



# Madurai Symposium 2017

Building Resilience for Sustaining Development

20-24 September, 2017



Bulletin

Day 1: 20 September 2017

## Madurai Symposium on Building Resilience for Sustaining Development Inaugurated

“In order to address the complex issues of environmental degradation, we need to evolve and apply simple and workable solutions. Citizens should lend their hands to make it happen. Conserving our degraded soils and water resources is the need of the hour,” says Sri K Veera Raghava Rao, Madurai District Collector. Speaking at the Eighth edition of Madurai Symposium organized by DHAN Foundation in the city, he spoke on Citizen’s action for environmental protection.

After releasing a booklet “Building Resilience for Sustaining Development”, compiled on the theme of the Symposium, and an audio CD with songs on Coastal Resilience “Uppukkaatrum Usirum”, in his presidential address he called for concerted community action to restore River Vaigai and asked various stakeholders to converge to take forward the Vaigai River Restoration Trust formed to make it a reality. He listed immediate actions to be taken for the restoration of River Vaigai such as marking boundaries and removing encroachments, removal of *Prosopis juliflora* weed plants, preventing dumping of solid wastes and discharging sewage into it, planting trees along the river bank and maintaining them. He lauded the growing interest among the college and school students, youth for getting involved in collective initiatives to clean the River. He ended by administering a pledge among participants of the

Symposium for making Madurai free of pollution “Masilla Madurai.”

The eighth edition of Madurai Symposium, a biennial event organized by DHAN Foundation’s educational institution, Tata-Dhan Academy focuses on “Building Resilience for sustaining development”. Since 2003, seven editions of Symposium have been organized on various themes.

Mr M P Vasimalai, Executive Director, DHAN Foundation gave an overview about the Symposium and this year’s theme. He said that this is a knowledge building event where various stakeholders and communities from across India are participating. The core idea is building knowledge from practice. Various stakeholders like bankers, academicians, NGOs communities converge on a common platform. Totally, there would be 53 events including conventions, stakeholder forums, workshops and trainings. Resilience, the common thread, which binds all these events, will be deliberated upon three pillars namely coping mechanisms, adaptive and transformative mechanisms. He mentioned that some of the federations have created “Resilience Fund” as a coping mechanism and he called for scaling up of this solution by all the Peoples’ Federations. He thanked all the donors who have supported this event and requested everyone to use this platform to share and learn from each other.





Sri S Suresh Kumar, Chairman and Managing Director, Pallavan Grama Bank, Salem delivered a key note address on how various products and schemes will help build resilience at household and community level. He narrated how his bank evolved and developed, and works towards betterment of the rural farming communities. The Banks have to play a critical role in building household resilience through financial instruments. He thanked DHAN for its inspirational works for resilience building to replicate them elsewhere. He highlighted various schemes like Jan Dhan Yojana, accident insurance, life insurance at very low rates and Atal Pension Yojana, which are playing important roles in building resilience. There are opportunities for banks to get into water resources development works with innovative schemes and collaborations with competent NGOs like DHAN.

Mr Rajeev Ahal, Director (NRM), GIZ, New Delhi in his felicitation says “Resilience is the centric backbone of evolution of Nature and humankind. We need to tap the synergy between various state departments under the umbrella of State Action Plans on Climate Change. We should work towards evolving climate adapted plans and contingency plans and area based business plans keeping resilience as the central focus. Banks should move out of individual project focused lending and start supporting medium term area based plans. Also there exists huge opportunities for converging different public funds like MGNREGA and PMKSY. CSR grants could be used to fill the gaps in area based plans and SHGs are emerging as potential sources of investments in this direction. Risk mitigation with climate insurance and capacity development, coupled with enabling market environment are other critical elements of resilience building. Working on all these dimensions simultaneously at large scale requires a fairly huge resources, effort and knowledge. The only way we can do this is by actively sharing and working together across geographies and themes. The Symposium is like Maha-Kumbh of communities and organizations, all devotedly working to make resilient growth, a reality for our communities”.

