



Madurai Symposium 2019

Women Empowerment for Sustaining Development

18-22 September, 2019



Bulletin

Day 2: 19 September 2019

The Madurai Symposium over the years established as a unique knowledge mart in development and many development stakeholders including community institutions, non-governmental organisations / civil societies, Government / financial institutions and academia gain new perspectives, knowledge, and cross learning. The day two bulletin encompasses knowledge briefs followed by proceedings of three people conventions, seven workshops / seminars on women empowerment.

KNOWLEDGE BRIEF

Convention on Social Capital - A Foundation for Women Empowerment

In Gender inequality index, INDIA stands 132nd rank among 187 countries, which indicates that, the women are not given better opportunities. But the power of social capital created through women Self Help Group's (SHG's) is making the individual woman realize her innate potential and make them to set a collective action platform to bring about the desired social change. The Women SHG's, Economic Activity Group's and the Adolescent Girls Groups are distinct primary groups that give individual women and girl members the space to hone their individual skills on many dimensions. The limitation or shortage in resources at home like food, clothing, shelter, education, knowledge, health and technology could be addressed with the effective use of the above said primary groups.

The foundation for social capital is laid at homes, and it is where nurturing parenthood plays an important role in defining the future of the society. Individuals with social concern, make use of the primary group platform as a ladder to step into the social life. They care and assist fellow poor to move forward together with them. The mainstreaming space and community exposures help these individuals to develop and unleash leadership skills that help to address the development issues. The institutional platforms like clusters and federation facilitate them to enhance their leadership skills, and the ability to work collectively. Thus, sustainable institution, governance, and identifying, grooming of second-line leadership all happen naturally in community-based organizations. This coupled with the seven virtues of womanhood narrated by Vinoba Bhave would indeed help women to attain the self-realization and empowerment as well.

Convention on Micro Insurance - A means to Women Empowerment

Women represent nearly half of the world's population and disproportionately represent 70% of the world's poor. Besides reducing poverty, social security has great potential for promoting women's economic empowerment and bridging the gaps in gender inequalities. Social security creates concrete platform to address the risks and vulnerabilities of poor women. It is now widely accepted that in addition to its safety net function, social protection also increases the income of poor households either by guaranteeing a minimum income or employment. These benefits allow poor households to invest in productive assets and diversify their income-generating activities. More so, micro-insurance provides opportunity for protection of the poor and their families against specific risks like death, illness, accidental injuries, property loss due to fire and natural calamities in exchange for a premium proportionate to the likelihood and cost of the risk involved. The limited scope for poor centric insurance company products are identified and mutual solutions are evolved and designed in order to ensure comprehensive risk coverage. Knowledge on various state wise government entitlement program has to be updated and disseminated across the poor cross section for covering the risk. Based on the need and vulnerabilities of the people, the insurance companies ought to promote different kind of insurance products with gender focus. Demand to synthesise the knowledge on practice of mutuality among the poor community have to be enlisted and pilots should be undertaken.

Workshop on Sustainable Livelihoods Development of women in Coastal Context

The onus of the Blue economy lie with the coastal community who are frequently susceptible to and encounter many natural calamities. Especially women are affected more than men due to their access and owning limited resources, lack of knowledge and access. Though Coastal Woman's hard work are underrated, there is a huge potential and scope for cross learning from many coastal livelihood activities and there by attain their financial empowerment. Alternative livelihood of coastal women members amidst climate change induced extreme events is need of the hour. Now a days, traditional fishers fishing livelihood is becoming very difficult, especially due to reducing fishing yield. Women members should take up alternative livelihood activities like seaweed cultivation, cage culture, back yard poultry, goat and dairy development based on context and available resources to support their family economically and

this in turn reduce the pressure on coastal habitat. Sea weed plays major role in financial enhancement of coastal community. So the importance of sea weed and its commercial value needs to be established. Coastal tourism based livelihood development needs to be encouraged like Danuskodi in Gulf of Mannar. Lack of access to government schemes, information on various skill building trainings for the coastal women members is major gap in livelihood development. The empowerment process is proven over the past two decade through Self Help Group (SHG's) formation, skill building trainings, linking to credits for different livelihood activities. Interestingly 30% of the average incremental annual income was possible due to realizing alternative incomes from agriculture, home based activities. Finally, Livelihood finance is priority for women members is the right of way to ensure the coastal sustainability.

