Madurai Symposium 2019

Women Empowerment for Sustaining Development

18-22 September, 2019

Bulletin **Day 3: 20 September 2019**

KNOWLEDGE BRIEF

Workshop on Women and Disaster Risk Reduction

India is prone for various types of natural disasters, each inflicting heavy damages for assets and loss of lives. Many studies have highlighted that more than half of the victims during natural disasters are women. Disaster impacts all living, and belongings without any bias, but women are the hard-hit and are more defenceless due to structural gaps in the system. Past experiences recognize the relationship between women and building their resilience. Women and the vulnerable sections should become part of any disaster risk reduction plans.

Disasters of recent times have taken into consideration and stressed women empowerment focus as part of Disaster Risk Reduction and thus removed gender disparities through planning and implementation of disaster mitigation measures. Post disaster participation gives space for greater inclusion of women and many women leaders are emerging as role model for DRRM, their experiences aid them to become resource persons to reach out more women in the community prone for disasters.

Though strides are made in training women on DRR, it has been observed that Indian Women do not have technical knowledge about disaster occurrence in general and face a number of hurdles because of this knowledge gap. The traditional practices of community in minimizing disaster hazards and threats are much valuable insights in potential DRRM scheme of works. We need to nurture those traditional practices and mainstream them into DRRM institutional mechanism contextually. Women has to play a predominant role DRR so as to use resources sensibly as at homes to build disaster-resilient communities. Now-a-days women are being given priority in decision making, planning and implementation of disaster risk reduction, management interventions to address the gender sensitivity attached with it, and realizing the need and importance women from urban, rural, coastal and tribal context have come out to build their capacities, it is indeed a positive step in right perspective.

Workshop on Contribution of Women in Graduating families out of Poverty

Poverty is a situation where a section of the society, having no fault of their own, is denied of even basic necessities of life. The most common measure of poverty is based on income – a person is poor if his income level falls below some minimum level, usually called the 'poverty line.' Over a period of about six to seven decades – the understanding of poverty has been changed from mere income basis to capability basis and multi-dimensional poverty comprising the health, education, basic amenities, gender inequality, and political participation, vulnerabilities to shocks, child malnutrition and economic participation. But, the resilience of the poor households and their well-being with increased income and asset base contributes to poverty graduation – moving out of poverty.

Empowerment of women socially, economically, educationally, politically and legally is a continuous process and it requires structured process and investment so as to gain the sustainable impact. Women have unique position in the economy. If women gain economic strength, they gain visibility and voice. Women's direct participation in decision making capacity and income generating activities could make significant contribution in the empowerment process. Social Entrepreneurship or business could also help women to gain economical empowerment. Poverty reduction remains always one of the overarching goals of many development schemes working in rural area with major focus on women. Be it a community banking programme or any agro/activity programme, women play a vital role in those programmes and help themselves to move out of poverty. This graduation is widely acknowledged as a great success in all development ventures.

Workshop on Women empowerment through Financial Inclusion

Sustainable Development Goals (SDGs) could never be realized without gender equality and empowerment of women from the households to society at large. Government with its targeted approach rolled out many schemes with an aim to serve the poor communities through mainstream institutions, in particular the nationalized banks. Despite their good intentions, field level experiences are shocking and they reveal that women are being neglected for multiple reasons to access the basic financial services like savings, credit from the banks to meet economic well-being and empowerment of women folks.

It is very much understood that empowerment is a holistic concept which requires targeted interventions across multiple areas. However, including women in the financial mainstream and making them recipient of all relevant financial products and services from mainstream institutions is proven and successful strategy in the past two and half decades. As on date, a total volume amounting to Rs.75,000 Crore worth of portfolio is handled by SHG members across the country. This is a marvellous feat towards women empowerment by way of providing financial freedom to women members. Financial inclusion to poor women make them to gain their dignity, livelihood stabilization at family level. And also, these financial transactions and their relationship with Banks/NBFCs have nurtured their leadership capacities at multiple levels starting from group to federation.

A woman having availed a few thousand rupees as loan from the group/Bank cannot give an identity to her as mere

financially included. If the credit availed graduates in asset creation leading to income generation, her contribution to family income would be highly valued and recognized. Economic empowerment of women thus get achieved.

In our endeavours to empower women through financial inclusion, special focus has to be given to graduate women from the status of 'consumer' to 'Entrepreneur'.

Workshop on Reducing drudgery of women in processing small millets - Recent Advances

Small millets namely finger millet, kodo millet, little millet, foxtail millet, proso millet, barnyard millet and brown top millet cultivated in India for more than 3000 years. Small millets offer better nutrition with more micronutrients (like vitamin B complex, calcium, iron and Sulphur), more protein, more dietary fibre and low glycaemic index when compared to cereals like rice and wheat. People consume less small millets over cereals.

One of the challenges faced by women in the small millet farming household is spending about three hours to process 5-8kg of grains of small millet grains with husk This process involves considerable drudgery and physical efforts. Appropriate mechanization to hull the small millet grains without breakage is seen as the solution for drudgery of women.