Mr P J Nicholson, Senior Divisional Manager, LIC, Madurai says “Insurance is a direct instrument for building household resilience. LIC of India has been working with DHAN for the

past two decades successfully in enhancing capacities of the poor and vulnerable communities through resilient insurance products and services. Last year alone 900 death claims for an amount of Rs. 2.70 crores have been settled for the people with whom DHAN is working. Also we have delivered 40,500 scholarships linked with insurance for an amount of Rs. 2.43 crore to the students. Opportunities are unfolding for the poor to join different insurance schemes; pension and other schemes that would increase the resilience capacity of the households”.

Ms Annette Houtekamer-van Dam, Micro insurance Expert, The Netherlands says “Threatening issue of the globe in this 21st century is climate change. The issues of climate change have already started adversely impacting water resources, food security and human health in the whole world. Environmental and social resilience should go hand in hand. We can get the smartest solutions when communities engage and every country must put climate change adaptation high on the public agenda. Our experience in The Netherlands, citizen-centered water resources management, stands testimony to human interventions for combating climate change”.

Dr B J Pandian, Director, Water Technology Centre, TNAU, Coimbatore in his felicitation says that it is a unique event and great platform for various stakeholders to dialogue and get involved in to action. Water awareness is not being percolated down to grass root level in true spirit. He requested everyone to take proactive measures to harvest rainwater and use water conserving irrigation techniques.

Sri B T Bangera, Managing Director, Hi-Tech Arai Limited appreciated the initiative of DHAN consistently for the past seven Symposiums to further the knowledge collection and making it a compendium for development action. He requested DHAN to include the industrial sector more into this type of event, only then inclusive growth could be achieved. This effort of building resilience has to be a continuous effort. Changes are happening in a rapid manner and happening due to interjection of technologies. He urged everyone to prepare for the future and rise as a sustainable nation.

Mr A Gurunathan, Director, Tata-Dhan Academy welcomed





the gathering and Mr M Kalyanasundaram, Chief Executive, INAFI India proposed a vote of thanks. The inaugural Ceremony had participants from SHGs, Vayalagam Farmers Groups, Farmers Producer Organizations, and Fishermen Groups, NGO representatives, banks, insurance companies and academic institutions from across the country. This 5-day Symposium inaugurated today will have more than 50 seminars, workshops, conventions and dialogues. An exhibition-cum-sale of farmers' produces, handicrafts made by SHGs, Development Film Festival and Folklore Festival have been launched for the public in the evenings from 6:00 pm and 9:00 pm until 23rd September.

## Building Resilient Tribal and Rural Livelihoods

### Resilient Livelihoods in Rural and Tribal Contexts

Agriculture is a major livelihood for the people living in rural and tribal contexts, which faces multiple challenges. Dairy and goat rearing, the age-old subsidiary activities, were seen as a major coping strategies to absorb the shocks of recurring instances of monsoon failures. Migration to nearby towns and cities, and getting into unfamiliar jobs employment, were the measures adopted by the people in both these contexts in extreme situations. Continuous drought for the past three years in Cauvery delta, farming came to stand still and resulted in total loss of crops. Only they were able to reap a portion of samba crop and in pockets, pulses and gingelly crops were taken up.

In Tribal areas, Jawadhu Hills, the people have stopped sowing some varieties of samai (Little Millet), which requires assured water at some critical stages of crops. In addition, they did not go for second crops of pulses, oilseeds, which they would cultivate during normal seasons. Migration for six months to nearby Karnataka and Kerala were the major coping strategy of the communities here.

### Building household resilience

To build household level resilience among farm families, promotion of alternative livelihoods like dairy farming, creating access to credit to the farmers through SHGs, building or augmenting livelihood skills in farming and allied activities to enhance productivity, infusing new technologies and support services by connecting them with

mainstream institutions and technical institutions were some of the strategies came up from the discussions at the seminar. There were also suggestions for value addition of milk products like making paneer, rose milk, beetroot and carrot milk making, an adaptive strategy.