Seminar on Women and Green Madurai

The "Athens of East" Madurai was having heritage and sacred groves with Kadamba tree, marutham trees and heritage trees that used to balance the ecology and environment. River Vaigai used to flow by touching both sides of the river banks. But, rapid urbanization, lack of awareness and ignorance of the people toward the environment conservation and protection led to many harmful environmental effects like reduction of green sprawl in city, growing infrastructures at the cost of environmental degradation and so on. It is felt essential for greening Madurai change should be commenced by women in the houses by creating awareness about positive and negative aspects of living conditions. There is gradual increase in the conservation activities such as leaving some space for plantation in urban areas, promoting Terrace garden, kitchen garden, separation of wastes at household level, etc. in the recent times. Other individual measures like use of public transportation, avoiding single use plastics for household purchases, consumption of organic and natural products. Role of student participation especially girl student participation in eco clubs are low which needs to be improved. Environmental awareness and conservation has to be an integral part of all our works to ensure sustained way of life.

Workshop on Safe Migration for Women

One third of population in the world is on migration for want of education, employment, and family settlement. Women commonly migrates for education, and also for job opportunities. Every year 76 thousand billion dollars is remitted by the migrants. Generally, women migrated to foreign countries are engaged in household domestic works, serving as nursing assistant at hospitals and homes. Indeed, women migrant workers want adequate care on their safety, medical assistance, proper wage, working hours, food and accommodation, etc. The domestic women workers are unable to handle electric equipment and as a result they are forced to pay penalty despite getting low wages. Emigration with simplified procedures as well as a well-structured training on safety measures, government establishing skill building centres and formulating the guidelines for private agents will ensure safe migration for women. Women are to

be trained to ensure passport, visa, work permit certificate, agreement certificate, salaries and accommodation details prior to their departure for education or employment opportunities. They should be educated not to execute any agreements without clarity in them. During the pre-departure, the women migrants should be trained on language, culture, custom and laws of destination countries. These preparations will help women to have safe and secured migration.

Workshop on Community Enabling Women Empowerment: Best Practices and Way Forward

Empowering women is one of the objectives of DHAN as women are marginalized at family, village, social and political spaces. The people functionaries of DHAN collective institutions are serving as last mile service providers and they are touch-points to connect with community. These people functionaries are serving greater role in enabling women to get leadership positions transforming them to empowered women. DHAN appreciates and values the role of people functionaries as they take very critical part in transforming the vision of DHAN in to reality. The following areas were derived as the salient knowledge management areas which is found to be deliverables from the event. Women empowerment is not a stand-alone process. It is a collective effort, where both male and female have equal responsibility in building the same. Women empowerment is imbibed in every programmatic activity as a cross-cutting process. That perspective and orientation to be given to people functionaries to see with Women empowerment lens. The process of Women empowerment is not against men, in fact it is complement to men by expanding choices for both male and female. Role of people functionaries in enabling women empowerment is very significant. They are touch-points to connect with community. They act as a catalyst in graduation of women members with empowerment. Social capital in institutional structure is the key to women to gain confidence, cross-learn and empower themselves. Kalanjiam women have demonstrated the unusual practice of poor can't involve in common social development or help other families to come out of poverty. The very common Maslow's pyramid of needs pattern has been broken by Kalanjiam members. It is made possible by way of significant contribution of thousands of people functionaries across various states.

Photostory and Documentary Competition on Water, Women, and Life

The Photostory competition on 'Water-women-Life' is a platform that created an opportunity for youth to move towards waterbodies, understand life on water bodies and empathise the stress on women to fetch water. Every photo carries a story and message in it. Though the stories for a photograph are different, the soul of stories are 'water'. The stories shared by women and men (audience) from various part of India were in lines of Water scarcity, Water for biodiversity, Waterbody conservation, Water economy, water pollution, water of poor and rain water harvesting. But most of the stories ended with signs of hope for future. These photostories emphases that photographs are better BCC tool

for ‘Water literacy’, where language doesn’t matter. Such photostory competitions shall be a better tool to motivate photographers from level of empathising documenter to an active change agent.

