which is specialised in Deverattam performed this dance on the third day of the Symposium. They also performed sevaiyattam, poikkal kudhiraiyattam, silambattam and paraiyattam.

Programmes for today (September 14, 2013; 6.30 – 8.30 p.m.)

- Madurai based Punitham Kalaikuzhu performs a variety of folk dances, songs and performing arts.