Farmers Producer Organisations have started collective procurement and supply of inputs like seeds and fertilizers, collective procurement and marketing of produces like pulses and paddy, reaching the consumers directly. Increasing their income through enhanced production and productivity has been taken as a goal of FPOs. For instance, in Thanjavur in association with IICPT, attempts for value addition of fruits and vegetables have been made by the FPOs promoted. This is expected to result in avoiding needless loss of produces during flush season, which would enhance resilience.

Diversified cropping with multiple crops and varieties of vegetables, oil seeds and banana, cultivation of black gram, green gram and cow pea during January to April, cultivation of oilseeds like groundnut and gingelly have been taken up by the farmers in Cauvery delta region. Cotton cultivation is also emerging as a coping mechanism in Kumbakonam and Thiruvidadimaruthur Blocks in Thanjavur. SHGs have come up with changes in policies for lending in support of resilience building.

Loan for bore wells in safer zones, construction of farm ponds, ensuring linkages with dairy companies to get assured price have been initiated as transformative actions at community level. In addition, urban and rural linkage has been initiated with an establishment of rural mart with support of NABARD. Few other adaptive strategies enlisted by the communities were increase in savings, diversified savings products to cope up in drought, infrastructure for storage so that the Agricultural products can be sold at better price.

Public distribution systems shall include millets and pulses, which would encourage farmers to get into diversified cropping. Subsidy and promotional cost for the crops other than paddy in delta can also promote diversified cropping. Fragmented lands prevent farmers from going for water saving irrigation methods like drip and sprinkler, which can be done through collective farming.





In rural context, resilient measures such as farmers resorting to multiple livelihood activities, loans for smoothening household consumption, migration during distress periods and taking wage employment, insurance for life, health and productive assets, ensuring access to entitlement like government relief measures, arresting leakages like alcoholism and spending on social obligation came up as way forward.

### Resilience Building in times of Flood in Pambar Basin

More than 200 farmers from the entire course of Pambar Kottakaraiyar River Basin came together and deliberated on ways and means to build resilience among the farmers in the basin at times of floods as part of Madurai Symposium.

The Pambar Kottakaraiyar is one of the river basins in Tamil Nadu where the flood occurs at least once in a decade. The basin has three sub-basins namely Pambar, Kottakaraiyar and Manimuthar. It is one among the 17 river basins exists in Tamil Nadu. Droughts and Floods are the frequent natural extremes pose a major threat to the people of this region. This basin flows through five districts, reaching out to 21 blocks endowed with around 6000 irrigation tanks. This basin is surrounded by Alagar hills, Karandhamalai hills and Piranmalai hillock in continuous stretch, and forms part of the catchments for the tanks existing in the basin.

The convention of farmers was centred on the flood phenomenon, which is a crucial risk at frequent intervals in



the basin that causes major damages to the water bodies and affects the communities adversely. This in turn impacts negatively the livelihoods of the poor farmers and their assets. Farmers recollected that the floods happened during the years 1967, 1977, 1993, 2005 and 2007 caused major damages to all the tanks and crops affecting their livelihoods.

The tanks are being renovated with the contribution of farmers through farmers association, which was seen by the farmers as a major adaptive mechanism for mitigating floods and droughts. The farmers expressed that the practice of appointing Neerkattis for each tank is slowly vanishing and which needs to be protected and practised. Farmers expressed planting palm trees in both sides of the tanks is one of the best practices to control the floods. Farmers proposed construction of check dams and renovation of percolation across the river course to slow down the flow of water that could help rejuvenate groundwater recharge. Removal of the encroachments is mandatory to control floods they opined. General strategies like widening the river course and diverting the water flow pattern have come up as



different adoptive strategies followed by the farmers.

As a coping mechanism farmers say that appointing Neerkattis and usage of sandbags could be used to control the flow of floods and reduce damages to the tank bunds. Use of technology for predicting and disseminating information about the floods could alert and save the crops, livestock and human lives. The government should ensure renovation of supply and drainage channels before the monsoon. Farmers proposed to purchase 10,000 sandbags through Farmers' Association and make it available for farmers to mitigate flood.

