



Madurai Symposium 2013

Governance for Advancing Development

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Bulletin

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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 fourth day of Madurai Symposium 2013.

Vayalagam and Their Self-Regulated Governance: Scope and Challenges

Self Regulated Governance (SRG) is an institutional mechanism that has inbuilt driving force, check and balance measures, and regulatory and monitoring procedures. An institution that has mastered self regulated governance, work with efficiency without external impetus. In order to ensure sustainability and appreciable standard, Vayalagam needs to adopt Self Regulated Governance.

As part of the SRG, vayalagams shall adhere to the stipulated meeting schedules. Regular meetings, regular maintenance of tanks/ponds shall be carried out through collective efforts as to demonstrate solidarity among vayalagam members. Every Federation shall conduct Annual General Body Meeting and Executive Committee meeting every quarter without fail.

Ensuring the institutional and developmental standards set by four generations of Vayalagam; Performance based rating of cascades and federations should be a regular practice; Mahakumbabhishekam be organized at every Vayalagam; Leaders training on Vayalagam movement be conducted annually. Strategic plan for Vayalagams and Federations shall be evolved; Contribution especially from those beneficiaries of Vayalagam be collected; Part of Micro Finance Groups common fund be utilized for conservation work.

Community Experience in e-Governance

DHAN Foundation's ICT for Poor Programme, which works on bridging the digital divide, consolidates its decade long experience in working with the rural communities on the ICT theme to evolve and promote a Federation dedicated to ICT services. Promoting a community organisation exclusively for ICT services is first of its kind in the country.

Events

- Convention on Vayalagam and their self regulated Governance: Scope and Challenges (DVTf)
- Convention on Community Experience in E-Governance
- Convention on Strengthening Governance in Community Based Agriculture Production and Marketing
- Convention on Strengthening community governance for addressing conservation issues of coastal eco system arising out of climate change
- Workshop on Effective Governance for Endowment Management in Tank Associations
- Workshop on Conference on Traditional Healthcare for Livestock
- Workshop on Effective Skill Building by Community Colleges
- Workshop on Better Governance for Safe Water and Sanitation
- Workshop on Role of Governance in Promotion of Small Millets as Nutritious and Healthy Diet"
- Steering Committee for Life Insurance with HDFC Life
- Workshop on Building Urban Governance - Experience Sharing
- Round Table on Participatory Governance on Tourism
- Workshop on Governance and Coastal Livelihoods Development
- Workshop on Livestock Insurance

All the primary user groups of women, farmers and youths in villages would be federated at the block level. It would interface with the Government agencies to facilitate e-governance services. The Federation will run the community college and offer ICT based livelihood skills to the youths. The community structure and processes would provide social sustainability and ICT services will generate revenue for achieving financial sustainability.

Strengthening Community Governance for Addressing Conservation Issues of Coastal Ecosystem Arising out of Climate Change

Fisherfolk's informal Panchayats are well known for its rigidity and strict monitoring of systems as part of their governance. Their role on formal elected Panchayat and conservation of coastal ecosystem is a missing link. Coastal ecosystem is a fragile one not understood and

managed by multiple players in an integrated manner. Coastal agriculture, sand dune, Mangroves, coastal water bodies, marine resources, and ground water are part of coastal ecosystem from which the community gets services for its living.

Sacred groves in coastal areas are good concept not being maintained by Panchayat leads ecosystem degradation, which is a serious concern. The link between fauna and flora in coastal system is de-linked by development activities not concerning about local community is disaster to the ecosystem.

Promotion of Bio-diversity management council at Panchayat level headed by Panchayat president takes lead role in creation of bio-diversity register and conserves the ecosystem. The council gets fund from NBA for management for five years. This act is in effect from 2002 but not active needs support from coastal communities and NGOs.

Effective Skill Building by Community Colleges

Skill building for livelihoods has become priority of many development organisations at nationwide. There are successful initiatives in skill building like Jan Shikshan Sansthan and Community Colleges from whom we can get a lot of lessons to scale them up. Imparting skills alone will not yield results, guidance and counseling for the youth would help them identify their potential, set growth path for themselves, acquire life-skills to cope up with industrial needs and standards, effect changes in their attitudes and behaviours and so on.