Convention on Advancing Women Empowerment by Farmers Federations

India is a subcontinent of average annual rainfall of 300-650 mm, but the rainfall is not properly distributed and 60% of the net sown area is under the rain fed farming. Gambling of monsoons in both seasons pose greater challenge and made agriculture unsustainable. The migration of male members involved in farming out of the villages, made women started taking the predominant role in agriculture. Farming adaptation like shift to small millets have revived the production and usage of small millets. As per World Health Organization (WHO), 35 % of the Tamil Nadu population is suffering from the Diabetes. But in the Krishnagiri District of Tamil Nadu, where Small Millets is their staple food, diabetes is found in rare cases. Anaemia is another burning health problem of the decade, but one time of consumption of millet a day, also cure the anaemia. Honey bee farming aids in increased farm produce, and own consumption results in healthy living, especially for kids and adolescent girls. The farmers getting access to micro-finance loans resulting in people come out of debt trap, initiate livestock farming, renovation of waterbodies, ensuring education, creating assets and providing social security cover thus enabling them to step forward.

Seminar on Climate Change and its impact of the environment - Role of Community Institutions and Women

Climate change is the biggest environmental challenge of our time. Adaption and Mitigation are the way to address the climate change. Active community participation is needed to initiate the recovery process. Events triggered due to climate change impacts on livelihood and food security. Every year the days of rainfall is decreasing but the average rainfall is same or increasing which led to wastage of precious water into sea. People have to adopt the method of rain water harvesting to conserve all potential surface water resources. Shifting from cereal crops in command area to small millets, adopting new agriculture techniques, small farmers friendly credit programme, multi-cropping etc. are found to be effective climate change mitigating tools. Community Institutions such as ‘Eri Sanghams’ role and their effective governance mechanisms is very vital for addressing to negative impacts emerge of climate induced extreme events.

Seminar on empowering girls through Skill Building on Healthcare

As healthcare industry in India is growing, there is very high demand for the skilled work force especially women. The major issues hindering women and girls’ empowerment is addressing the issues related to the discontinuance of education, early marriage pressure from parents, attitude in accommodating with others. This can be sorted out by offering different level of education, creating good environment, timely food with proper psychological

approach. The harassment against girls can be reduced by the provision of capacity building trainings on the relevant aspects, modifying them as a multitasking person with the minimum knowledge on lab and pharmacy as a nursing person. The skill building of women who are major work forces in healthcare industry make them socially and economically empowered.

PROCEEDINGS

Convention on Social Capital - A Foundation for Women Empowerment



DHAN Kalanjiam Mutual movement and DHAN Kalanjiam Foundation have jointly organized the convention during the 9th edition of Madurai Symposium. During the lead paper presentation, Ms. N. Shanthi Maduresan, Chief Executive Officer of DHAN Kalanjiam Movement spoke about DHAN’s structure wherein community is the core. She mentioned that, women constitute around 50% of the world’s population but India shows disproportionate sex ratio wherein female’s population is comparatively lower than males. She also highlighted about DHAN’s initiatives in building social capital to empower women on social, economic, political and environment spheres.

While explaining the role of Movement leaders, Mr. M.P. Vasimalai, Executive Director, DHAN Foundation has highlighted quotes from the ‘Gospel of Buddha’ which communicates the importance of building social capital for generations. He stressed the members to work for eliminating domestic violence at family level. Kalanjiam leaders were encouraged to promote ‘Ara Neri Mandrangal (Virtue clubs)’ at village level to inculcate value system across Kalanjiam groups.

Kalanjiam Movement Leader Padmashree P. Chinnapillai greeted the members and told all Kalanjiam groups to go beyond savings and lending to sustain federations. Need for nurturing young members and movement associates was reinforced as need of the hour to strengthen social capital.

‘Women have to understand their power and also should know how to apply such power at family and institutional level constructively’ says Ms. A. Umarani, Chief Executive, Kalanjiam Foundation. While recalling a success story in Maharashtra, she explained about UDYOG wherein 8000 women are doing collective catering services and also

tailoring. She admired the value system and mutual concern which is consistently preserved among 8000 members. Mr. R. Madhusudhan, Chief Executive Officer, Kalanjiam Development Financial Services (KDFS) made the members to pass two resolutions one on establishment of model village and another on environmental conservation by planting trees. About 500 Kalanjiam Women Leaders from across many states shared proudly the impact of social capital in addressing poverty at family level. The convention was concluded with a pledge reinforcing the role of Kalanjiam member in women empowerment at large.

