



Madurai Symposium 2015

Localizing Sustainable Development Goals

12-16 September, 2015



Bulletin

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Madurai Symposium 2015

Madurai symposium, since its inception in 2003, has emerged as development knowledge place where various stakeholders' people/community institutions, civil societies, Government, NGOs, Banks, donors, philanthropies and academia share, learn from each other's experience and practices and looks at opportunities for collaborative endeavours. The Symposium attracts over 15,000 participants and the one being organized in 2015 is the seventh edition. The theme of the Symposium 2015 is 'Localizing Sustainable Development Goals'.

Digitization of SHG Operations in the offing

“Commercial Banks to have an exclusive vertical for lending to SHGs similar to exclusive arms for financing exist in banks for corporate and industries” said Mr.H.R.Khan, Deputy Governor, Reserve Bank of India. Speaking at the inaugural Ceremony of Madurai Symposium in the City, which had celebration of 25 Years of Community Banking by the Kalanjiam Programme of DHAN Foundation, he lauded the growth of SHG-Bank linkage nationwide. “The role of commercial banks in shaping the growth of SHG-Bank linkage movement is commendable. However in the recent years, bank financing to SHGs is in the decline. The banks need to reconnect with the SHG Movement, which has an enormous scope to reach the unreached”, he added.

He further said “Five P's are very important for the successful SHG-Bank linkage, People, Product, Process, Partnership and Protection. The entire SHG movement is built on the strength of the people and the role of NGOs in promoting SHGs and networks is very critical. The success relies on appropriate product that can foster long term relationship, thanks to the Cash Credit Facility introduced in SHG-Bank linkage that connects the SHGs with banks on long term basis like 'relationship banking'. NGOs involved in SHG promotion partnering with the banks would bring synergy to strengthen the Movement. NABARD has come out with a technology product for digitizing the entire SHG operations at district level, which is now piloted in Dharmapuri, Tamil Nadu and another district in Jharkhand. This will ease the SHG-Bank linkage programme. Ultimately we have to protect the interests of

Events

- Global Inaugural Ceremony
- Inclusive Growth by Kalanjiam Community Banking - Celebrating 25 years contribution and future prospects
- Building Good Farmers' Governance in Sustaining FPOs
- Sustainable Watershed Development - Key grassroots learnings and development perspectives in the context of SDGs
- Workshop on Restoring Vaigai for Posterity
- Advancing Co-Management for Better Ecosystem Services in Palk Bay
- Workshop on Sustainable Groundwater Development in Tamil Nadu
- Consultative Workshop on Perspective Plan for Madurai and Ramnad districts

both SHGs and Banks”.

Earlier Mr. Khan released a book titled “from Transaction to Transformation” marking 25th Year Celebrations of Kalanjiam Community Banking Programme of DHAN Foundation. He also launched a website built for Vaigai River Restoration. The By-Pass Road branch of Corporation Bank, which had linked more than 2000 SHGs, was awarded for linking largest number of SHGs in a single bank branch.

After accepting the Award, the General Manager of Corporation Bank Mr. Kini said “The success of SHG-Bank linkage programme should be emulated in the northern India. By lending to SHGs the banks can certainly benefit,



they are our valued customers. The performance of SHGs is encouraging; we would replicate this experience in other places as well.”

Mr. B.T.Bangera, Managing Director, Hi-Tech Arai Limited, and Chairperson of DHAN Foundation in his presidential address highlighted the growth of Kalanjiam model, which has moved ‘from Transaction to Transformation’. He lauded that the Kalanjams have exploded the myth that poor cannot save and repay promptly. These 25 years of successful practice of community banking, DHAN has come out with a slogan ‘Savings- First, Credit -Next, Insurance is Must and Pension, the Best’. He praised the SHGs by whom zero-defect O-rings produced for his company, which are exported to some of the leading car manufacturers in the world. He stressed on increasing role of corporate through their CSR for development.