Unlike China, which certifies all its population based on skills, in India hardly 6 to 7 per cent of people get formal certification. It throws a lot of challenges and opportunities to bridge this gap. Government of India's initiative of National Skill Development Corporation, Modular Employable Skills under Skill Development Initiative Scheme have opened up avenues for the NGOs and Community Based Organisations to bridge the gap in skill building. Skill building institutions need to understand the skill needs of the manufacturing and service sector, for which they should continuously engage with them in partnership mode.

Governance and Coastal Livelihoods Development

Declining fish stock due to various climatic and man-made factors has made fishery, a seasonal activity. Recurring disasters of flood and drought have made coastal agriculture uncertain and unreliable. Diversification of livelihoods has become order of the day in coastal regions.

The fishers have a traditional system of governance, which helps them negotiate with mainstream agencies, create common resources and extend mutual support at crisis and emergency situations. Whereas the farming communities do not have such organised governance except some village forums for certain common needs. Cooperative

system, which has connected them earlier, is defunct due to political reasons. Emergence of peoples' organisations among farmers nowadays shows promise. Promotion of SHGs and their nested institutions resulted in new generation governance with institutional systems and processes in addition to bringing needed finance for livelihoods. Producer groups and their companies promoted for specialised products enabled them to influence the market in their favour. These social and financial infrastructure created at villages brings an ample scope for convergence with relevant public and private players. The challenge is to build capacity of the governance and bringing supportive policy and legal reforms.

Building Urban Governance - Experience Sharing

Every city has lot of issues on sanitation, pollution, over population, unregulated traffic, narrow roads, water shortage, garbage, women security and bribe. The urban citizens unless empowered as a strong demand system, their needs cannot be addressed. The demand making by informed and active urban citizens based on which decisions are made by authorities can transform urban cities and resolve those problems. To improve the quality of urban infrastructure and services thereby improving the quality of citizenship can be achieved if a city system framework is followed. It includes imparting skills on urban planning and designing, improving urban capacities and resources, ensuring transparency, accountability and participation, and empowering legitimate political representation. A citizen has a right to demand only if he properly execute his electoral power and the budget of the Municipality should be known to everyone to make the elected representative accountable. Improving India's towns and cities is the responsibility of government, elected representatives, administrators, community and community organizations. Community policing concept can be practiced by bringing community and police together to ensure safety of an urban city. All citizens need to be educated on the concept and ensure their active participation. Information technology may be followed to expose the bribe situation in the cities which may promote good response and accountability of the community in stopping such practices at different levels. Ward level community councils can monitor the budget allocation and expenditure by the local political system.

Effective Governance for Endowment Management in Tank Associations

Tank technology is not new and it existed for more than 2000 years. Related inscriptions are available from 7th century. Even the welfare of the village depended upon water bodies and it was stated by the poets. Before 800 years endowment fund was created to renovate the tanks

regularly. The inscription found in 7th century was created during the Pandiya king rule. Severe punishments were given for those who destroy water bodies. Even they were punished to death in the same water body. There was a belief system that those who create water body go to heaven. The local community decided the height of the dam considering the need of the communities in neighbouring villages. "Kachi" stick was used to measure the irrigation level in each farm.

Farmers shared that endowment fund is essential for sustainability of vayalagams and it should be created in all the village level associations and must be included as a component in Government Projects. The role of governance in monitoring the endowment performance through regular audit and sharing in the general body and executive committee meetings is very important.

Role of Governance in Promotion of Small Millets as Nutritious and Healthy Diet

Millets are ancient food grains survived all hardships, both man-made and natural. Millet production and consumption drastically came down in recent years. Our daily diet consists of 70 -80 % of food grains, which supplies 50% of energy and protein needs. Small millets are good source of calcium and iron. Small millets with low glycaemic index reduce the risk of type-2 diabetes.