As a transformative action, they proposed to mitigate floods by creating endowment funds for maintenance of tanks. They also mooted ideas periodical maintenance of tanks through community participation and involving youth volunteers in conservation of natural resources especially tank irrigation structures. Crop and livestock insurance could be considered as mandatory to mitigate the loss. Cascade and basin approach needs to be strengthened and renovation approach over the entire river basin should be taken care by the Farmers Association in future.

## Greening for Building Resilience

Social forestry and backyard gardening are embedded in our indigenous knowledge and wisdom, which were seen as sustainable resilience building strategies against deforestation and loss of nutrition security. In the name of development and centralized regulations, the bio-reservoirs are decreasing at an alarming rate. Green revolution has adversely affected the chemical deposition in food produces which causes serious health issues. While sacred grove conservation necessitates a community level resilient structure; roof gardening serves the thirst of individual to express their resilience against global warming.

In this context, “Madurai Green” an initiative of DHAN Foundation has taken ‘conservation of sacred grooves’ and ‘promotion of roof gardening’ as two important actions towards helping the City to become resilient to climate change. It follows strategies such as “Tree Walk” and “My Name tree” to engage the Citizens in greening.

### Building Households resilience through roof garden

The seminar organised as part of the Madurai Symposium focused on equipping women by generating income source at household level roof and kitchen gardening. It has been promoting building up of green cover in the city through tree plantation and maintenance.

There is a shift from inorganic farming to organic farming, there are no certifying agencies for promoting organic products, slum population is suffering due to malnutrition and most of the urban green produces are sewage-fed. There is hesitation and knowledge gap in implementing roof top gardening, which needs to be addressed.

Experience of DHAN Foundation shows that right space, right soil, right nutrient supply, understanding the local agro-climatic condition and depletion of nutrients are important factors behind success of roof top gardening.

### Climate resilience through tree plantation and sacred groves

Sacred Groves is a patch of forests or natural vegetation that is usually dedicated to local folk deities or spirits. These sacred Groves are protected by the local communities because of their religious beliefs and traditional rituals that run through several generations. Groves are full of Etiquettes. The strength of Sacred Grove itself became a threat over these years.

Loss of faith on worshipped God is one of the important threats these Groves are witnessing in recent years. While the centralized policy such as compulsory removal of Prosopis, implemented rigorously by court order, had a lot of positive impacts, it has also caused wiping off sacred groves surrounded by these prosopis trees. The experience from Kodimangalam village in Madurai showed removal of native wild flora relatives that improved micro water cycles for many years have been removed along with prosopis trees.



Sensitizing people about the sacred Groves and its importance have brought in impressive results in involving the public in conservation of the sacred Groves. Sentiments of people and better understanding about the flora of the location are considered to be more important to conserve the sacred Groves.

### Way forward

Mapping out sacred grooves in Tamil Nadu, forming community level sacred groves association, creating GIS database, enhancing green tourism, publishing floral inventory of sacred groves and disseminating the same to locales, passing resolution in panchayat meeting to conserve sacred grove, Piloting roof top gardening in one educational institution, two slums, fifty individual households, developing simple low cost models will be experimented and ‘Thottam’, Dhan’s organic outlet point will facilitate the forward and backward linkage are the way forward interventions came out to build community level and individual based sustainable resilience in urban especially at Madurai against climate change.

### Building Household Resilience through De-addiction Programme

Recovering a person addicted to alcoholism is seen as a great relief by all the women, who have been facing the evils of addiction by their husbands physically, mentally and socially. Poor households consider this itself as a great resilience building measure. The workshop organised as part of the Madurai symposium focused community owned on de-addiction programmes.

More than 60% of men are alcoholics resulting in leakage of income and in turn leads to poverty. Among those alcoholics, 10-15% is permanently alcoholic. Increase of urbanization and increased number of bars in the city are the major causes. The workshop had deliberations on how to address the issues related to addiction with a community approach.

