



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 fifth day of Madurai Symposium 2013.

IWRM and Governance in Basin Management – Stakeholders Workshop

Vigorous Development causes increasing demand for water. With the source of water being limited, there is acute scarcity for potable and usable water. Integrated Water Resource Management (IWRM) is found to be one way of addressing this scarcity. There is a need for River Basin planning and integrated water resources management in India with the participation of different stakeholders, which is a new concept in our country.

DHAN Foundation as part of 12th Five Year Plan Working Committee on Water Governance proposed, a bottom up approach of “Bringing Community Governance” through new institutional frame work promotion and suggested to pilot it in a few small basins in India. To Make IWRM be effective at basin level, building community governance as an effective demand mechanism is must. This may be promoted by involving capable NGOs and Community Based Organisations. IWRM through community governance with the involvement of CBOs and facilitating agencies would certainly help the country face this massive challenge.

Farmers Governance for Crop Insurance

The farmers experience different kinds of risks which lead to crop loss. The factors contribute for the risks are of different kinds. The crop insurance is one of the solutions to minimise the risk of the farmers. There were different types of national agricultural insurance schemes to address the crop risks. The crop cultivation based in which the yield loss factors are difficult to assess and understand particularly by the farmers, which is also not a transparent system. The weather based crop insurance in which the weather factors decide the cultivation and yield, but it does not consider the seasonal variations. The stakeholders

Events

- IWRM and Governance in Basin Management – Stakeholders Workshop
- Farmers Governance for Crop Insurance
- Effective Citizen Governance for Greening Madurai City
- Promoting Community Hospitals: Experience Sharing
- Global Closing Ceremony

such as banks, departments and farmers do not know the premium and other details of the scheme, but the common understanding is that every farmer would get the subsidy, which is not the case. The modified National Agricultural Insurance Scheme in which bank is the master policy holder, which provides benefits if there is a continuous rainfall during the harvest time. The challenge is farmers need to take the responsibility of claiming the benefits and difficult to administer the product due to vast area to cover by the insurance company with Chennai base—three states namely Tamil Nadu, Andhra Pradesh and Andaman Nicobar Islands.

The rainfall based Insurance Scheme benefits farmers even if there is one mm less rainfall to the total rainfall specified based on the rainfall data recorded by installing rain gauges. There were mutual solutions made available to the farmers through farmers’ federations. The challenge is the role of governance in effectively designing and administering the products and reach of 100 percent farmers for its sustainability and scale of operations. There is a need for installing rain gauges in all villages to take care of the micro level variations with the ownership of farmers’ federations. It demands promotion of Federation Mutuals as a Trust and capacity of the governance for effective administration and management of context specific insurance services.

Effective Citizen Governance for Greening Madurai City

In a well-developed country 33% area should be fully covered by trees. It can be achieved not only by government but in collaboration with all line departments, people associations and NGOs. Present situation of rural, urban and semi-urban background, environmental and natural resources are going down. It results in spreading of disease, which directly affects people. Cities like Madurai are highly vulnerable to changing climate and its negative impacts like increasing temperature, dust, noise, and air

pollution. To overcome this environmental problem and explore the opportunities, there is a need for organising all line departments, defining roles and responsibilities of both community and line departments to address the environmental issues.

Individual awareness on importance of planting and protection of trees is increasing but action on protection and conservation of trees is a missing link. Integrated development planning is not there. There is a big gap in Madurai city as there is no considerable number of Parks with trees. For achieving Madurai Green, collaborative works by Madurai Corporation, drainage department, TWAD board, electricity board, and citizen, educational institutions, is to be promoted. We can use government schemes such as 'Tree plantation in patta lands' for planting trees. If we destroy nature, society will get destroyed. So, we need to protect the nature.

All India level, Madurai is 10th polluted city and in Tamil Nadu level, it is in the first place which is a serious concern. Greening mean not only planting trees, it includes Urban agriculture, homestead garden, home garden and planting short shrubs and trees without affecting the electricity line.

Proceedings

IWRM and Governance in Basin Management – Stakeholders Workshop

In order to address the increasing stress on water bodies engendered by the ever increasing demand for potable and usable fresh water, a Workshop on Integrated Water Resources Management was organized. Initiating the workshop Mr. M.P. Vasimalai cautioned that unless we employ right water management technology through IWRM and Community Governance, we would not be able to face the challenge of water crisis effectively.

Dr. Sivasubramaniam, Asst. Professor, MIDS, Chennai, shared the experience of IAMWARM project in Tamil Nadu. Dr. P.J. Pandian, Water Tech Centre, Coimbatore, emphasized the need for people's participation in the IWRM in the context of the degradation of water resources. Mr. A. Gurunathan, the event coordinator, emphasized the objective of the workshop to work on the River Basin planning and integrated water resources management in India with stakeholders participation.