In India 44 % pre-schoolers and 30% adults are malnourished. Increasing incidences of life style disease is a matter of concern today. Small millets with good mix of essential nutrients can address this. There exist 8000 species of millets are in the world but only 35 species in 20 genera are domesticated. Labelling of small millets as poor men's diet is a deterrent for expanding its consumption. Its reversal requires lot of efforts from government and academic and NGOs. The youths should be taught on superiority of millets.

Participatory Governance on Tourism

Tourism represents 9% of global GDP. Tourism has induced direct and indirect impacts worldwide, through its undisputed generation of national wealth, corporate income and local employment. In 2012, 20.7 million international tourists had visited to India and huge domestic tourism also happened.

Tourism governance is includes accountability, talent, responsiveness, equity, ethics and participation. Participatory governance on tourism can be enhanced by way of knowledge gained through heritage walk, tourism based participatory micro-plan, organizing village cultural immersion programmes. Participation of all the stakeholders is important for effective governance of tourism. Through tourism or heritage literacy, attitude of villagers, especially younger generations can be changed positively for the development of responsible tourism. Stake of the community in tourism development can be achieved by way of dialogues. Village tourism

development committee would play an important role in tourism governance.

Better Governance for Safe Water and Sanitation

The quality of drinking water and sanitation are poor in rural areas and contamination of drinking water is very high. It forces the people to use packaged water both in urban and rural areas which in turn increase the cost of living. Safe drinking water is right of every citizen and it is the responsibility of the government to ensure the supply of it. Accessing drinking water and maintenance of clean and hygiene environment is the responsibility of every individual which needs due attention.

The design support and financial assistance by the government is not adequate to have user friendly structure to fit in the available space in the house. It has to be addressed by providing special funds to the individual to have context specific infrastructure at house level. Effective participation by SHG members in the gramasaba and monthly functional group meetings at Panchayat level need to be encouraged by Community Based Organisations and NGOs to promote good governance.

Strengthening Governance in Community Based Agriculture Production and Marketing

This convention tried to influence each participant towards agriculture as business rather than simply farming from the experience sharing of progressive and successful farmers. It reinforced the need for organic farming, integrated farming, introduction of low cost technologies for sustainable farming, the need and role of primary producer groups and producer companies, members and leaders roles in strengthening the agriculture production and marketing, various government schemes like ARYA (Attraction of Rural Youth towards Agriculture), value added services of KVK, tax benefits of Producers' Companies, precision farming, post harvest processing technology, avoiding middle men exploitation through participatory farming, e-governance in agriculture, multiple supply chain trainings, and crop production technologies.

Steering Committee for Life Insurance with HDFC Life

HDFC is the second largest insurance provider after LIC, for the members of People Mutuals. There are about sixteen federations covering 45,000 lives with HDFC Life. Due to some technical rearrangement at the back office of HDFC, the services at lower end got erratic, that resulted in anomalous receipts & policy documents, incomplete ID numbers and delayed claim resettlements.

HDFC has promised to sort out these issues in one go before the end of September 2013, and make systemic changes so that the policy holders face no more inconvenience. The demand for a unique product with uniform premium for all the ages between 18 and 59 would

be designed by HDFC for the DHAN groups.

Livestock Insurance

A second sitting of the Representatives of People Mutuals and policy holders was held in the afternoon where the importance of insuring livestock was elaborated in great detail. It was an educative experience for the participants.

The workshop then resolved to propose to the respective federations that hundred per cent of the livestock of members shall be insured within the next three years. Base line would be created within a month, capacity building activity soon after and Insurance coverage would commence within the next six months.

Proceedings

Vayalagam and Their Self-Regulated Governance: Scope and Challenges

A Large Convention of Vayalagam leaders from Karnataka, Andhra Pradesh and Tamil Nadu was held to deliberate on Self Regulated Governance (SRG): its scope and challenges and to fulfil the statutory requirements of the Annual General Body Meeting. Mr. M P Vasimalai, Executive director of DHAN Foundation, emphasized the need of SRG and hinted at the probable measures of SRG.