Hither to, understanding the potential of small millets to address malnutrition and non-communicable diseases, many agencies are taking efforts to develop appropriate processing equipment for processing small millets. In reality, the sharing of technology and millet processing by the manufacturer of machine is in nascent stage. Still there remain many challenges in developing processing mechanisms for millet and popularizing the machineries to the ultimate users. For instance, the newly launched small millet portable Impact huller V2 is a good initiative. Yet, the model has to be tested in different contexts. It must also be borne in mind that the nutritional value of the millet contained in the grain should not be lost. In this background, the workshop focused on the recent enhancement in developing primary millet processors in the country and its efficacy for the benefit of the potential users and adopters who could be primarily women.

Seminar on Women Empowerment in Agribusiness through FPOs

In world's agricultural production India has 25 crops in first place and another 26 crops are there in the second place. The Green Revolution in India has increased the productivity of crops in the past 4 decades. Still there exists greater scope for productivity growth in the sector. Challenges posed from climate, agricultural market and trade domain in the globalized context followed by fragmentation of land, urbanization and decrease in cultivated area has resulted in poor returns from agriculture. As a result of this men farmers ended in migration from agriculture in search of alternate opportunities of livelihood in urban areas. A compulsion has raised for the women to take over agriculture in the absence of men farmer, in addition to their household responsibilities. It is very much understood that women have to be well equipped to undertake agricultural activities successfully.

Traditionally, women play an important role in agriculture as farmers, co-farmers, wage labourers and managers of the farms. They play a crucial role in agricultural production i.e. crop production, post-harvest operation, and also all allied activities of agriculture (Poultry, Sheep/ goat rearing, Dairy, Agro forestry, Fisheries, etc.). Labour intensive works such as sowing, planting, weeding, harvesting operations like pre-cleaning and cleaning of produce are undertaken by them. All these are labour intensive and use less of mechanization. An analysis reveals that 49% work as wage earners, 24% in own farm and as agricultural labourers, 17% work on their own farms, 10% supervisory role. The vital role are played by women but they are not compensated equally like men. The women farmers are facing lot of challenges in their day-today agricultural activities, lack of managerial skills, lack of exposure to latest technology in agricultural, unorganized markets for agricultural produces, and unequal rights and less land holdings are few to mention.

The FPO's have to sensitize the women farmers on their role from to seed to grain in decision making process in their farm. At FPO level, increase in participation at the regular FPO activities, and also regular trainings to the women farmer on technical aspects and exposure visit for rigorously cross learning provide a platform for the women farmers to become a successful agri-entrepreneur.

Convention on Digital Space for Empowering Women

The world is heading towards a concept of global village connecting every organization and individual through Information & Communication Technologies (ICT). ICT acts as a catalyst in improving the economic conditions of the rural poor, especially women through varied networks such as self-help groups and help in reducing poverty. They are well networked in sectors like microfinance, micro-enterprises, agriculture and land development, dairy and manufacture of handlooms.

Given the vast scope and advancement of ICT on all economical spheres, there arise an imminent need to facilitate relevant knowledge on ICT to the rural women and thereby new avenues are opened up for them to freely articulate and share their experiences.

The ICT initiatives taken up by Developmental Institutions in rural sector have benefitted the community in improving their access to healthcare system, online advisory for improved agricultural practices, disaster risk reduction, gaining alternative livelihood support services etc.

Notwithstanding the slew of benefits which ICT provides to the rural community, various studies reveal that though the use of mobile phones by the rural women is growing by leaps and bounds, their use of ICT for livelihood remains abysmally low. In this context, the voluntarism that is forthcoming from the women participants of the seminar to form a 'user group' which will help in disseminating ICT to the community at large is a welcome trend.

Seminar on Mutual solutions for Enlarging Empowerment

Poverty and vulnerability reinforce each other in an escalating downward spiral. Poor people have perpetual apprehension about risks which result in substantial financial losses. Therefore, poor households are less likely to take income-generating opportunities which help them get rid of poverty. Empowerment is a process result in enabling women to get enough strength to challenge their social condition. Women

empowerment is perceived to improve the overall life standard for their families and strengthening the society.

The insurance company products available in the market are having gaps to bridge the risks and vulnerability of poor households. From the field experiences of members, mutual solutions are evolved and comprehensive risk coverage products for mutual insurance are evolved and piloted for scaling-up Micro-insurance is a shelter against the hazards of low-income people in exchange of a premium in proportion with the possibility and cost of risk associated.

Mutual insurance is quite different from mainstream commercial insurance company, in that they are owned, governed and operated by and in the interests of their members. They are ideally positioned to help solve many of the world's most pressing socio-economic problems, from enabling economic development in both the richest and poorest countries of the world, through helping societies, prepare for the effects of natural disasters and environmental change. Members have a say in the decision making process of product development which can impact upon their livelihoods.