The concept of IWRM is in nascent stage in our country. DHAN Foundation as part of 12th Five Year Plan Working Committee on Water Governance had proposed, to "Bringing Community Governance as a Bottom Up approach" through new institutional frame work promotion and pilot it in a few small basins in India.

The workshop proposed to make IWRM be effective water body networking at basin level, building community governance as an effective demand mechanism is must. This should be promoted by involving capable NGOs and

Community Based Organisations. The Government should conduct 'round table' consultation at all river basins in Tamil Nadu and in National level with the focus on strengthening the community governance.

Farmers Governance for Crop Insurance

Workshop on Farmers Governance for Crop Insurance was conducted with about 30 farmers. Mr. S. Balasubramanian, in his speech, said that the crop insurance is very important to minimise the risk of crop loss. There were different types of national agricultural insurance schemes, of which one is crop cultivation based, but most of the small and marginal farmers do not know the procedure and claim details, as it is not a transparent system. The second scheme is weather based crop insurance in which the weather factors decide the cultivation and yield, but it does not consider the seasonal variations. The stakeholders such as banks, departments and farmers do not know the premium and other details of the scheme, but the common understanding is that every farmer would get the subsidy, which was not the case, he added. The third one is a modified National Agricultural Insurance Scheme in which bank is the master policy holder, which provides benefits if there is a continuous rainfall during the harvest time. The challenge is farmers need to take the responsibility of claiming the benefits and more over the office is at Chennai with the vast area to cover –three states namely Tamil Nadu, Andhra Pradesh and Andaman Nicobar Islands. The last one is rainfall based Insurance Scheme and the farmers get benefit even if there is a one mm less rainfall to the total rainfall specified, in which rain gauges are installed to record the rainfall data. There were mutual insurance products being offered by the farmers' federations also, he concluded.

Mr. M.P. Vasimalai, in his speech, emphasised that the Mutual Insurance Committee of the farmers need to discuss about the challenges of governance and 100 percent coverage of farmers to ensure the reach of insurance benefits.

The farmers concluded the workshop by taking resolutions of ensuring 100 percent coverage of farmers under mutual insurance, installing rain gauges in all villages where farmers groups are functioning with the ownership of federations, executing MOA between federations and DHAN Foundation regarding the maintenance of the rain gauge stations, registering Federation Mutuals, as a separate Trust to ensure good governance and conducting regular capacity building for the governance, and promoting context and issue based crop insurance Mutual Products.

Effective Citizen Governance for Greening Madurai City

The purpose of the workshop was to consolidate the greening efforts of Madurai Corporation and different stakeholders in the city and find gaps in integration and work out mechanisms for addressing the issues to reach

the goal of clean and green Madurai city.

Mr. Tamildasan, in his speech, highlighted the significance of trees in the urban context and roles performed by "Madurai Green", an NGO, in making Madurai city green. Mr. M.P. Vasimalai, Secretary of Madurai Green, emphasised the need for promotion of Green Council and conducting regular meeting to achieve the purpose.

Mr. M. Sheik Dawood, General Secretary, Walkers Club, Madurai in his special address mentioned that air pollution is in increasing trend in Madurai, which is controlled by trees and plants. The countries not having much of biodiversity and trees like UAE is giving high importance for planting, caring and management. The trees damages caused during vehicle accident is being compensated by the vehicle owner, which shows the individual responsibility in protecting trees. This type of rules and regulations is necessary for India too. In this high tech communication era, trees are doing important functions such as control of radiation from mobile tower, radio, internet, etc.,

Mr. Raghavan, President of Madurai Green, emphasised that a 50-year old tree is equal to fifty air-conditioner working continuously 24x7. Madurai is historically mentioned in many literatures for its water resources and trees. Maruthamaram, a type of tree, needs to be planted and managed by all the stakeholders of Madurai.

Dr. Bhadri Narayanan, Ophthalmologist and Ornithologist presented the rights to grow tree by the citizens of Madurai in front of the house in government land without affecting the flow of vehicles. There is a strong support and coordination is required from Highways, TWAD, Telephone, Electricity department, forest department, and Corporation for achieving the goal of greening Madurai. Green council should include all stakeholders from government and individuals to work for the cause.

Mrs. Jessie Jeyakaran shared that planting trees and awareness among citizens is high but protection and management of the trees is need of the hour. Mr. Nagoor Meeran, Ranger shared about the forest department's initiatives and willingness to make Madurai as green.

The students from schools and colleges shared their experience on tree plantation. All participants accepted to create Green Council and they decided to inform it to the relevant departments and Corporation Madurai and promote it formally in the next Tree walk. Tree saplings were distributed to all the participants by Madurai Green.

Promoting Community Hospitals – Experience Sharing

The workshop focused on understanding the delivery of various healthcare services and management of activities of the community hospitals promoted by SUHAM Trust, the current issues related to the governance and find suitable solutions to improve the performance of the governance. About 75 members and leaders from Theni, Dindigul, Salem and Sayalkudi SUHAM hospitals

participated in the workshop.