Mr. Thirumalai, senior Journalist from the City spoke on the historical experience of Tank based life in the country and sought the attention of the Farmers towards their water bodies.

The Convention split in to five subgroups to deliberate on the scope, challenges and modality of SRG and brought out strong guidelines and action points.

The anchor Mr. N. Venkatesan helped the convention to consolidate their exhaustive recommendations.

All Vayalagam would conduct Annual General Body Meeting annually and quarterly Executive Committee Meeting.

This year (2013-14) all cascades and federations shall be rated for their performances and bench mark is set up for higher performance; Mahakumbabhishekam be organized at every Vayalagam each year; Leaders training on Vayalagam movement be conducted periodically.

Strategic plan for monitoring Vayalagam and Federation Programme shall be evolved; Shramdhan for tank maintenance be an annual mandate; contribution especially from those beneficiaries of Vayalagam be collected; Part of Micro Finance Groups' Common fund be utilized for conservation work.

Community Experience in e-Governance

The convention of community experience in e-governance aimed at sensitizing the community representatives and the field workers on the need for an ICT Federation with

community governance. It focused on evolving institutional design, structure, systems and visioning for the ICT Federation.

Dr. Umarani, Professor and Head, TANUVAS, Theni insisted on community ownership and management in the Federation is imperative for sustaining the initiative. She also elaborated on various areas of convergence between research, development and government institutions to take ICT services to the communities.

Mr. B. Muthukumarasamy from DHAN Foundation presented different models of user groups in water, transport and energy sectors. He connected some elements of those user groups into ICT based user groups and their Federation. Exclusive user groups of women, farmers, and youths will have different ICT needs and priorities and they would bring distinct value addition into the governance of the Federation, he added.

Later, the representatives and the functionaries deliberated on the structure of the Federation, its constitution, byelaws, and priorities to cater to the ICT needs of the communities. Reaching self-sufficiency in three years was set as a goal post. Its convergence with various mainstream agencies and programmes were discussed in detail.

Strengthening Governance in Community Based Agriculture Production and Marketing

This convention was conducted to promote Producer Company (PC) with the farmers of Madurai, Dindigul and Theni districts and make them understand the need for PC, its advantages, governance system and its activities with the participation of more than 150 farmers. Mrs. V. K. Padmavathy, Chief Executive, DHAN Kalanjiam Foundation shared DHAN's development perspectives on livelihoods and three different kinds of livelihood models.

Dr. Venkataraman, professor and head, KVK, Madurai, shared the existing problems in the agriculture and ways to shift from current agricultural practices. He also emphasised the need for promotion of marketing (farmers) groups and value addition to make them as entrepreneurs through their Producer Companies. The sustainability of the initiatives can be ensured through promotion, planning and execution, precision farming practices, participatory farming practices, e-governance in agriculture, government programmes like ARYA – Attraction of Rural Youth towards Agriculture, and value added services of KVK, he added.

Mr. R. T. Rajasekaran, Chairman, RESAPCOL, highlighted the importance of promoting farmers associations for accessing services from Government organisations, Research Institutions and banks.

Mr. Parthasarathy, Pasumalai Angadi, Madurai expressed his concern on declining trend of agriculture and livestock, and shared the effect of using chemical pesticides and fertilizers on health of the soil and environment; organic agriculture is the only way to revive the land and better the

health of the people. He also emphasised that the traditional livestock breeds should be preserved for producing organic manure.

Strengthening Community Governance for Addressing Conservation Issues of Coastal Ecosystem Arising out of Climate Change

The purpose of the workshop was to understand various conservation issues of coastal ecosystem and present governance for addressing the same. Dr D Narashimhan, National Biodiversity Authority in his address highlighted that the East Coast had very good potential for developing marine based livelihoods which drastically changed due to increased growth of population and industrialisation with pollution. Over exploitation of ground water is the main cause for sea water intrusion and salinisation issues in the coastal agriculture.