Convention on Micro Insurance - A means to Women Empowerment

The focus of this people convention on micro insurance as a mean to women empowerment is to take stock of and share the best practices and understand the challenges in promotion of need based and context specific micro-insurance products. In her lead presentation, Mrs. Ahila Devi has highlighted the importance of how the mutual insurance is helping young widows in gaining financial stability. There is a general mindset of women towards not to make expenditure to meet out their own medical expenses. This is being addressed by DHAN Mutual insurance scheme by enrolling all family members. Mr. M. Kalyanasundaram, CEO of International Network of Alternative Financial Institutions (INAFI), stressed the importance of enrolment under all the insurance programmes namely, life, health, livestock and crop insurance.

Mrs. Annette Houtekamer, Micro insurance expert from the Netherlands highlighted the growth part of Insurance in DHAN collective, from 2004 to till date and felt proud that women were empowered by acquiring power, dignity of life and overcoming their hardships by enrolling into relevant micro-insurance products. Under Mutual Health Insurance SUHAM Hospital provided cashless medical treatment to the members. They have also started some nursing and other para-medical courses with subsidised fees. In 2012, many members declared that, they had come out of poverty and every year more than 1000 members are coming out of the poverty, which was facilitated by the insurance programmes. People Mutuals, an Insurance initiative for community institutions is imparting training to members, leaders and field staff about all mutual insurance programmes. It is proven that Insurance programmes, beyond doubt, are protective mechanisms which facilitate empowerment of women.

Mr. Chendurdasan, SDM, LIC of India, Madurai has appreciated DHAN and Women people institutions role in varied insurance interventions. Insurance means LIC. It gives protection while living and after death also. Different insurance plans are available from children to aged and they give scope for enhancing livelihood and he also explained the importance of savings and mentioned that it is each and every one's duty to ensure that women are getting their entitlements.

Mr. Jalal Mohammad, Branch Manager, (P&GS) Madurai LIC explained the collaboration of LIC with DHAN over a

period through different products and appreciated the leaders for their performance. He told that LIC has paid Rs.24 crores as claim amount to members of DHAN collective programs in the last 10 years and LIC is proven itself as saviours of the poor community from all types of risks and vulnerabilities. He reiterated that left out members and their spouses should enrol under all the insurance programmes suggested by DHAN and avail the benefits. Many women Kalanjiam leaders from many states discussed and evolved declaration of taking concrete efforts in getting entitlements, collaboration with Ayushman Bharath scheme, livestock insurance and in addition documentation of human interest stories of women who were benefitted significantly.

Workshop on Sustainable Livelihoods Development of women in Coastal Context

Mr. S.P. Madhan Mohan, Team Leader made lead presentation on DHAN's Model in livelihood development in coastal context post-Tsunami era as an area development integrated approach. The livelihood development model in coastal context is livelihood financing, skill building and technological input for increase in productivity. He shared the experience of livelihood development in hinterland of Odisha state post Philin episode with alternative mechanisms to meet livelihood needs, which shows the importance and the necessity of women in sustaining the coastal community. Mr. Prahalathan, Team Leader mentioned about the importance of financing for livelihood, He told Rs.40 crore loan was provided for meeting agriculture, education and housing needs.

Mrs. Stella, Dean and Head of Department, Coastal Studies, Alagappa University, recommended to go for sea weed cultivation, Sea grass for compost through vermin-composting, and mushroom cultivation. The techniques of crab fattening and fish rearing in the cage system will generate more income to fisherman. She also said that pickle making through SHG's will improve the income also the unity among the members of coastal community.

Mr. Kasinatha Pandian, Deputy Director of Fisheries (Regional), Madurai presented an overview of Tamil Nadu Marine Statistics and Marine fishers welfare schemes like financial assistance in lean and ban on marine fishing season, Group insurance scheme, issuance of biometric identity cards. He gave more detailed information of cultivation, harvesting costing and marketing of seaweed with attractive photographs. His orientation with audience on cage farming of fishes, marine ornamental Fish breeding and culture helped the participants to understand the technical issues.