The purpose of Kalanjams (SHGs) is to increase the income and arrest the leakages. The reasons for addiction are the pleasure circuit in brain, which stimulates hormones. The major Non Communicable Diseases such as diabetes, Blood



Pressure, Breast and Cervical Cancer are more in urban areas caused by addiction. Universal Health coverage shall be used for addressing the predominant health issues related to alcoholism. Follow up after treatment is a must to avoid after effects and government resources are to be better used.

Free Legal aids services will create a favorable environment for the addicts along with counseling to address the issues related to addiction. The predominant issues that remain now is influencing the minds of the younger generation towards alcohol consumption. The alcoholism starts from the households and peer groups only. The awareness on addiction should start massively from the age of 14 years. Empowered women can wage a fight against addiction. The major challenges are stress and depression among women, addiction among younger generation and bringing the addicts into de-addiction centers. The burning issues related to the youth are alcoholism and drug addiction, which needs to be addressed immediately. Reasons for failure among the youth are instant gratifications, lack of persistence, inability to take decision, no proper planning, anxiety, depression, psychiatric illness and suicidal thoughts so to focus on the de-addiction with the best coping mechanism of providing them with good livelihoods and skill building activities.

### Coping Mechanism

Massive mass awareness on the evils and stigma on alcoholism can be given on the disease management for the addicts. Family is the most important part for the follow-ups and treatment of addicts. Religion should not be a barrier during the de-addiction programmes for the holistic approach / treatment. Physical exercise, nursing care, treatment, follow ups, repeated educative sessions for patients, individual counseling for patients and family members, periodical follow-up programs are the resilient strategies followed to address de-addiction. Sobriety day celebration can be conducted for the persons along with his family members who stop consuming alcohol for more than a year. Government must encourage as well as set up de-addiction centres with proper monitoring, besides periodical reviewing the de addiction centres run by the NGO by the public health system. Promoting mental health clubs in schools and colleges at the age of 13 to 15 years and focusing on celebrating life can be one of the adaptation strategies.

## Social Capital of Poor Households and its role in Resilience Building

On the first day of Madurai Symposium 2017, a national convention of women with over 400 Self-Help Group leaders from 10 states came together and deliberated on the role of social capital such as group, cluster and federation in building resilience to their members' households against all shocks and disasters. Social Capital is a social resource with trust, agreed norms and networks to achieve common goals. It has an effect on community productivity and well-being. This social capital can help evolve coping methods, adaptive measures and transformative actions to build resilience among shocks and risks. Social capital is very important because it enhances people's capacity by organizing them so as to find sustainable solutions on community identified development issues. Primary groups are performing four key development tasks in establishing social capital such as (i) plan and evaluate to make decisions; (ii) mobilize resources and manage them; (iii) communicate with each other and coordinate their activities; and (iv) resolve conflicts.

DHAN's propositions on building resilience through social capital are unique. Social capital built at the SHGs and their networks help members manage risks, build and access collective resources, imbibe the culture of preparedness, build social and financial safety nets, enable coping and recovering capacity, enhance response capacity, enhance equitable distribution of resources, and facilitate innovations to sustain the fruits of development. Demand stream, i.e. organized community should occupy center stage, instead of periphery role at grassroots level. These organizations should have shared goals and vision to reach the target. Finally, the organized communities / institutions should build their social capital for generations and achieve collective consciousness.

Apart from Self Help Group, Cluster, Federation and Movement, Community banking Self-Help group model also built specialized social capital to meet the needs and demands of deprived community, viz., Kalanjiam Development Financial Services (KDFS), Jeevidam and Kalanjium Thozhilagam Limited (KTL), People Mutuals, SUHAM and DHAN HOPE Confederation, etc., These supra-institutions are working on a particular theme to bring





benefits to all the members because of the scale advantages and continued research and development within the specialized areas of finance, insurance and livelihood promotion for the benefit of members' families.