Dr. Winfrad Thomas, Professor, Department of Botany, American college, Madurai emphasised that sustainable use of natural resources is the key to conserve ecosystem. Awareness on importance and role of local resources among the primary stakeholders and various coastal conservation acts are very important as they are both gainer and looser.

Mrs. Senthilarasi presented the status of bio-diversity in Kalpakkam coastal area and its issues of conservation. Mr. Sivasubramanian, presented on coastal erosion and role of mangroves in coastal conservation and Turtles and coastal conservation by Mr.Mohanraj. Effects of shrimp farm and marine resource depletion presented by Mr.M.Arumugam, fisher folk from Pudukottai district.

The convention came with declaration and action points such as (i) promotion of Bio-diversity management council at panchayat level to conserve coastal eco-system and to strengthen the local governance on its local resources; (ii) undertaking studies with the participation of community on ill effects of shrimp farming on coastal agriculture, ground water and sea water. The output of the study will be used to bring changes in policy and practice; (iii) community managed artificial reef will be established to improve the fish breeding; (iv) awareness programme for the community to strengthen the coastal eco system; and (v) conservation of sea turtles through community participation in coramandal coast.

Effective Skill Building by Community Colleges

The workshop focused on facilitating dialogue among NGOs, industries and academic institutions concerned on skill building for disadvantaged communities. It also focused on showcasing the best practices, disseminating knowledge gained from practice and identifying governance issues in skill building initiatives.

Mr V Balasubramanian, Director, Avinshilingam Jan Shikshan Sansthan (AJSS) said "AJSS offers 126 types of courses. Students are scrutinised based on their family background and income level. All the students are placed

on jobs during their training period and they pay their fee from their earnings, which make them confident and courageous.

Mr. Peer Mohammad, Assistant Director, Department of Employment and Training explained the Skill Development Initiative of Central Government. Over 72 sectors have training potential and target for this year alone is training one million people. Mr K. Seenivasan, Assistant Director, TVS Lakshmi Vidhya Sangam said "Today's youth need not only skills, they also need to be groomed as complete personalities in terms of self-confidence, punctuality, hard work and vision for their future."

Participants discussed on need for engaging school dropouts through the skill building programmes. The Federations of SHGs have a larger role to play in skill building, they opined. Mr. Selvam, Chief Executive Officer, Tamil Nadu Slum Clearance Board expressed the initiatives and readiness of the Board to support NGOs to train youths in slums on employable skills.

Governance and Coastal Livelihoods Development

The workshop focused on creating a platform for sharing experience and best practices of the coastal communities about their livelihoods, evolving systems and policies for effective governance to strengthen those livelihoods without forgoing conservation priorities.

Mr S Singarayar, Programme Leader DHAN said "More than 80 per cent of people in coastal areas depend on fishery and agriculture, which throws opportunities for organising then into producer organisations to reap the benefits of scale advantage and collective bargaining with markets". The challenge is to build community governance in such producer organisations to steer ethical values in exploiting marine and land resources, he added.

Mr. Arulanantham, a fishermen activist said, "Fishermen are venturing into sea each day risking their lives. They need to be insulated with appropriate legal safeguards. The Government should provide space and enabling environment for self-governance among the fisherfolk".

Ms. Kalaivani from DHAN said, "The fringe communities like hand-fishers and sea-shell collectors are highly vulnerable to climate change. Sedimentation in estuaries prevent backwater from sea, which affects their livelihoods". The other issue if absence of conservation practice, which can be met through promotion of coastal conservation councils, she added. Mr. Sivasubramanian, from Cuddalore Region explained the dairy producer company promoted by the primary producers, which handle the entire value chain of dairy. A well-knit governance system handles the dairy with professional support.

A few of the participants from coastal areas then shared their livelihood experiences. They agreed that habit of

saving among the coastal communities need to be promoted rigorously, which needs suitable products and methods.