Interestingly, mutual insurance could also assist in promoting gender equality and empowering women. If insurance could help to protect vulnerable households from falling back or further into poverty, they would less likely to choose which child to send to school. Long term savings and insurance policies enable the poor to accumulate assets that could be used to pay for education, for daughters as well as for sons and overcome the hardships.

Major learnings on different practices of mutuality and its expressions were recalled and consolidated for wider sharing. The development of an integral multi-disciplinary package of welfare enhancing initiatives in combination with mutual insurance can help the target population to increase wealth, to provide a structural solution for problems caused by poverty and scarcity.

Seminar on Showcasing experiences of Nutrition Security for Girls and Women

Rejuvenating and retrieving traditional and good nutritional practices are the way to achieve nutrition security. When food becomes scarce, hygiene, safety and nutrition are often ignored as people shift to less nutritious diets and consume more 'unsafe foods' which pose the health risk. Nutritional Security was addressed through setting up household level Nutrition Garden Programme and promotion of consumption of small millets at the households gain momentum in many field locations of DHAN. Anaemia among adolescent girls and diabetes among all sections of community gets addressed by consuming iron rich foods and small millets for a healthy living. Women and girl's nutrition, in addition to diet shall be focussed with passion. Rice easily gets digested and mixes with blood at once. On the other hand, small millets take time for digestion because of their low Glycaemic index with high fibre content. Change in eating habits directly also reflects in one's malnourishment. Gender discrimination in feeding practices is seen as the disturbing factor which hinders the development aspects. There should be changes in mind-set, behaviour and practices related to feeding starting from breast feeding in young mother. Retrieval of traditional food practices and consumption of green leafy and fresh vegetables will ensure nutrition security at the household level. Accessing and ensuring the Government nutritional services to the ultimate target groups. Promoting roof top kitchen garden in urban context are promising prospects in ensuring nutrition security among poor community.

Paper and poster presentation on Water Security: A women Empowerment tool

'Dependency' and 'Scarcity' are the driving factors behind preservation and conservation of any resources and it is applicable for 'water' too. Water stressed crop failure in villages has pushed men out of villages. Women SHG led restoration of tanks in Vilathikulam, household level rainwater harvesting through SHGs, protests against sand mining in Vaippar River by rural women are few evidences of women efforts in protection of water bodies in ensuring water security. Empowering women through collective action is a successful Gandhian process. Gandhian process towards freedom is a constructive process that pulled women force in a greater number. Isakki of Aalur verani village, who sacrificed her life to save the villagers from the tank breach is still worshipped by the local communities. This shows that the sense of conserving water bodies is in the genetics of the rural women. This 'sense of conservation' is triggering women to towards 'water security'. 'Water security' is not just conserving and preserving waterbodies but it's an inward journey, a journey towards responsible consumerism. Water literacy, a component of water security will enable women to plan the consumption pattern of the family. Intervening in 'waterbodies conservation' through collective action will empower them. Thus the conservative process of water security will be an effective tool for empowering women.

Workshop on Larger Governance enriching Women Leadership

The workshop was envisaged to enhance the perspective of women empowerment through larger governance; identify the areas for experimentation; scaling up the governance model for replications; consolidate the functions and challenges of regional council in contributing towards larger governance. Quality Leadership and Good Governance are the two sides of a coin. Leadership should be effective and efficient in delivering the good governance. Good governance has major characteristics such as participatory, decision making with consensus, unbiased, responsive, accountable, transparent, equality and equity to share the benefits resulting towards the inclusive growth. The voices of the most vulnerable in the society should get space in occupying the leadership position. The workshop reveals that there exists a huge gap in Regional Council in creating and sustaining the collaborative practices with academic, health, legal and industrial sectors except focusing on the routine financial institutional linkages. The Workshop has helped in identifying some vital challenges that can be overcome by improving the leaders' understanding on the concept of Regional council and their role performance. As a matter of investment by the Promoting Institution it is understood that there should be a continuous handholding process to enable the Regional Council to perform at the desired level. There is a need for establishing mechanisms to recognise the potential of women leaders and ability of influencing mainstream institutions. Besides, issues like balancing of family and community work, non-recognition of women leaders' contributions by the society at larger level, lack of shared understanding among the leaders themselves and continuity in leadership are found to be the areas of concern in enhancing

leadership and governance of Regional Council. As a way forward it is learnt that women leadership has to create an identity at the district level and should transform the SHG Federation as a civil society over a period of time.

Seminar on Perspective Building for Women Farmers on Participatory Varietal Selection

Crop improvement or plant breeding is the art and science of changing the traits of plants to produce desired characteristics. However, the conventional approach of plant breeding failed to make a significant impact in vast farming areas characterized by diversity in soil, weather, crops, local farmers' needs, and farming practices. This issues gave impetus to think about the participatory approach for crop improvement. Participatory Varietal Selection (PVS) is a method to adopt varieties that do not segregate in the next generation and will have stable characteristics adopted and find by farmers and scientists in the farmer's fields.