Mr. Kalaiarasan, Assistant professor, DTVF, TNJFU pointed out the several alternative livelihood like aquaculture, cultivation of seaweed, fabrication of gears and accessories etc. He stressed that sea weed cultivation provides gainful employment and alternative livelihood security to coastal rural populations, especially with dwindling fish catch. He encouraged women to enter in small entrepreneurship of value addition in fisheries. Women participants seemed very much motivated

The major resolutions are about promotion of Farmer Producer Company for sea weed and the possibility on value addition for fish and fishery product through skill building training with support of various government and research institutions. The entitlement of government schemes and usage of available technology with government departments need to be utilized. Finally, Livelihood finance priority for women members is the right of way to ensure the coastal sustainability.

Seminar on Women and Green Madurai

The seminar aimed at creating an awareness about importance of conservation activities and working towards a mission of Green Madurai with a rich heritage plants and to create sacred groves.

Mr. Jeyarajasekar, Principal, CSI medical college spoke about the contribution and participation of women of Madurai Corporation and rural area in and around the city in environment conservation at micro level such as cleaning, planting trees, rain water harvesting, recycling and re usage of water and waste vegetables in domestic use. He pointed out that Madurai water bodies like Kiruthumal and Vaigai, are getting heavily polluted and its time that everyone including women folks must work towards conserving our water bodies.

Dr. Stefen, Botany professor, American college stated that nature is very complex indeed and also delicate. Women have to take lead role and initiate various activities both at household and community level. Each institutions have to work towards protecting the environment and take up awareness activities to educate the common public.

Mr. A. Purushothaman, Proprietor, Wings Engineering College presented about the correlation between human health and keeping our environment clean and green. He reiterated that the usage of single use plastics must be banned. The development with an integrated approach of environment conservation is only way to sustainable development.

Albones Anandhi, Secretary, Madonna Women’s Arts and Science College shared that nowadays everything becomes marketing, herbal and plants is becoming business since the value and benefits of that is being advertised widely by private company for making profit. Our education system needs to teach beyond the syllabus and educate based on your experiential learning. The solutions would emerge from positive mindset and change in our day to day behaviour and habits. Women have to active roles in their respective homes like cleaning, planting trees, recycling and re usage of water and waste vegetables in domestic use, etc.

The participants proposed the way forward of doing seed balls and giving tree sapling as gift to younger one including girl child during festivals and events, promotion of terrace gardening and reduced usage of plastics. Students must lead as examples in eco initiatives in their home and in their institutions Free tree samplings were distributed to the all the participants by the organizers of the Seminar viz. Madurai Green.

Workshop on Safe Migration for Women

The focus of the event was to create knowledge and awareness on safe migration for women to overseas and deliberate the issues and challenges of safe migration.

Mrs. Sagunthala, Project Coordinator, National Domestic Workers Movement, Nagercoil shared her experience of working with Meetppu trust for more than 25 years. Migration has become inevitable nowadays mainly for women in house-maid works and gender preferential labours. Widows and poor people are the most affected in the migration process. Women who are migrated to different countries for economic well-being are not getting proper food and basic facilities like health care, safe living etc.

Dr. Azhagumani, Lawyer, Madurai High Court suggested that the visa and other documents should be made properly before migrating. People should go to work for reputed companies and the salary for daily wage work should be in the range of - Rs.20000 to 30000. There are rescue centres in every country. People can also get help from Media when facing difficulties. It is the need of the hour that such migrants should be aware of human rights and services rendered by the courts for migration issues.

Mr. Parthasarathi, Member, State Planning Commission shared that safe migration is an important factor for empowering women since they are more vulnerable and very much unaware about getting support from organizations especially labour unions.

Mr. Arun working in an agency explained that the registered agencies are providing 3 services – (i) Local Employment Services, (ii) Overseas employment services and (iii) Education and awareness creation. He also shared about the 4 types of visa and among them employment visa is must for those going for employment.

The participants had an interactive session with the experts and got the knowledge on various doubts on where to get proper documents like passports, visa availing procedures, contact agencies, acts related to migrations and other legal procedures related to migration. The deliberations were focussed on emergencies such as accidents or death of migrants, the requisite procedures such as approaching Indian High Commission etc.