Mr. R. Rajapandian, Chief Executive, SUHAM Trust, highlighted the present growth of SUHAM hospitals and their purpose of providing both primary and secondary healthcare services for the poor communities since 13 years, in his welcome address. Also, he explained the advantages of community hospitals in providing quality healthcare services at the affordable prices. He said that the success of the performance was due to the involvement of the leadership and good governance with community participation, and linkages with insurance companies and funding agencies. He shared the challenges of promoting and running a not for profit community hospitals with sustainability focus.

He emphasised that the proper feedback system, ensuring community ownership, resource mobilisation from various sources including community contribution, and review and coordination of staff member and board of member for managing issues are essential to strengthen the governance in community hospitals. Ms. Dalwina, Project Executive shared the experience of the Sayalkudi women's federation in promotion of SUHAM hospital. Mr. M.P. Vasimalai, Executive Director, DHAN Foundation shared the ways and means to ensure the Self Health Governance (SHG). Ten action points were finalised for improving Self Health governance through sub group process at the end of the workshop.

Global Closing Ceremony

Village economy is safe in the hands of women today said Mr. T. Udayachandiran, Secretary to Government (expenditure), Finance department, Government of Tamil Nadu, Chennai. Speaking at the global closing ceremony of sixth edition of Madurai symposium 2013 organised by DHAN Foundation on Governance for Advancing Development, Mr. Udayachandiran praised the SHG movement in India. Started at small scale 20 years ago, the SHG Movement has grown leaps and bounds, especially in Tamil Nadu and Andhra Pradesh. Over Rs.5000 crore worth of loans are issued to the women SHGs every year in Tamilnadu. The banks who had viewed the poor women as not creditworthy in those days are now behind them, thanks to the financial discipline of these women, whose repayments are close to 100 per cent, he added. Lending to women SHGs is secured, which would reach the needy and the repayment is assured.

Beyond their success in mobilizing savings and issuing loans, the challenge before these SHGs is to transform the poor women into successful entrepreneurs. We need to instill enterprising skill into these women's DNA. As the popular economist Amartya Sen told poverty is not defined by money alone, but by the status of education and health within the households. Especially for girl children, education would bring them true empowerment, he opined.

In his felicitation address Mr. Lakshminath Reddy, General Manager (Priority sector), Corporation bank, Bangalore said "Women occupy the centre of economic development today. The so called poor women, through their SHGs have demonstrated the self-governance, which is evident from clarity in their thought and communication, transparency in functioning, ensuring interest of all the stakeholders" Speaking on the involvement of Corporation Bank in financing SHGs he said "Bank's money is peoples' money. There are no issues in supply of money, the need of the hour is proper planning for deployment of the money, envisioning for higher performance in whatever livelihoods they are involved and attaining self-reliance". The Corporation Bank is ready to provide any amount of loan, provided the SHGs use it effectively to further their lives and maintain sustainable relationship with banks, he added.

Six Kalanjiam Women SHG Federations functioning in 62 wards of Madurai city with 16,500 poor households as members have showcased their accomplishments. Ms. Thiagarani, a SHG Federation leader from Pudur Kalanjia Vattaram said "We have started saving just Rs. 5 per month ten years ago, but today we own Rs. 9.5 crore savings and issued Rs. 153 crore as loan to our members for various needs. As a landmark achievement in SHG-Bank Linkage, 1036 Kalanjiam groups have mobilised Rs. 20 crore from Corporation Bank in one month, which stands testimony to the impeccable performance of Kalanjiam SHGs".

The highlight of the event was 3rd Convocation for the students of Diploma in Panchayat Management. Mr. T. Udayachandiran awarded diplomas to 161 students,

who have successfully completed their diplomas. Of the 385 students enrolled in the 8th batch of the diploma course 306 were women. So far 2826 were awarded with this diploma which is a distance educational course designed by DHAN People Academy to impart knowledge and skills in Panchayat governance to the local ward members, Panchayat leaders and those who aspire to become Panchayat leaders.

The 5-day Madurai Symposium had 16 people conventions and 44 workshops, seminars and conferences on the theme of Advancing Governance for Development in microfinance, financial inclusion, water and agricultural development, coastal conservation, promotion of small millets, social security to poor, healthcare and urban development. Over 15,000 participants from community organisations, NGOs, banks, insurance companies, academic and research institutions from India and abroad attended the event. Resolutions for strengthening governance in women SHG federations, farmers associations and institutions, conservation of coastal ecosystem, healthcare, social security, farmers' producer organizations and urban development were passed during the event.

Ms. Sakthi Purashkar Chinnappillai, President, Kalanjiam Movement, Mr. Vasavalingam, President, Vayalagam movement, senior bank officials attended the event. Earlier Mr. M. Kalyanasundaram, Chief Executive, International Network of Alternative Financial Institutions (INAFI-INDIA) welcomed the gathering and Ms. A.Umarani, Director, Tata-Dhan Academy delivered a vote of thanks.