The objective of PVS is to protect the traditional varieties and also seek for more yield giving variety. For identifying the most suitable variety there are technical methods followed; women do most of the work on the farm from sowing to harvesting so it is important to train women on PVS. PVS should be gender friendly, especially small and marginal landholders and women to make it successful. Women in farm sector show their interests as well as concerns on conservation, productivity, culinary and market preferences for improving PVS. PVS is proved as an effective method of varietal selection in the tribal and rainfed areas to consider microclimatic conditions. PVS experiences can be linked with national legislation such as Protection of Plant Varieties and Farmer Rights Act (PPFRA) and its provisions. The symposium showcased few successful experiences of significant impacts. In Anjetty, Kembu (introduced) ML365 (introduced) and Sarada (Local) varieties of Ragi have been identified as suitable varieties through PVS. In these three varieties, seeds are produced and supplied to the farmers every year. In Jawathu Hills, Perunkollai variety (Local) of little millet has been identified as a suitable variety. Seeds of Perunkollai variety has been supplied to most of the villages in Jawathu hills. These experiences indeed called for understanding the importance of PVS, identification of site specific crop varieties with the involvement of farmers for their better benefit.

Convention on Empowering Mothers to build healthy generations: A 1000 days approach

Health is wealth, especially the health of women is important for well-being of the family. Adolescent girls, pregnant women and Post Natal Mothers among the women folks are highly prone to health risks. High order birth, simply giving birth to more than one child with less gap between each child birth remains a major issue among the poorest of the poor, Such high order birth make mother to become malnourished which implies the mother and also the child at the risk resulting in increase of IMR and MMR. The government is insisting to have the family planning either by the permanent or in a temporary method such as using contraceptives, Copper T etc. Dr. Muthulakshmi Reddy Maternity benefit scheme introduced by the State for the families with maximum two children in economically poor section is given to an amount of Rs.18000 rupees for the mother at three phases. By enrolling mothers in this scheme, they are giving proper vaccination for the child up to 2 years.

The marriage at the tender age among the poor is seen as major threat, where the child is not having the maturity is forced to give birth to the child. This increases the health risk of both the mother and the child .On prosperity of the mother for the better living, central government has allocated this September month as the national nutritional month. Declaration of the government made them to plan to conduct many awareness and health camps by focusing on the specific 1000 days of the mothers. In addition to that, the "Poshan Abhiyaan" is the scheme aims at nutrition among both the mother and child.

PROCEEDINGS

Workshop on Women and Disaster Risk Reduction

Dr. Sivasubramanian, Team Leader in his lead presentation highlighted the focus of DHAN on Gender, Water, Climate change adaptation, marine and coastal resource conservation and Community based disaster risk reduction. In Coastal Tamil Nadu, DHAN is working with 60000 DRR prone families in 30 villages of 10 coastal districts through microfinance, ICT for knowledge dissemination and Technology Transfer having 125 Village Resource Centres and 5 Community Colleges. The establishment of Coastal Agriculture Resource Centre (CARC), Disaster Management Committee, and Life and Asset Insurance coverage have added value to the DRR initiatives.

In coastal Odisha, 182 Disaster Risk Reduction Committees, have been promoted with 1200 volunteers on Search and Rescue, and 450 volunteers on First aid. The components are to promote Community rescue team, access to micro-finance services to assist disaster recovery, livelihood restoration and vulnerability reduction with long term development plan.

Biraja Prasad Singh, Project Executive, from Odisha demonstrated the Rescue operation and First aid techniques of Disaster Risk management. The experienced Community Women from Odisha, exhibited Community Level Management Action and Skills accrued through training programs. A women volunteer shared how DRR program helped to bring a behavioural change toward mitigating hazards and natural disasters. The team shared how the DRR volunteers worked enthusiastically during FANI days and was awarded two times by Chief Minister on Odisha Disaster Day. It is no mean a great achievement for women DRR volunteers.

Ms. V. Bhuvaneshwari, Secretary of Village Beneficiaries Education and Development Society, Karaikal called for the space for women in policy choices and participating in the local governance, at the political level.

Dr. S. Parthasarathy, Ph.D, Professor, Dept. of Agriculture Extension, PAJANCOA, Karaikal said that the main victims of the disaster are women, child, differently-abled and the elderly. The first step needs to be taken is to safeguard this vulnerable group. The participation of the women is must to ensuring the restoration of livelihoods and economical sustainability so as to strengthen the ability to recover form disasters.

Workshop on Contribution of Women in Graduating families out of Poverty

In his lead presentation, Mr Ramesh, Empowerment of women socially, economically, educationally, politically and legally is a continuous process and it requires structured process

investment to gain the fruitful result. If women gain economic strength, they gain visibility and voice.

