



Madurai Symposium 2021

Advancing Development: Community Swaraj

25-29 October 2021



Bulletin

Day 1: 25 October 2021

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 bulletin encompasses knowledge briefs followed by proceedings of people convention and workshops / seminars on Community Swaraj.

Inaugural sets the tone



The tenth edition of Madurai Symposium, a biennial event that lays focus on development issues, began at the headquarters of the DHAN Foundation in Madurai on Monday. The tone for the 2021 theme, Community Swaraj, was set by speakers at the inaugural session of the five-day event.

In her virtual keynote address, social activist Aruna Roy of Mazdoor Kisan Shakti Sangathan, Rajasthan, underscored the need to focus on knowledge-building in poverty alleviation initiatives. In this connection, she explained how the Right to Information Act had empowered the rural people of Rajasthan by way of enlightening them about their rights and entitlements. She also highlighted how the RTI Act protected ordinary people from various lobbies and corrupt official machinery. The Sangathan had worked to spread awareness of the RTI Act, "the first people's Act," among the underprivileged people with remarkable results. They were now using this Act to their advantage very effectively. Besides, she proudly lauded the contributions of people of India in getting right to employment and right to education Acts with their intelligent moves.

B.T. Bangera, Chairperson, DHAN Foundation, and Managing Director, Hi-Tech Arai, in his presidential address, said that service through development work brought utmost happiness to life. He stressed the necessity for modern and new way of approach by the community to speed up the growth.

Pointing out that the silver jubilee celebrations of the DHAN Foundation coincided with the centenary of Mahatma Gandhi discarding his traditional attire for a loincloth in

Madurai, Executive Director M.P. Vasimalai recalled the initiatives of DHAN in promoting self-reliant, self-sustaining people federations in different parts of the country. With a clear focus on community swaraj, these institutions had brought over five lakh people out of poverty. The working paradigm of the federations included poverty alleviation, sustainable health and self-reliance, he added. He reiterated all stakeholders must participate in the community development process in order to bring welfare to the underprivileged people and to bring new social order.

Bhoomi Kumar of Gandhigram, in his presentation on 'Community Swaraj,' said that swaraj had a deeper meaning than just self-rule; it meant self-reliance and self-sufficiency. He spelt out discussions and deliberations, decision-making, decentralisation, democracy and dialogic partnership as the essentials of community swaraj.

DHAN Foundation's community intervention in the form of Kalanjiam Movement had rescued poor people from the clutches of moneylenders and also enhanced their economic status considerably in 14 States, said P. Chinnappillai, Vice-President, Kalanjiam Movement. She expressed her concern over the ill-effects of alcoholism and other addictions on poor families and was confident that the Kalanjiam members would address these issues effectively. Otchammal, President, Kalanjiam Movement, explained the initiatives undertaken for poverty eradication, children's education, health and career counselling. Punitha Mary, Secretary, Neithal Movement, outlined the activities of the Movement.

V. Velusamy, President, Vayalagam Movement, spoke about the sustained positive effects of traditional food practices on health. A. Gurunathan, Director, The DHAN Academy, proposed a vote of thanks.

KNOWLEDGE BRIEF

Convention on Kalanjiam and their federations in building through Community Swaraj Institutionalising democratic process

The first of a series of conventions organised as part of Madurai Symposium 2021 on the theme 'building community swaraj by Kalanjiam and its federation through institutionalising democratic process' looked at the role of the mother federation in setting systems and standards for



the fabric called 'Federation Collective.' These systems and standards are meant to enhance quality of life in terms of livelihood, health insurance and social security. People Institutions formed by Kalanjiam at the block level as federations have reaffirmed their commitment to sustaining and positioning themselves with the highest democratic ideals. The goodwill generated by them in the community and their identity enabled them to address socio-cultural-economic issues and come up with progressive solutions. With greater emphasis on self-help, mutuality and self-regulation, these organisations have been working towards building a new social order in which the poor and marginalised can identify, generate and act on their choices, determine the meaning of their lives and identities and negotiate and ascertain equity and equality within their societies.

Workshop on Community financial partnership with Banks and insurance companies

Self-help groups promoted by DHAN Foundation across all its thematic interventions have ensured access for the community to financial services like savings, credit and insurance (Government entitlement) through nationalised banks. Over the years, the mere transaction-based connection has transformed into a long-term financial partnership with banks. In the era of digitalization, the practice of using digital means for financial transactions is getting deeper among SHG members. Digital literacy like money transfer and utilization of Ru Pay card and financial discipline with banks and insurance entities sustain the community's economic freedom and financial swaraj. Livelihood skill-building training through non-financial institutions is essential for a sustained partnership to develop the poor. The evolution of viable financial models from savings to credit, then to insurance, pension and to remittance are essential for successful financial partnership by the community with mainstream institutions.