Mr. Anil Kumar, Chief Executive, Axis Bank Foundation in his key-note address said, “The savings potential of SHG members is yet to be tapped fully. The increase in income due to livelihood enhancement should increase their savings simultaneously. With increased savings and corpus, the SHGs can draw more quanta of finance from banks, which will further strengthen livelihoods of its members”. He further said, “Income inequality between men and women is still prevalent in many parts of the country, which needs a serious attention at this juncture of evolving sustainable development goals”. “The impact of SHG Movement could be seen with more women taking part in Gram Panchayat as representatives and emerged as leaders for micro and macro enterprises like Diary units. The borrowing capacity of the SHG members got increased. At the same time, even after the SHG movements operation for more than two decades, in many places, the women are not able to open a bank account individually in their name”, he opined.

Mr. Chintala, Chief General Manager, NABARD in his special address recalled the early days of SHG-Bank Linkage. “What started as a pilot with a few SHGs in early nineties has transformed into a country-wide Movement. Sustaining of SHG movement is a matter of concern for everyone today. Increase in non-performing assets in SHGs need to be looked into seriously. Many a time, the SHGs are unable to get second linkage. At the same the Federation model being promoted by DHAN shows promise to bring sustainability” he said. “Climate Change



The Magic of 5Ps

From the Speech of Mr. H.R.Khan, Deputy Governor, RBI

Product - The product offered by the Banks to SHGs should be designed in such a way that it provides a long term relationship, capable of building and sustaining their livelihoods. The recent Cash Credit Facility extended to SHGs will help build long term sustainable relationship.

Process - The process should be simple and sustainable, and it can involve ICT for monitoring benefit. Banks can introduce an exclusive ‘vertical’ for SHG-Bank Linkage similar to other verticals exist in banks for corporate and industries.

Partnership - The SHG movement thrives on partnership. It should be beyond financial linkage. We should connect them with technology and markets. The advancement in technology should also play a vital role in strengthening partnership. The emerging corporate partnership through CSR should help build this SHG Movement further.

Protection - Interests of both People and Bankers needs to be protected. Since banks are dealing with public money, protection of Bank is also very important. The Financial Literacy will play a vital role in protection of people’s interest. Skill building based on the local livelihood demands will also help them protect their livelihoods, in turn performance of their loans.

People - The entire SHG Movement thrives on People. Good people make the differences. The role of voluntary organisations like DHAN is indispensable. Bringing quality workers and leaders is very crucial to strengthen the SHG movement.

is a critical issue that influences farming sector today will wipe-out the even a little prosperity built at the grassroots by the SHG Movement. However a new vista for strengthening livelihoods of farmers has begun in the form of Farmers Producers organisations, being promoted among small and marginal growers, who are also part of the SHGs”, he said.

M.P. Vasimalai, Executive Director, DHAN Foundation gave an overview of the Symposium. In his introductory note he said “The Symposium is perceived as a platform for knowledge generation and dissemination. The Sustainable Development Goals, targets and indicators, which are adopted by the UN this month, should go beyond the country level and localised to reach the last mile, last post by localising them upto the Panchayats level and for getting into meaningful action” he added. “The Symposium would give leads for advancing development action and create space for forging alliances and networks to take forward the Sustainable Development Goals”, he hoped.



A. Gurunathan, Coordinator of the Madurai Symposium welcomed the gathering and M. Kalyanasundaram, Chief Executive, INAFI India gave a vote of thanks. Earlier, Ms. Umarani, Chief Executive of Kalanjiam Foundation elaborated the growth and achievements of Kalanjiam Community Banking Programme over these 25 years. Stree Shakthi Chinnapillai, President of Kalanjiam Mutual Movement also spoke at the event.

Madurai Symposium is a 5-day event organised once in two years by DHAN Foundation, which brings together representatives from government, banks, academia, community organisations and NGOs for sharing their knowledge and experience on various development themes. The seventh edition of the Madurai Symposium is organised in Thamukkam Grounds, Madurai, between 12th and 16th September 2015.