Dr. N.R. Deepa, Assistant professor, Department of Economics Gandhigram rural university, narrated her professional experience of being in a National Livelihood Mission team as well as that stating the importance of empowering women socially, politically and economically. Empowerment of women in society warrant an understanding their rights and situation in the society and the knowledge on different types of poverty namely seasonal poverty, relative poverty and extreme poverty. In that 14% of the people are tribal community where they couldn't earn daily wage income of Rs.100 to 120 even. It is proven that self-development and education are a tool for solving the problem of inequality. She opined that women are backbone of society and we should not go back rather we should go forward.

Padmashree Chinnapillai shared about the proper utilization of financial capital by utilizing the credit for the livelihood promotion that improves the standard of life. She made a strong call to every members present in the symposium to reach out to more people excluded in the social process but, who are in dire needs.

Workshop on Women empowerment through Financial Inclusion

Sri. V. Sundararajan, Programme Officer, Kalanjiam Development Financial Services (KDFS) highlighted in his lead presentation about 18 crore Jan Dhan bank a/c opened by nationalized banks as an outcome of financial inclusion drive under national mission. Of which, about 13 crore Jan Dhan account wherein women are the clients of banks. KDFS loans helps and motivates the poor women at villages to organize themselves in promotion of new groups. This was very much feasible because of quick loan availability and it also creates awareness among people. KDFS loan reached around 4,80,000 members and aimed to cover as much as poor as possible in the near future.

Mr. Kathiresan, Former General Manager of Indian Bank and programme advisor of DHAN Foundation shared that equal responsibility should be there for both man and woman in case of assets making or any economic decisions. 30% reservation is allotted by government for women exclusively to empower the participation of women in many governance position, help them in taking crucial decisions. KDFS loans helps in amelioration of harassment met out by women harassment in the hands of money lenders, besides restoring their economic dependency. This helps in improving their chances in promoting livelihood activities which in turn helps them financially stable.

Dr. J. Sadakkadulla, Former Regional Director of RBI shared that, money has become very integral part in everyone's life. In rural areas, nowadays, people are habituated and addicted to alcohol. This bad habit made them to spend most of their income. He therefore mentioned alcoholism needs to be curtailed and eradicated at the earliest. He pointed out that in Bangladesh Muhammad Yunus first started this SHG group with women who are making bamboo sacks. RBI supports to open Jan dhan bank a/c. Before three decades only very less women customers have their own bank a/c, but now, with the help of Jan dhan accounts hundreds of women have an easy access to financial services from nationalized bank in their locality which is one of the key steps towards women empowerment process. Nowadays women are going to banks by themselves, getting loans for livelihoods, children education, etc. This helps them to improve their way of life over the years and can slowly move out of poverty.

Sri. K Subramanian, Zonal Manager, Indian Bank Zonal office, Madurai mentioned that he could witness during initial days of community banking programme, Kalanjiam members monthly savings was Rs.20. Now, the same members do monthly savings over Rs.300 and the amount of savings is on increase day by day. He applauded that how Kalanjiam could significantly improve the lives of women. DHAN is now advancing itself by digitizing the book keeping and member transaction accounts through DHANAM Software. Lesser amount of savings in their early days could help them to avail consumption loans alone, now people started to take business loan which enables them to bring development in their individual as well as family life.

Workshop on Reducing drudgery of women in processing small millets - Recent Advances

Mr. M. Karthikeyan, Chief Executive Officer of Small Millets Foundation, introduced the workshop by saying that the main missing link in the whole system of millets promotion is the decentralized processing. Representatives from various universities and research institutes have shared their research findings related to small millets processing. Despite inventing appropriate machineries to reduce drudgery of women, the inventors are not able to reach the target population. Reaching the target population through innovative extension methods was kept as the core agenda of the workshop.

`Though the machineries reduces the drudgery of women in one way, it brings down the scope for physical exercises for women' says Mr. M.P. Vasimalai, Executive director, DHAN Foundation. He mentioned that the small millet portable Impact huller V2 is a very good initiative but it has lot of complication. He recommended the mission team to undertake a chain of pilot studies. The machine should be tested for different contexts and the versions should be evolved according to the feedback from the community. Finally, he called for a study about the processing capacity and the consumption level of the given contexts.

Mr. Dwiji Guru, Consultant, Millet Foundation highlighted about the morphology and nutritional value of different millets, traditional processing methods and also about the modern processing methods. While explaining the morphology, he told that each millet consists two layers i.e. husk and bran. During the processing the husk should be removed, but the bran should be retained since it contains very rich protein and fatty acid. The traditional method of processing is very laborious and consumes minimum one day for processing by women. Processing the millets through machineries not only overcomes drudgery of women but also gives multiple benefits in terms of products and nutrition security. Mr. Janakan Rajan, one of the promising millet farmers shared his experience about collecting millet seeds from various parts of the country. Four prominent companies involved in the business of millet processors presented about the machine specification, uniqueness, ease of use by women and throughput etc. Mr. Salome Yesudas, Deccan Development Society spoke about the need for value addition in millet food products. Few women participants were enthusiastic in sharing their experiences and interest in installation of processors. The resolution of the workshop suggested many

millet producing State mission should scaling up of processing machineries especially V3 portable dehuller.