Workshop on First 1000 days care: Empowering women for healthy community swaraj

The first 1,000 days are a time of tremendous potential and enormous vulnerability. The 1,000 days between a woman's pregnancy and her child's second birthday offer a unique window of opportunity to build a healthier and more

prosperous future. With antenatal care, including regular examination, immunization and checkup, pregnant women gain 10 kg and above in weight. In institutional delivery, the birth weight of an infant is at 3 kg and above. Colostrum feeding, exclusive breastfeeding for six months, supplementary feeding from six months, along with periodical growth monitoring of the child, are the key resilience components that make both mother and child healthy. There is a need for collective action by involving various stakeholders and development institutions towards achieving this purpose. The theme proposes new strategies and a roadmap for the demand, supply and enabling stream to address the gaps in building resilient childhood and to ensure intensive 1000-day care.

Workshop on Enhancing Community Engagement in Effective Utilisation of Cash Credit Limits by SHGs

Community swaraj can be achieved through economic empowerment of poor families in self-help groups (SHGs). Indeed, saving alone may not be adequate to meet the family's needs. In order to support them, SHGs search for appropriate financial institutions. In the initial days, their financial requirements are met through term loans. After availing themselves of two to three loans, they get graduated in credit utilization and become eligible for another type of finance, which is more flexible and offers more scope for income-generation activities. When the members graduate at the family level, their financial requirement for various livelihood activities is more. Cash credit (CC) loan provides such space and scope for them. However, the CC loan is not utilized to the fullest extent and the current range is 45 to 50%. The workshop aimed at diagnosing the problems encountered by the community in not utilizing the CC loan limit and generating workable and practical action to solve the problem.

Workshop on Building common water assets in villages through MGNREGA and Water swaraj communities

The Government of India's mega initiative under the Right to Employment, Mahatma Gandhi National Rural Employment Guarantee Act, has focussed since 2005 on common asset building in rural India and thereby ensuring assured wages for 100 man-days for all poor households. With over 260 potential works permitted for implementation at the panchayat level, DHAN's water thematic programme dovetailed the national programme along with its renovation of water commons in the rural context across Tamil Nadu, Telangana, Karnataka and Andhra Pradesh. The model of creating awareness and capacity building of wage labourers in tank renovation in Vizianagaram district of Andhra Pradesh paved the way for amending policy guidelines in the implementation of the scheme by the Ministry of Rural Development. Approaches like entering into a Memorandum of Understanding with a few district administrations in the

working area of Vayalagam Federations, followed by concerted community efforts in rehabilitating the water commons for stabilising livelihoods have demonstrated the success of community participation in achieving water swaraj.

PROCEEDINGS

Convention on Kalanjams and their federations in building through Community Swaraj: Institutionalising democratic process

The convention involved the presidents of federations from many States across DHAN Kalanjiam Foundation’s working area. Presidents and coordinators participated in the hybrid convention in-person and online. The event enlisted the best practices in institutionalisation, the role of the mother federation, vis-à-vis collectives, in ensuring democracy at all levels for holistic development, besides addressing contextual variations in the functioning of the federations of self-help groups.

In her address, A. Umarani, CEO, DHAN Kalanjiam Foundation and Kalanjiam Mutual Movement, insisted that the spirit of community swaraj should steer institutionalisation and democratic processes of Kalanjiam federations, which should express themselves as self-regulated groups in society. They should actively participate in the panchayat system to develop villages and members should equip themselves to be part of disaster management and eco-swaraj, she said.

A. Ramesh, who presented the lead paper, listed the democratic practices of Kalanjiam institutions. He prescribed 'social capital,' 'self-regulation and 'self-sustainability' as essential elements for the success of community swaraj practices. The capability of people institutions in echoing their voices for their collective well-being would lead to the community taking control of issues affecting their lives. Fostering partnership and effecting win-win strategies were key to strengthening community swaraj at all levels of people institutions. The federations need to advance the standard of living of the community by building self-dignity, addressing issues of domestic violence and skill-building, he said.

Workshop on Community financial partnership with Banks and insurance companies

Rama Prabha from Vishakhapatnam Region observed that community swaraj meant putting development in the hands of people.

Kalyanasundaram and Umarani shared their knowledge of an increased average loan size of SHGs, an increasing member’s loan utilization and proper utilization of cash credit loans. Inculcating financial literacy among members helped in their self-sustenance, they said while referring to a

study made among members of Natpu and Unmai Kalanjiam.

Sampath of Union Bank of India said that the SHG movement played a vital role as the risk got reduced when it was a group when compared to loans for individuals. He also highlighted the need to spread the social hand-holding system like digital transactions at all levels.

While emphasizing the need to improve the quality of groups, Jindal called upon the SHGs to leverage government entitlements in a big way. He said that economic empowerment played a big role in social empowerment and women empowerment.

Workshop on First 1000 days care: Empowering women for healthy community swaraj



The event started with the welcome note by R. Rajapandian, Chief Executive, SUHAM Trust. N. Saravanan, in his lead presentation, spoke about the significance, components, and major focus areas of the first 1000 days' care. M.P. Vasimalai, Executive Director, shared his observation with a note of empowering women for a healthy community swaraj. After the first session, subgroups were constituted to discuss lead questions on best practices, challenges, policy changes required and potential interventions in relation to 1000 days care.