Tenth edition of Development Film Festival organised on the sideline of the Symposium will screen 20 films selected from among 90 films received from all over the world on the theme of Sustainable Development. In an Exhibition opened for the public, several SHGs and Farmers' Organisations have displayed their products for sale and in the evenings folk-artists will display their performance to the general public in the Thamukkam Grounds.

Inclusive Growth by Kalanjiam Community Banking: Celebrating 25 years Contribution and Future Prospects

The Celebration commemorating 25 years of Kalanjiam Community Banking initiative of DHAN had a community leaders' convention as part of the Symposium. The event had a colorful start with a procession of women leaders carrying Ahalvilakku (lights) and Kalasam (pots). A few of the leaders sung songs in Tamil, Kannada, Telugu and Hindi. Mrs. Shanthi Maduresan, Chief Executive, Kalanjiam Mutual Movement (KMM) gave an overview of the

celebration. She recalled that the seed sown in 1990 in the villages of Madurai had grown into a Movement with over one million poor women organised into Kalanjiam SHGs in 14 Indian States.

Ms. Shanthi Maduresan in her overview said, "Eradication of poverty as envisaged in the Sustainable Development Goals is easier said than done. The success of Kalanjiam Community Banking lies in savings-led community banking model, where the women first save in their groups, her right to avail loan from her Kalanjiam comes from her stake in the Kalanjiam in the form of savings. All the one million women in our Kalanjiam have mobilised a savings of Rs. 344 crores. It is a pride for all of us". M.P. Vasimalai said, "As an outcome of the Kalanjiam Community Banking, over 250,000 poor women have declared themselves out of poverty. The Kalanjiam model has established its identity and people giving self-declaration for moving out of poverty is a unique practice. Sustaining whatever we have achieved over these 25 years depends greatly on leaders. We have to build committed leaders and recognize their good work. The role of field workers has been commendable all through these years"

Leaders and field workers of Kalanjiam Movement, who had contributed significantly, were awarded. Women members from different parts of the country shared their experiences with Kalanjiam and how they got benefited from their groups.

Significant contributions of Kalanjiam Community Banking:

Organising the unorganised poor women and building the values of mutuality, trust and cooperation was a unique design that helped in promoting social capital among a million poor women over these 25 years. The Community Banking Model of DHAN proved the success of savings-led community banking model. This model has improved savings capacity of the poor people and the increase in savings in their Kalanjiam shows the increase in trust towards their groups. All the Kalanjiam have mobilised more than 340 crores in their Kalanjiam.



Building good farmers' governance in Sustaining FPOs



NABARD's initiative to promote FPOs is a boon for the small and marginal farmers. Started in 2011 with a capital of Rs. 50 crores, the concept of FPOs has started spreading all over the country among the farming community. A workshop on building good governance in FPOs focused on the legal and procedural aspects of promoting FPOs and the need for promoting committed leaders for the FPOs. Existing directors of FPOs from Tamil Nadu, who had participated in the workshop, shared their ideas for building good leaders for FPOs. They said that leadership is the key in ensuring sustainability of Farmers Producer Organisations (FPOs), therefore the leaders must be skilled in negotiation and marketing. They should work hard to bring the fellow members out of middlemen's influence. They should have a problem solving ability. Their skills have to be built to manage all these expectations.

Mr. Babulal, Chartered Accountant elaborated the steps involved in registering a FPO, and how to manage FPOs as per the guidelines laid out by NABARD. He highlighted the powers of members, duties of leaders, procedures for legal compliances. Directors from nine FPOs promoted in six districts in Tamil Nadu attended the workshop.

Workshop on Sustainable Watershed Development – Key Grassroots learning and Development Perspectives in the Context of SDG's

DHAN Vayalagam Foundation, a water thematic institution in DHAN Collective has convened a workshop on sustainable watershed development drawing lessons from the grassroots in the context of SDGs. This event was organized as part of sixth goal "Ensure availability and sustainable management of water and sanitation for all" and 15th goal "Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss". Mr.B.Sadasiva, Programme Leader along with a team from Andhra Pradesh convened this workshop.