Building Urban Governance- Experience Sharing

There is a need for empowering the urban citizens to demand their needs. Madurai city has issues of sanitation, pollution, over population, unregulated traffic, narrow roads, water shortage, garbage, women security issues and bribe to do even good things in the city said the participants who gathered to reflect on “ Building Urban governance’, a workshop organized by Janagraha, Bangalore. Mr. Varadharaman, Member, urban capacity building team said that demand making by informed and active urban citizens based on which decisions are made by authorities can transform urban cities and resolve those problems. Janagraha is working on improving the quality of urban infrastructure and services, thereby the quality of citizenship by building a model city within city system framework, which includes Imparting skills to the concerned authorities for urban planning and designing, improving urban capacities and resources, ensuring transparency, accountability and participation and also empowering legitimate political representation. It believes that the different stakeholders have the responsibility in improving the cities including the community and community organizations.

For every 761 persons, there is one police in India compared to 333 people, which is the world average and 133 people in Singapore, which is insufficient, said Mr.Santhosh, Manager, Community policing, Janagraha. The concept of community policing, which has been included in the Police act of some state government, is being practiced by Janagraha to ensure safety of the people. Mr. Kanniah Venketesh, Manager, Janagraha website spoke that the initiative of exposing the bribe situation in the cities through www.ipaidabribe.com is yielding good response from the people with more than 21000 reports across 538 cities in the country. The accountability and transparency of the governance is ensured by ward wise review and monitoring of budget allocation and spending. There were actions points evolved by the participants for improving the urban governance of Madurai City.

Effective Governance for Endowment Management in Tank Associations

Mr K. N. Rajkumar, Tank Programme, DHAN Foundation said that there were 350 tanks renewed had set a successful endowment management system. He emphasized the endowment management system with social, economical, environmental and political dimensions need to be set to address the issues pertaining to those dimensions. He also mentioned the need for transparent and responsible governance for endowment management for the

sustainability of the tank associations. Shri Vedachalam, Archeologist, stated that the endowment concept was not new, and was effectively managed during Chola’s period.

Shri Jaisingh Gnanadurai, Joint Director of Agriculture, in his speech, said that the good governance in Tank Associations should ensure the utilization of endowment funds only for the development programmes and for maintaining the water bodies and improving the agriculture. It would act as a safety net in coping with the risks due to disasters.

The good governance should ensure keeping the endowment in fixed deposits and ensure generation of interest income for tank management. It should monitor the performance of endowment through regular audit, sharing status in the annual general body meeting, utilization of the interest income. There were nine resolutions regarding institutional sustainability of the tank associations, creation of endowment through usufructs, transparency governance, investments management, and fixing standards based on the tank ayacuts.

Role of Governance in Promotion of Small Millets as Nutritious and Healthy Diet

The workshop focused on understanding current level of awareness and consumption of small millets and generating ideas to make them familiar to community and increase its production and consumption. Dr. Brigitte Sebastian, Researcher, French Institute, Puducherry presented on how small millets replaced by wheat and rice.

Dr.Banumathi and Ms.Salome Yesudas presented a lead paper highlighting the need for including millet based food for Balwadi children at large scale. Millets along with seasonal fruits would increase haemoglobin level among children and reduce anaemia. Though millets are superior in nutrition, people prefer rice as they think cooking is easy and convenient, which is reinforced by the media. Millets should be included in the curriculum from school.

The workshop comes with the following action plan and declarations. Use of millets is just a reaction to the threat of diabetes but not a proactive practice by the community. Also awareness about health drinks are made from small millets and it is cheaper in traditional recipes than the branded health drinks. The media should play a critical role in promoting small millets among the youths and making them avoid junk foods.

Participatory Governance on Tourism

The objective of this round table was to sensitize the participants in the need for sustainable tourism. Mr. A. Kathirkamanathan, CII, Madurai inaugurated the discussion and it was anchored by Mr. K.P. Bharathi, DHAN Foundation.

Dr. Venkatraman, Retired Professor of History explained

about the historical perspective of participatory governance on tourism with examples. Dr. Vedachalam, Retired Archaeologist, Madurai, explained about the archaeological perspective of participatory governance on tourism. Mr. R. K. Anil, Endogenous Tourism Expert, Hyderabad explained the process of making decisions in governance especially the role of primary stakeholders - the village community and the tourist - in determining both the governance and sustainability of tourism and the need for code of ethics across the community for tourism development. Mrs. Swathi, Equations, Tourism Research Institute, Bangalore, explained about the roles of various stakeholders on Tourism governance, relationship between the development and tourism needs, and CSR responsibilities in tourism.