Finally the participants had taken resolutions about getting entitlements, establishing training centres to provide relevant and adequate information, procedures prior to migration, registration and monitoring migrants, request for placing district level officers by the government to deal with migration related issues and ensuring funds for awareness activities, carry out migration related studies and must evolve a new and effective migration policy in place.

Photostory and Documentary Competition on Water, Women, and Life

Visual media in twenty first century is one of the highly impactful media formats that creates awareness among the general public with no language boundary. Photographs have hit hard the society on the ill effects of many wars, it has changed thought process of human minds and served as

an important and monumal document. Modern era of smart phones, camera is in everyone's hand and get the users to evince interest in taking photos such as selfie, beautiful scenario or viral news. In this backdrop, Centre for Urban water resources (CURE), a unit of DHAN Foundation working towards 'urban water security' has organised this photostory competition on 'Water, women and Life'. The purpose of the competition is to sensitize the photographer communities to document the current relationship between water-women-life and use the photographs as one of the important materials to create behavioural change. These photographs are used as sensitising materials among the audience. Diversified participants from academia, professionals and hobby photography participated in this event. Participants and audience shared their versions of story for each and every photo. About 60% of the photographers participated in this event are women. A voting was organised to select impactful photographs in each category. Astonishingly among 5 most impactful photos selected by the audience through voting, 4 has come from women photographers.

Photographer Santhosh Muthupandi from Visualite Photography Academy, expressed that "each and every photo in the exhibition carries a story in it and it reiterates 'Water is the elixir life". Dr. Stephen from American College was happy to see some of the rarest migratory birds in the lakes of Madurai, which were well documented by the photographers. The photographers realized that the event has sensitised that the role of a photographer is not just documenting the issues but also to work for the solving the issues.

The Most Impactful Photo



Water stress at Shapur Taluk, Karnataka

Ms. Bhavya, Research scholar, Anna University, Chennai.

Workshop on Community Enabling Women Empowerment: Best Practices and Way Forward

"Women deprivation is not only affecting women, but also it affects men as it creates dependency for both genders."

Ms. Umamaheswari talked about the basic problem of gender inequality is social mindset towards male dominance.

Unless otherwise, the mind-set changes, the women empowerment will not be seen in reality.

Ms. Bimla Chandrasekar of EKTA made very strong presentation and shared from experiences on how women are treated as secondary citizens in every walks of life. She highlighted that feminism is not about fault finding among men, it is not against male community. But it shouts for respect for women and equal status of men in the society. Fear of violence and violence against women are the two most important factors for women being deprived. She pointed out that women deprivation is not only the problem of women, it also affects men as the dependence of division of work is characterized based on gender. So, women empowerment and gender equality will help support the society to be balanced and better.

The participants of this event of Madurai Symposium insisted that enhancing income sources of women and provide opportunity for economic freedom is the key for a family to come out of poverty. Women need to have freedom of choice to take care of her body, reproductive decisions and family level financial decisions. Establishing her respect at family level is the first step towards women empowerment. DHAN's community banking programme has proven that a lot of women members have gained their dignity and respect by members of their families as they have active role in economic activity of their families.

Another lead for future action is raised on providing legal awareness, especially about domestic violence, sexual harassment, right to assets to women members apart from our regular activities. Legal awareness helps the women to know about various protection facilities provided by the government and safeguard their life and dignity. Ultimately the global peace starts at every household level. If every household is peaceful and happy, then war/distress in-between countries will become none. So, to attain war-less, peaceful world, we need to build peaceful families in which women are having key role to perform.

Based on the sub-group discussion, 8 resolutions were made, of which few importance resolutions are provide legal knowledge to women with planning and follow-up, taking step to prevent all forms of domestic violence to women, enabling people functionaries on handling gender issues by providing legal, health and counselling skills and documenting the role of community enabling in women empowerment.