The implementation of watershed by various stakeholders does not focus on post project sustainability and thereby making investments less utilized and is not creating sustainable development. Mr.Sadasiva shared successful experiences at DHAN Foundation in the implementation of Tank-based watershed as one of the eco-system approaches. He also shared watershed development implemented by DHAN Foundation follows institutional aspects of conservation development, enhancement of livelihoods for farmers and landless laborers, social safety-net for the poor farmers and corpus development for sustainable maintenance of watersheds after the project period.

Mr.Kirankumar shared watershed development implemented in Chittoor district of Andhra Pradesh. He screened a documentary on 10 years impact of watershed development programme implemented in Punganur under drought prone area programme. He highlighted farm pond technology as the best way for sustaining agriculture in rainfed areas and watershed areas like Chittoor, where water budgeting is one of the crucial aspects to decide sustainable farming. It needs to be taken care from the planning stage onwards. He also insisted on presence of successful people's institution with adequate capacity development for ensuring sustainability of watershed initiatives.

Dr.Swaminathan, Head of the Department of Agronomy of Agricultural College and Research Institute, Madurai, insisted on the need for collective farming approach. He cited success story of Rallegaon siddhi of Mr.Anna Hazare. He also insisted a use of mobile phone applications for agriculture development in the watershed area.

Mr.Raghavendra presented a case study of Karnataka state and its watershed development schemes. Followed by his presentation Mr.Venkateswarlu has shared the experience of implementing the NABARD watershed programme in Andhra Pradesh. The NABARD watershed adopts four key principles such as community ownership in implementation, uninterrupted fund flow and capacity building at all levels and built in maintenance agreement.

Since agriculture is a key livelihood for millions of farmers in the country, for them activity packed watershed



implementation projects appeal like a divine. Proven interventions such as construction of farm ponds, adopting collective farming, more crop and income per drop concept in farming, water budgeting from the planning stage are essential in sustainable watershed programmes.

Restoring River Vaigai for Posterity

Vaigai River Restoration Trust, an emerging multi-stakeholders platform of Madurai City has organized “Workshop on Restoring Vaigai for Posterity” with the five purposes given: (i) to seed the concept of zonal councils; (ii) to evolve the activities and byelaws for its effective functioning; (iii) to set goals and targets for action; (iv) to explore resources for the activities identified from multiple stakeholders and (v) to integrate with the activities of Vaigai River Restoration Trust.

River restoration process is a continuous process and can be done effectively through various Stakeholders participation. Local people living in the banks of the river are key stakeholders of the restoration process. This workshop aimed at strengthening and formalizing the locally formed Zonal councils by involving the people living on the banks of the river. Zonal Council’s role is going to be very crucial in making this Vaigai River Restoration processes a sustainable one. Waste dumping; discharge of sewage and open defecation is the important problems in the river Vaigai. These problems could be solved through the localized efforts only. People’s interaction in ancient days with the river helped the River to be clean. These zonal councils could help in retrieving the ancient habits and help in increasing awareness and creating a strong link between River and people and also help to increase the sense of ownership and belongingness to river.

There were about 50 participants including students from Thiagarajar College and Meenakshi College, Ward Councilors from Arapalayam and Anna Nagar Zones, Mr. Arun Kumar, Advocate, Mr. Ramalingam, Architect, Prof. Chandran, Thiagarajar College of Engineering, Mr. Mohan Kumar (PWD).

Mr. A. Madhan Kumar, DHAN Foundation presented the efforts done in the Vaigai River Restoration Project.



Notable events were launch of two zonal councils during ‘Puttuthopu’ festival and ‘Nathivalam’ event, Steering committee meeting on constitution of Vaigai River Restoration Trust. He highlighted the challenges such as resource mobilization, accountability, integration and strengthening Vaigai River Restoration Trust.

Zonal councils for Arapalayam and Annanagar Zones were launched at the workshop. Finally, participants took a pledge to protect and preserve the river continuously in the future and committed to render all their support to their best in the restoration drive.