Convention on Digital Space for Empowering Women

The convention was envisaged to educate the women about effective use of Information Communication Technology (ICT) and also to capitalize the digital space for their empowerment.

A micro study done in Dindigul district by ICT programme of DHAN revealed that around 42% of the women are using mobile phones, out of which only 20% of women are using Smart Phone. It is embarrassing to notice that only 1% of the women are using ICT as tool to avail their entitlements.

Mr.Jegan Selvaraj, Chief Executive Officer, Blisslogix has recommended YouTube as one of the effective learning platforms for women. He also mentioned about the scope for collaboration with DHAN to train the women on single window approach in availing entitlements.

Ms. Annette Houtekamer, DHAN International spoke about the features of Space technology based crop risk sharing platform through IBISA which is implemented in few countries including India, Kenya, and Bangladesh.

`Information Communication Technology enables the women to gain confidence in their decision making' says Mr. J. Paramasivan AGM (Retd), General Insurance Corporation of India (GIC), Mumbai. He further added that the women should learn about the graphics and visual communication which has huge employment opportunities. Dr.Azam, SUHAM Hospital has briefed his experience on health care through video conferencing with the rural women. Similarly, Dr.Senthilraja from MANAGE, Hyderabad has shared about the digital agro advisory initiatives with rural women.

Farmers from ICT piloted locations have recalled their positive experiences in integrating ICT with agriculture. The participants have acknowledged the efforts of ICT programme in skill building of rural women on livelihoods. Meanwhile, few participants have demanded for introducing graphic courses to tap the employment opportunities in ICT field.

Introducing e-commerce and specialized ICT products for Farmers Producer Organizations, scaling up of LED bulbs, and optimal usage of ICT technologies to enable poor households free from hazards have got greater attention.

Seminar on Mutual solutions for Enlarging Empowerment

The main focus of this seminar is to enable better understanding about development perspectives of mutual insurance/mutual risk management solutions, secondly to look at the contribution of mutual insurance towards women's empowerment and finally to make suitable suggestions to meet the challenges of mutual insurance.

Inaugural address by Miss. Annette Houtekamer: She explained about Mutual insurance and how it provides a safety net and breaks the vicious circle that keeps families in perpetual poverty and supports other development efforts. Mutual Health insurance can work complementary to existing social health schemes and improves access to health services. It reduces the vulnerability of women towards life cycle events .It could also provide access for women to a safety net which protects women against the devastating effects of gender-related health risks.

In special address by M.Kalayanasundaram, it is vivid that the mutuality not only addresses financial risks but also non-financial matters of the community. Any problem faced by a member or community like death of a family member, health problems faced by members or other risks such as fire, accident and natural calamities should be dealt both financially and moral support by the community members. Such risks should be studied by the members and possibility of covering them under mutual insurance should be found out. Members may bring the risks experienced by them to the notice of People Mutuals for their consideration and find solutions through mutual insurance or through collaborative insurance with insurance companies.

Seminar on Showcasing experiences of Nutrition Security for Girls and Women

The seminar was a good platform for sharing the practices on ensuring nutrition enhancement by the community and adolescent girls. The success stories were shared through the grass root level experiences at the household levels.

Dr. C. Vanniarajan, HOD, Plant Breeding and Genetics, AC & RI, Madurai focussed on small millets and explained about features of RAGI and TENAI and SAMAI and PANAIVARAGU. He stressed that women and girl's nutrition should get a major push and in addition diet should be given focus for women because they are the driving force for the entire family.

Dr. S. Kanchana highlighted eight hundred million people in the world suffer from hunger and malnutrition. She talked about the lifestyle changes and unhealthy diets are leading to various problems of Anaemia, iron deficiency, diabetes, obesity, etc. She mentioned that nutritional diet and lifestyle modifications, especially to women and children will only result in healthy future generation.

Another expert in her speech told immunization for the children and reducing gender discrimination in feeding practise. and consumption of green leafy and fresh vegetables will ensure nutrition security at the household level are very vital in ensuring nutrition secure society. She highlighted the importance of retrieving and rejuvenating the traditional health and food practices. The members agreed and resolved to get aware about nutritive foods, cultivation of vegetable in roof top/terrace in urban context and creating awareness on dietary practices in children and pregnant mothers lead to healthy life and safe society.

CURE Paper and poster presentation on Water Security: A women Empowerment tool

Relationship between women and water is centuries old and is reflected in every stage of human evolution. Rivers were named after women, water related goddess, and literature continuously explores: expresses 'sense of women and water' which is unending. In the Indian context, women fetch water for their families. 'Conservation, preservation and utilization' of water bodies are shared responsibilities of the community. Recent failures in agriculture based livelihood has pushed men out of villages. Women are already involved in 'water conservation' activities through MGNREGA programmes but the link is too weak. The workshop was organized to kindle the thought process towards empowering women through 'Water Security'.

About 20 papers and 13 posters were received from multiple stakeholders.