### Advancing Livelihood Resilience of Coastal Communities

Over three hundred farmers from Coromandel Coast, Palk bay and Gulf of Mannar participated in the Convention organised as part of Madurai symposium to discuss on the issues relating to resilience of coastal communities, best practices and showcase the stories of hope, plan for initiating actions around it. The 1070 kilometre long Tamil Nadu coast has various eco-systems, natural resources, diversified species and livelihoods. A large number of habitations, having very small land holdings are dependent on coastal agriculture as their primary livelihood. The coastal areas are under tremendous pressure due to watershed activities in upper catchments, seawater intrusion and tidal ingress through backwater and estuaries. The agriculture in coastal areas is plagued with extreme events including cyclones, floods and droughts. Moreover, reduction of agriculture land due to shrimp farming, seafood processing industries, special economic zone and housing are the other issues faced by the coastal farmers.

Though line departments and research institutions are introducing different technologies, seeds and packages of practice, farmers' Indigenous wisdom aid to find alternate solutions to tackle the natural calamities. The climate change



is undeniable and need diversified list of solutions to combat the disadvantages of coastal agriculture.

Dr. Mohan from PAJANCOA shared that 75% of the rainfall received within three months of time makes farming highly vulnerable. He suggested solutions such as water harvesting through farm ponds, preferring paddy cultivation in samba and ragi, cumbu, cholam, thenai and gingelly in kuruvai, cultivating Black gram and green gram in clayey soils and cotton in sandy loam along with micro irrigation systems.

Dr. Rajamanickam from KVK, Ramnad recommended desilting the community pond, application of tank silt in the agriculture land, cultivation of drought resistant varieties and use of PPFM (Methano bacteria) which reduces the transpiration.

Mr. Rajasekar a progressive farmer from Nagapattinam reflected to increase the resilience capacity by insuring crop, bringing back organic farming along with intercropping of cashew and coconut. Using non conventional resources like pungam / pinnai oil to run more than 2000 RPM Pump-sets is one of his resilience tools.



The coastal farmers deliberated and highlighted issues like timely availability of Cauvery water, lack of scientific solutions to mitigate drought, floods, cyclone, salinity and alkalisation posing serious threats to their livelihoods. Farmers are facing challenges due to non-availability of labour due to MGNREGA. Climate change adaptation is still illusive. Poor market linkages, lack of proper roads to transport their produces have rendered their farming unviable.

Indigenous adaptation methods such as use of Palmyra leaves for preventing entry of sea water into lands, cultivation of daincha and sunhemp as green leaf manures to enrich the soil can help overcome constraints.

#### Do You Know?

Nearly 75 million people of our country is affected by a single drought event in a year which is about 65% of the total country's population.

## 11<sup>th</sup> Development Film Festival on Small Millets (Our Food! Our Pride!)

The eleventh development film festival was inaugurated on the sideline of Symposium 2017. The theme of this year's film festival is on Small Millets- Our Food! Our Pride!. Sixteen films in Tamil, English and Hindi were received and got shortlisted for screening during the event. Three films got screened during the inaugural day of the festival. The development film festival was inaugurated by Mr. Ramesh, Asst. Professor, Vis.Com, Subbalakshmi Lakshmipathy College of Science, Madurai.

### Giant Wheel

Film Maker: Sreekanth  
Language: Tamil  
Duration: 07:00 Minutes

This documentary captures how the mainstream media portrays farmers death's to sensitise to their advantage though there is coping up mechanisms and adaptive farming practices.

### Matram

Film Maker: Ashok Kumar  
Language: Tamil  
Duration: 06:21 Minutes

This film highlights how an educated youth, who aspires to start a business by forcing his father to sell their farmland, changed his mind and prefers to pursue agriculture.

### Thaniyam

Film Maker: Manikandan  
Language: Tamil  
Duration: 02:02 Minutes

A short duration documentary illustrates the need for nature-friendly food consumables over junk foods.

## Madurai Symposium in Media

The Hindu  
19 September 2017



The New Indian Express  
19 September 2017



For more details visit [www.maduraisymposium.net](http://www.maduraisymposium.net)