Convention on Advancing Women Empowerment by Farmers Federations

The focus of the convention is to consolidate the past experiences in women empowerment by farmers' federations and create awareness among the women members

Dr. C.R. Anandha Kumar, Former Registrar of Tamil Nadu Agriculture University in his inaugural speech talked about two topics viz. Rainfed farming and Small Millet. He shared importance and benefits of small millets. But, people do lack of knowledge on Millets. In Thanjavur and Coimbatore districts, government and different NGOs are involved in

giving training to the community about the small millet processing. Small millets can be a profitable crop. He also recommend MDU1 Kuthiraivali for Rain-fed Farmers in and around Madurai due to its more yield and fibre contents.

Then the members have shared their experiences of how farmers groups have helped them. Mrs. Muthu Laxmi, Member from Peraiyur, shared how being in the group helped her to get out of debt, getting saplings of Mango and Teak for the plantation as an additional livelihood, loan for purchasing cow and goats. Mrs. Pushpavalli, Nesaneri, Thirumangalam Federation shared that she got the additional benefits of insurance coverages, housing and education loans. Mrs. Palaniyammal, Melapatti, Nehru Farmers Group, said she got loan for well deepening, Cynodon (Arugampull) removal and also she got loan for taking lease house. Mr R Aandi (Pudhur Nadu) got training for cultivating vegetable farming, Floriculture and small millets (Samai) farming from Agriculture and horticulture department. He is also adopting drip irrigation and farm ponds for effective water management and conservation respectively.

Mrs Josaphinne, Women entrepreneur, shared her experience in Honeybee farming, where she started the journey with 10 box of honey bee and now she employed 100 employees in her bee farm. Mainly she targeted the drumstick orchards, usually drumstick got many flowers but very few among them transform in to the vegetable. But when the honey bees presence in the orchard it not only get good quality honey but also increase the production of the orchard. She has also mentioned various health benefits of honey.

The empowerment of women rainfed farmers, the conventions evolved interventions improvised to the specific contexts were proposed: offering credit and technical support for their livelihood improvement, capacity building for new non-farm activities, adopting healthy food practises among adolescent girls.

Seminar on Climate Change and its impact of the environment - Role of Community Institutions and Women

Seminar with significant focus on role of community institutions and women to address climate change induced impacts on environment was organized by DHAN Vayalagam Tank Foundation jointly with Department of Science and Technology, Government of Pudhucherry and Hindustan Unilever Foundation. Five scientific papers were presented in this seminar by subject matter experts and development practitioners.

During the scientific presentations, Suresh Maria Selvam, Consultant in Community development insisted that farmers should focus on secondary livelihood due to the high vulnerability of primary livelihood agriculture in the context of Pudhucherry state. Gender budgeting by involving women from adaptation planning and decision making is found to be a powerful tool that state governments must

practice, told Mr.Balaji, DSTE, Climate Change cell, Pudhucherry.

Mr. S. Sudalai, Assistant Professor, Pondicherry University insisted on collective action to overcome the ill-effects of climate change. Dr. Chandrasekar, Assistant Professor of Achariya Engineering technology urged community to revive the traditional water bodies and give important focus of all development projects with watershed perspective. Few experts and many farmer leaders also shared their experiences in addressing the negative impacts of climate change as part of Seminar proceedings.

Seminar on empowering girls through Skill Building on Healthcare



Healthcare is one of the emerging service sector where there is an employment opportunity of about 70-80% for women. The seminar was organised to understand the scope and opportunities of skill building in healthcare industry, evolve strategies and mechanisms to mobilise for sustainability of the same.

Healthcare has become one of India's largest sectors - both in terms of revenue and employment. India is experiencing 22-25 per cent growth in medical tourism and the industry is expected to reach US\$ 9 billion by 2020.

Mr. R. Rajapandian, Chief Executive of SUHAM Trust said that by providing skill based training to young students would help in meeting the health care demand of 1.7 million poor families in the working area of DHAN. Dr. Srinivasan in his Special address spoke about the demand of nurses in the health industry, Immediately after completing the course they are placed in job even before certification. He told that the computer based skills make the nurses to get well paid. Dr. Abel Rajaratnam, health care consultant shared his experience with CMC Vellore and the history of the hospital evolution. There is a lot of opportunities for the students who complete higher secondary. After completion, they all have lot of opportunities to educate in BSc nursing and Health related course in open university through distance education program. In this event, many para medical experts and nursing students shared their experiences and enlisted the challenges of women's skill building in health care sector.