Folklore feminist writer Mr. Pa. Jeyaprakasam in his lead presentation shared, "Women and students are leading the village level protests against sand mining in Vaippar basin. Whenever they see sand mining lorries, women of Vilathikulam region painfully quote that "dripping freshly mined sand resembles 'Neer Mazhai' for our dead common goodness".

Senior Journalist Mr. P. Thirumalai shared, "Media's role for attaining water security is critical. Higher participation of women in media will transform it as a constructive discussion platform".

Ms. Balasaraswathi, Founder of Muthaa trust said, "Constructive process towards attaining water security is a Gandhian way which suits best for women".

Among paper and poster presenters, 70% were women. Urge for water security was well reflected by the presenters. The portrait of 'Isakki Amman', a women turned folklore goddess, who saved the villagers from tank breach was the highlight. Participants were able to connect the 'sense of conservation' and the 'collective goodness' that persists among women which are key values for working towards 'water security'.

Business Planning Meet of Syndicate Bank and DHAN Foundation

An Memorandum of Understanding was signed between Syndicate bank and DHAN Foundation for providing significant volume of Credit to the Self Help Groups in the coming three years, in Madurai symposium workshop on 'Business Planning meet" was hosted by the organizers where in the Senior officers of Syndicate Bank from Madurai Region and Regional coordinators/ block coordinators of DHAN Foundation have participated.

Mr. N. Venkatesan, CEO, Vayalagam Foundation blissfully termed the event as a historical milestone in bank linkage which come for implementation within 8 days of MoU. Mrs. Umarani of Kalanjiam Foundation demanded the DHAN executives should ensure 100% linkage and repayment are the basics for having long term relationship between DHAN and Syndicate Bank. Mr. Savadamuthu, Regional Manager, Syndicate Bank, shared that already all the branch managers of his regions have been sensitized to link 1400 groups for Rs.40 crores. Roles and Responsibilities of DHAN, Bank Managers, Regional and Zonal level for effective bank linkage are discussed.

Mr. M. P. Vasimalai, Executive Director, DHAN Foundation in his concluding remarks told about the viable business size by each branch should have minimum of Rs.4 Crores of loan outstanding. He suggested steering committee meeting on every quarter at regional and head office level, branch wise monthly meeting should happen to bring a new method in SHG-Bank linkage.

Workshop on Larger Governance enriching Women Leadership

While introducing the workshop, the anchors of the workshop have clarified the roles and responsibilities of leaders at various levels commencing from Kalanjiam groups to federations. Dialogues on mainstream collaboration have got more emphasis to educate and motivate the leaders from the new and young federations. The process, conduct and deliverables were highlighted as three important components in strengthening governance at grassroots.

While explaining the qualities of a Kalanjiam leader, Ms. A. Umarani, Chief Executive Officer, Kalanjiam Foundation has also recommended the groups to pass the resolutions on health, livelihoods and financial sustainability. DHAN's perspectives of larger governance was clarified wherein the members were asked to promote context based products besides focusing on leadership development.

The delegates of the workshop were asked to reflect on three lead questions emphasizing the best practices, challenges, and way forward in larger governance. The team members of the federations were suggested to prepare a Venn diagram and also plot the present status as well as prospective status on the dimensions of women empowerment. Ranking of top five development issues in the block was done by the members and the solutions were foreseen in detail.

It was consolidated that the regional councils are able to contribute on health initiatives and bank linkages to a greater extent. However, each Regional Council was recommended to spend reasonable time with the young and newly promoted groups to build their confidence and clarity towards sustainability. Moreover, the advanced federations were asked to support more on the self-growth which is seen as one of the noble expressions of women empowerment.

Seminar on Women Empowerment in Agribusiness through FPOs

This seminar aimed to enable and motivate women farmers, into farm leaders with better agri-entrepreneurship skills and take agriculture as a business.

Mr. T. Dhanabalan, CEO of KTL mentioned that FPO could aid them in giving training on agriculture and livestock, innovative schemes and policy changes, Trainings on better agronomical practices and new marketing strategies would help women farmers empower themselves.

Dr. T.N. Balamohan, Professor and Head-Horticulture, AC and RI, Madurai explained the supply chain and value chain management elaborately. He told collective agriculture procurement could save cost. He referred India for its abundant natural and human resources. He called on for skilled practitioners among youngsters.

Mr. M.P. Vasimalai, Executive Director DHAN Foundation asked women farmer FPOs to focus on consumption based market with 100 % participation of women in governance.

The participants have shared their experiences: Mr. K. Dakshanamurthy, CEO of Iluppur agriculture producer co. limited told about poultry as a profitable enterprise allied with agriculture, Mrs. Josephine Sugumaran, about honey bee farming, Mrs. Shanmugathai, Director, Theni District farmer goat producer Co. Ltd about Sheep and goat rearing. The way forward was suggested to give more need based and context based trainings and awareness creation.