Mr. Naga Ganesan, Regional Asst. Director, Tamil Nadu Archaeology Department, Madurai explained about participatory governance with ensuring quality decision making process, selection of leaders, accountability, transparency, right kind of participation. Mr. Dharmaraj, Tourism Officer, Madurai, explained tourism development activities taken by the government and its impact.

Better Governance for Safe Water and Sanitation

The workshop intended to discuss the issues pertaining to accessing safe water and sanitation, and ways and means to create access to the same. It also focused to evolve suitable governance structure and system to ensure the accessibility of water and sanitation to all eligible poor.

Mr. Pon Aananth, South Asia Water Credit Program Office, Water.org gave presentation on water and sanitation problems and need for ensuring clean environment for a healthier future generation. There is a need for defining individual roles and responsibilities of maintaining hygiene and clean environment with government support by Community Based Organisations and NGOs.

The action points and declarations emerged out of sub group discussion were on (i) creation of base line data on status of accessing safe drinking water and sanitation facility; (ii) mapping vulnerable areas for action; and (iii) Identifying mechanisms to have interface with Panchayat/corporation by SHGs to access resources from the mainstream. There is a need for evolving special loan products for safe drinking water and sanitation facility for the poor people and behavioural change communication materials on use of toilets. Formation of village health and sanitation committee to ensure 100 % toilet construction and use needs to be thought of.

Traditional Healthcare for Livestock

The seminar focus was on understanding the importance of traditional healthcare treatment for the livestock, training on healthcare treatment through medicinal plants,

and showcasing and disseminating the traditional healthcare methods to others with live specimen and demonstration. Mr M Palanisamy, Programme Leader, DHAN Foundation highlighted the importance of livestock development and need for insurance from DHAN's experience. Dr. Punniyamoorthy, Tanjore, Dr. Rajamanikam, specialist in herbal medicinal healthcare and Mr. Govindaraj, Jeyam Trust are the special guests for the seminar.

The experts presented on traditional medicines, nutrients, fresh herbals and importance of traditional medicines for livestock diseases from their experience. Mr. Sundhara Moorthy, Saptur, demonstrated the preparation of Masal urundai for livestock. The resolutions were passed regarding the issues faced by Pulikulam Bullock rarer, rearing traditional varieties rather than hybrid varieties and dissemination of traditional treatment for livestock diseases among the community. A short film on "Indian cow breeds" was screened to show the difference between local traditional breed and hybrid breed.

Steering Committee for Life Insurance with HDFC Life

Senior Officials of HDFC, People Mutuals and representatives of policy holders sat together to sort out issues arising out of the product processing. Mr. Kurian Benjamin, Group Sales Manager, HDFC, Chennai expressed his satisfaction over the ever growing relationship between HDFC and People Mutuals.

While appreciating the friendly services of the HDFC Life, the representatives of the policy holders articulated at length, the procedural inconveniences they encounter with their product.

In response to their sharing, Ms. Nisha Ghalia, Claims Officer, HDFC, Mumbai thanked them and promised to sort out the product errors within this month.

Livestock Insurance

The representatives of the federations met in the afternoon to deliberate on Livestock Insurance.

Mr. V Ponnusamy, Divisional Manager, NIC stated that livestock being a life line of very many poor families, in order to protect them from economic disaster, it is essential that their livestock are insured.

Mr. M Palanisamy, Programme Leader, DHAN Foundation proposed that the members of the Federations shall insure all their cattle within a short time frame.

Mr. S Balasubramanian, Chief Executive, People Mutuals stated that 20 percent of the Global's 1540 million cattle are in India that are fed by a pasture that is only 2 per cent of global grazing land. The workshop resolved to set a time frame of 3 years to ensure hundred per cent insurance.