Mr. Mohan Kumar concluded the session with a request for increased people’s interaction with river, harvesting sand by constructing smaller check dams in between the river, avoiding stagnation of sewage and evolving immediate, intermediate and Future Measures. He concluded by saying ‘Trees and Sand together makes Vaigai clean and green’.

Agenda for Zonal Council:

- Construct Common toilets at necessary places
- Construct small sewage channels along the river banks and stop discharging sewage into the river.
- Make sure that the underground sewage connection is effective in the river bank areas
- Create large scale awareness through social media to increase participation of people in the restoration process
- College students and youth should be involved in the process.
- Increase people’s interaction with the River by construction of ‘Ghats’ structure in select places.
- Create awareness to reduce the use of polythene bags

Workshop on Advancing Co-Management for Better Ecosystem Services in Palk Bay

Coastal Conservation and Livelihoods Programme of DHAN Foundation organised this workshop. Over 50 fishermen from Palk Bay area of Ramnad district, Tamil Nadu attended it. The workshop focused on deliberating problems faced by fishermen communities due to depletion of marine resources and evolving solution to address them. Also the workshop looked at the problems caused by the fishermen for the depletion of marine resources and identified means for addressing them. Problems created by shrimp farming, export companies and dumping of urban sewage on marine resources were discussed in detail.

Leaders from Traditional Fishermen Associations namely Mr. Thangaraj, Mr. Uthayanan and Mr. Ganesan have shared reports on effects of shrimp farming, shore seine and dynamite fishing, effects of trawling in marine conservation and impact of self regulation practices in marine conservation. Mr. Rajan, Programme Leader, DHAN Foundation gave an overview of the workshop.



Mr. Singarayar explained the importance of co-management in marine resource management. The participants worked in sub-groups to discuss on the issues in marine conservation and propose remedies.

Presently in the marine fishing, there are a lot of destructive fishing methods, conflicts with various stakeholders in fishing and there is no coordinated effort towards sustainable marine resource management. In this workshop, the participants proposed to the state government to take up the co-management practices in fisheries sector by promoting co-management institutions at different levels with different stakeholders. Also they insisted on the self regulation practices to be followed by the fishermen for sustainable use of marine resources. They came out with a list of activities to be banned like trawling within three nautical miles, all type of trawl nets, shore seine and dynamite fishing are also generated which are detrimental to the coastal eco system.

The participants came out with a suggestion to promote and strengthen village conservation councils, and promote co-management with all the relevant stakeholders. Awareness shall be created among fishermen on ill-effects of destructive fishing methods. The government shall facilitate deep sea fishing and stop licensing shrimp farming and gradually delicense existing shrimp farms. The fishermen demanded the Government to avoid disposal of domestic and municipal garbage into the sea and implement strict rules to prevent untreated effluents discharged into it.

Workshop on Sustainable Groundwater Development in Tamil Nadu

Water Technology Centre, Tamil Nadu Agricultural University and Department of Agronomy, AC&RI, Madurai convened a workshop on "Sustainable Groundwater Development in Tamil Nadu". Dr. Swaminathan, Head of Department and water resource scientists of Agricultural College and Research Centre presented on the quality of water for irrigation. He stressed on the need for rainwater harvesting for recharging ground water. There was also a discussion on the effect of climate change in ground water exploitation that leads

to higher salinity level in water and sand. The proven technologies such as "check dams" and farm ponds in dry lands and water hot spots have to be extensively adopted by farmers. The participants shared their experiences in adopting water saving techniques. Crop diversification from paddy to low water requiring crops was the solution suggested at the workshop. The menace of plastics has started killing the tank-ecosystem as well. These plastics will change the colour and smell of water. Not only this watershed also ground water also get damaged by leaching of harmful chemicals.