Visit **http://www.maduraisymposium.net** for more information

Seminar on Perspective Building for Women Farmers on Participatory Varietal Selection

Dr. C.S.P. Patil, Former Dean, College of Forestry, Ponnampet, Karnataka gave a short introduction of Participatory Varietal Selection (PVS) method. He said that the objective of PVS is to protect the traditional varieties and also scope for identifying context specific high yield giving variety. In research station variety testing takes almost 3 years but, PVS method takes less time for testing many varieties in a small land. For identifying the most suitable variety there are some technical methods being used; women are doing most of the work in the farm from sowing to harvesting which calls for provide PVS training to women.

Dr. E. D. Israel Oliver King from MSSRF, said that PVS should be gender friendly, especially small and marginal landholders and women. Their knowledge should be taken into consideration especially their concerns on conservation, productivity, culinary and market preferences. PVS is essentially needed in the tribal and rainfed context where it is essential to be conducted for microclimatic conditions. PVS is not a stand-alone experiment is should be combined with value chain development and organizations like FPO. PVS can be linked with alternative seed system models and PVS experiences can be linked with national legislation such as Protection of Plant Varieties and Farmer Rights Act (PPFRA) and its provisions.

Uniformity in crops and sustainability in yields give the characters of good variety. He informed that the Jaypore tract is known as one of the secondary centres of genetic diversity and the origin of rice. He also shared some earlier outputs of application of PVS method, where Kalajeera, Haladichudi, Machakanda varieties have been found very successful and selected for large scale cultivation which is now giving better income to farmers. Women farmers from Tamil Nadu, Odisha, Karnataka have shared their successful experience of PVS trials on Millets and other crops. The farmers agreed to explore the adoption of brown top millet in the coming seasons in a few small millet locations such as Jawathu hills and Anjetty for its performance.

12th Development Film Festival on Women Empowerment

1. Pen Ennum Peraratral
Language: Tamil
Director: Dr. M. Pappa, Fathima College
Duration: 3:30 Minutes

2. WHY
Language: Telugu
Director: Asrit Teja
Duration: 3:35 Minutes

3. Women Education
Language: Tamil
Director: Dhanapandiyan, Arul Anandar College
Duration: 3:01 Minutes

4. Women Empowerment
Language: Telugu
Director: Vijay Thadimalla
Duration: 2:48 Minutes

Convention on Empowering Mothers to build healthy generations: A 1000 days approach

The convention had a focus on knowledge dissemination about 1000 days health care approach, its impacts, ways for improvement and path ways for operationalization with scale.

Padmashree Chinnapillai requested mothers try to implement, promote and work towards the success of this 1000 days approach model. Ms. Poonkodi, DPO – ICDS (i/c), Madurai, in her key note address that, 1000 days approach is implemented as a "POSHAN ABHIYAN." It is indeed great coincidence that this September month is declared as "Nations Nutrition Month". Anaemia of the Mother directly related with the child brain growth and she insisted all Mothers to take nutrition properly. Breast feeding up to six months from the birth, feeding nutritive food to children up to two years of age is very vital for baby's growth.

Dr. Rajaratnam Abel, Public Health Consultant, Chennai addressed, first 6 months of baby growth is important to giving mothers milk, immunisation, complimentary feeding and healthy food. Physical and mental development will happen during these 1000 days it is a base for all the development. Dr. S. Anand, Assistant Programme Manager, Office of DDHS, Madurai, insisted the expected mother to enrol themselves in the anganwadi after the identification of the pregnancy. Minimum 7 times that pregnant women have to visit to anganwadi. Then the mother should have to take the iron folic tablets for the 100 days and the nutritional food which are provided by the anganwadi. He shared that the pregnant women during her pregnancy period the weight should increase by 10 – 12 kg. He also shared that the child should be fed by the colostrum within an hour after the birth

Ms. Selvakamatchi, District Maternal and Child Health Officer, DDHS spoke on necessity of girl child to eat nutritious food contains iron, protein and all vitamins. Government is providing 100 iron tablets for 100 days and albendazole. The participants have got all relevant information about emerging new concept of 1000 days care from identification of pregnancy to one year of child growth.

Folklore Festival

Date	Team 1	Team 2
18-Sep-19	Mr. Kuppusamy, Thevarattam - Theni	SUHAM Institute of Health and Science Student
19-Sep-19	Mr. David, Puyal Folklore Unit, Srivilliputhur	Thirumangalam Tamilan Silambattam Unit, CSI College
20-Sep-19	Mr. Chellamani, Verkal Folklore Unit, Mangulam	Doak College, Perumalpatti(Street Drama and Songs) Sentamarai College (Drama and Songs)
21-Sep-19	Mr. Jegan, Jegan Oyilattam Thuvariman	DHAN Karunai Illam Students (Baratham, Karagam, Dance) Priya - Sivagangai Magan (Dance)
22-Sep-19	Ms. Uma, Kodangi Folklore Unit, Srivilliputhur	Ganesh Anandh, Madurai (Karagam)