Dr. Abel Rajaratnam, consultant, said that the government had to come up with many programmes in the past to improve the rate of institutional delivery as women were reluctant to visit hospitals. Even training of traditional dais and nurses did not fetch the desired results and delivery complications and death of mother and child were reported in most of the cases. To stop this, women were encouraged to opt for institutional delivery through intensive counselling and community participation.

Promotion of health councils in the village and community efforts in monitoring adolescents, pregnant women and lactating mothers were highlighted as best practices. On the other hand, organic linkage with mainstream institutions, health governance involvement in health interventions and sensitizing the community towards community health swaraj were identified as the major challenges. In her concluding remarks, Janaki, CDPO – Project 4, said that the first 1000 days' care would ensure safe pregnancy through intake of nutritious food, psychological and physical preparation for motherhood and immunity building.

Workshop on Enhancing Community Engagement in Effective Utilisation of Cash Credit Limits by SHGs



The deliberations commenced with the keynote address by N. Selva Raju, Chief Executive, Kalanjiam Development Financial Services, in which he explained the objectives of the workshop. It primarily focused on augmenting the income-generating capacity of members by maximizing the utilization level of available financial resources. V. Sundararajan, Programme Officer, spoke about the dimensions of CC loan utilization pattern in his lead paper. He highlighted the advantages of CC loan, like flexibility in repayment, submission of limited documents, reduced rate of interest, etc. The branch managers are expected to track the CC loan utilization and provide the necessary counselling to SHG members to enhance the utilization level.

K. Rajalakshmi, Regional Coordinator, Madurai Rural Region, highlighted the need for continued education to members and associates on the importance and benefits of CC loan. Meenakshi, Regional Coordinator, Thanjavur Region, shared that the CC loan utilization in her zone had gone up to 75% as a result of the continued education of team members. She also briefed about the micro study done on CC loan. Members from other regions shared their experiences in CC loan utilization. A discussion among participants revealed that the pandemic and subsequent lockdown had created a setback in CC loan utilization, especially among SHG members who were working as housemaids in urban areas.

In the concluding session, the forum generated leads and action points on advancing CC loan utilization. Key areas like prioritising members' needs, refining the Dhanam software to track CC loan and developing a systematic education process to maximize utilization were discussed.

Workshop on Building common water assets in villages through MGNREGA and Water swaraj communities

The workshop in hybrid mode (virtual and face-to-face) by DHAN Vayalagam (Tank) Foundation was organized with a focus on sharing successful experiences of Vayalagams in collaboration under MGNREGA and engaging community institutions for planning water common development to scale up natural resources management in rural areas.

In his inaugural address, N. Venkatesan, Chief Executive, explained the purpose of the workshop and pointed out that

Rs. 22-crore worth of water common works could be carried out by community institutions during the current financial year in many districts. Because of the farmers' active participation and involvement, the programme could ensure quality in work implementation and assure wages from panchayats to all those who worked in the renovation of water assets. In his lead paper, Rajasekar, Project Executive, explained that Rs. 25 lakh worth of assets were created in various parts of the nation. In addition, the Act also mandated an expenditure of 60% for the creation of assets directly related to agriculture and allied activities through the development of land, water and trees.

In many villages, the Vayalagam programme implemented effective tree plantation on common land. Because of community action, the survival rate was better than the national average and it was an example of the success of community action in ensuring water swaraj in villages.

K. Sundarasamy, BDO, Madurai West, in his special address, explained that MGNREGA was not a project and it contained 260 types of work. There was no age limit for getting a job card and all those who were above 18 years of age could join in the allotted work. He also explained the process of work allotment. DHAN executives from different parts of Tamil Nadu and Andhra Pradesh participated in the seminar.

13th Development Film Festival

The Centre for Development Communication (CDC) of DHAN Foundation invites filmmakers to take part in the short film competition, organized as part of the 13th Development Film Festival, which commenced in Madurai on Monday. The film festival will remain open till November 30. The theme of the festival is 'Community Swaraj: Of the people, By the people'. Swaraj is envisioned as a state of holistic development with assured self-sufficiency across a range of arenas in the given living context. The grassroots community is capable of creating wonders when it joins together and starts working in a collective way. Its collective energy results in an exponential outcome which also establishes a new social order for the next generation. The 13th Development Film Festival provides a platform for short film creators to showcase their skills and contribute to community swaraj through their productions.

The 13th Development Film Festival kicked off with the welcome address by V. Venkatesan, Programme Leader, DHAN Foundation. He gave an overview of the past editions of the Development Film Festival and their themes. While speaking about the theme of the current edition, he referred to the four sub-themes for the entries --water swaraj, health swaraj, women swaraj and farm swaraj. R. Veerakumar, renowned cinematographer, in his special address, applauded the contribution of DHAN Foundation in enabling more than five lakh families to come out of poverty. He appreciated the institution for choosing 'Community Swaraj' that had high relevance and was the need of the hour as the theme of this year's festival. N. Venkata Subramanian, Coordinator, Audio-Visual Unit, participated in the interaction.