In India, 55-60 percent of area under cultivation is rainfed and only 35-40 percent of area is under irrigated farming. Out of this irrigated area 20-25 percent area is irrigated by using groundwater. In Tamil Nadu, the groundwater level was in 50-60 feet during 1950, the same has gone down to >20 feet at present. Some places even 1000 feet bore wells are not yielding enough water for domestic use.

Rainwater storage of 5-6 inches pushes the salt up to 1 feet deep in the area become saline due to groundwater. Nitrate content in the groundwater causes health problem to livestock and human beings. Reverse osmosis technology can reduce the TDS in groundwater up to 400 to 450 but half of the water is wasted with salts. The immediate development interventions at all levels to conserve surface water resources from getting extinct is very vital.

India Water Demand is increasing due to growth of industries that need more water. Indiscriminate extraction without replenishment lowered the ground water level. The only way out is to develop water resources. Our watersheds are not in good condition to save the entire rain water and there is a lot of demand in for agriculture.

Farmers shall cultivate crops which needs little amount of water and they have to work towards creating more storage with water harvesting structures like farm ponds. They have to adopt drip and sprinkler irrigation methods to reduce the wastage of water.





Ramanathapuram districts in Tamil Nadu. A consultative workshop was organised for evolving perspective plan for these districts as part of Madurai Symposium. About 70 participants representing Panchayat institutions and SHGs took part in it. Mr. Sukumaran, an Expert in Panchayat Administration delivered special address. He told the necessity of plan formulation using ‘bottom-up’ approach. The ‘gaps’ at backward regions could be met by the way of listening to peoples voices. The workshop was an effort towards this direction and he encouraged the participants to freely express their views.

Consultative workshop on perspective plan for Madurai and Ramanathapuram districts

State planning commission of Government of Tamil Nadu conceptualized as part of ‘Inclusive Growth’ strategy (akin SDG Goal 10) is carrying out series of innovative projects in backward regions of select districts in Tamil Nadu by channelizing and converging the resources under schemes that are vogue. By doing so, the issues faced by the backward regions get sustainably addressed.

DHAN Foundation’s Centre for Research undertook an action research to evolve perspective plan for addressing issues encountered by the backward blocks of Madurai and

Ms. Dheivanai and Ms. Sasikala have presented interim findings from the study on evolving perspective plan for Madurai and Ramanathapuram districts based on the guidelines issued by the state planning commission in preparation of perspective plan.

In the process, members presented the existing gaps such as access to sanitation, safe drinking water, health and basic infrastructure such as roads, electricity and so on. The workshop helped prioritise the community needs to incorporate in developing the perspective plan. The workshops reiterated the active role of Panchayats in identifying the gaps and bring them to the attention of government to act on them.



10th Development Film Festival on Sustainable Development

The Festival organised on the sideline of the Symposium received over 90 films from all over the worlds. Twenty films shortlisted from these entries scheduled for screening at the Festival. Five films were screened on the first Day of the Festival. Prof. Santha, former Head of the Department, Sociology, Madurai Kamaraj University inaugurated the Festival.

Golden Grain

Film maker: M.Venukumar

Language: Malayalam

Duration: 28 minutes.

This documentary powerfully portrays the contrasting pictures of the past and present states of Mundakam Paddy fields in Kerala. It depicts the sad story of decline in farming in this region.

Pattampoochigalin Vaakkumoolam

Film maker: A. Pushpanathan

Language: Tamil

Duration: 4:40 minutes

Children imbibe life patterns inevitably from their parents. This film vividly portrays the miseries faced by the Children of drunkard father.

Blood Donataion

Film maker: Nitin Sahu

Language: Hindi

Duration: 3:00 minutes

This film highlights the need for and value of blood donation in an interesting way

I've Just had a Dream

Film maker: Javi Navarro

Language: Spanish

Duration: 7:25 minutes

This film talks about the childhood and is narrated from the point of view of two girls. It talks on inequalities in the society in a different way.

Madurai

Film maker: M.Lenin

Language: Tamil

Duration: 17:49 minutes

This documentary captures the historic and cultural significance of the City, Madurai, also known as Athens of the East.

News in Press

