



Madurai Symposium 2025

Advancing Development:
Enabling Development Partnership

17-21 September 2025



Bulletin

Day 2: 18 September 2025 (Thursday)

Events: Convention, Seminars and Workshops

Workshops

1. 'Seaweed Aquaculture - Promoting Multistakeholder Partnership' by Coastal Conservation and Livelihoods (CALL) Programme
2. 'Restoring urban water commons: Partnership advancement with Local Bodies' by DHAN Vayalagam (Tank) Foundation
3. 'Skill Building partnerships for Advancing Livelihood' by DHAN Kalanjiam Foundation
4. 'Development Partnership in Organic Farming in the Rainfed Areas' by Rainfed Agriculture Development Programme

Convention

'Enabling Stakeholders engagement with Panchayats: Role of DHAN Collective' by DHAN Panchayat Development Foundation

Seminars

1. 'Building Development partnership for climate resilient WASH' by SUHAM Trust
2. 'Livelihoods advancement through partnership graduation: Models and Products' by DHAN Vayalagam (Tank) Foundation
3. 'Deepening Financial Partnership with Banks for Cash Credit with Women SHGs' by Kalanjiam Development Financial Services
4. 'Designing Community-Centric Student Learning – A Fair Start in Life for Every Child' by Holistic Education for Life Learning Programme
5. 'Joining Hands to Clean and Green Madurai' by Madurai Green

KNOWLEDGE BRIEF

Workshop on Building Development partnership for climate resilient WASH

“Multi-sector collaboration essential to build climate-resilient water and sanitation solutions”

The WASH workshop on 'Building development partnerships for climate resilient WASH', held at the Madurai Symposium 2025 on Thursday, highlighted the critical role of multi-stakeholder partnerships, product solutions, and community ownership in securing health and dignity through water, sanitation, and hygiene (WASH). The event was anchored by experts B. Saravana Kumar and N. Mohamed Rafi, who emphasised collaborative approaches for climate-resilient WASH systems.

In South Indian States such as Tamil Nadu, Andhra Pradesh, and Karnataka, WASH challenges are being compounded by climate change. Declining water resources—both groundwater and surface water—caused by recurrent climate-induced droughts and unsustainable

extraction are intensifying water scarcity across rural and urban areas. Scarcity often goes hand in hand with contamination, further undermining the safety of drinking water. Women and children face increased drudgery in fetching water, while unsafe supplies pose heightened risks to children and the elderly. Water shortages also discourage the adoption of sanitary toilets in rural areas, making drought a central cause of persistent WASH-related problems.



Key challenges include low community awareness of WASH and subsidy schemes, financial barriers that limit access to toilets and safe water, sanitation infrastructure gaps due to space and water connection constraints, weak community coordination, and inadequate wastewater management. Over 41.79 lakh beneficiaries experienced these issues, with 12.68 lakh affected by water access problems, 27.98 lakh by sanitation deficiencies, and 1.13 lakh by combined services over 12 years.

To address these challenges, best practices highlighted include promoting self-health governance within existing SHGs, fostering partnerships with government departments to secure WASH-related entitlements, and developing exclusive loan products tailored to WASH needs. Community monitoring of loan utilisation, combined with behaviour change communication strategies, ensures accountability and strengthens ownership. These approaches, when coupled with participatory planning and technical support, create sustainable pathways for climate-resilient WASH.

Through the SUHAM Federation's integrated approach (covering community health and nutrition, safe water and sanitation, and medical care) 9.5 lakh loans worth INR 1,135.41 crore were disbursed to support WASH adoption. Best practices include the use of educational tools (flipcharts, videos), peer pressure among SHG members, community outreach through cultural programmes, targeted engagement of vulnerable groups (adolescent girls, mothers), and loan-based models enabling access without external dependence. Partnerships promoted rainwater harvesting (RWH), soak pit construction, borewell expansion, and technical support for roof water harvesting and toilets.

Success stemmed from raising awareness, ensuring affordability and accessibility, quality assurance, strong community participation, and capacity building through continuous training. Persistent challenges were drought, financial burdens, poor wastewater management, space limitations, and weak community coordination.

What should be done to improve the situation?

Scale rooftop harvesting and solar-powered systems, expand community borewells, conduct local research via ACESUHAM, forge government MoUs for integrated water conservation, promote subsidies for RWH in dense areas, and mandate groundwater recharge in infrastructure plans. Strengthening community engagement and linking subsidies with microfinance remain critical for sustainable impact.

Workshop on Livelihoods advancement through partnership graduation: Models and Products

“Ensuring livelihood security crucial to development”

The poverty eradication efforts of DHAN Vayalagam (Tank) Foundation (DVTF) began with the renovation of traditional water resources and evolved into federation-based collectives, including the Farmer Producer Organisation (Jeevidam). Over the past three decades, strategic partnerships with government agencies, banks, CSR entities, and research institutions have enabled 1.17 lakh farmers to graduate out of poverty. A significant share of this transformation is attributed to the revival of defunct traditional water bodies.

Currently, 4.5 lakh families, primarily small and marginal farmers, are organised under Vayalagam institutions and benefit from DVTF's integrated livelihood advancement programme, CAUSE, designed to support their journey out of poverty.

Key Interventions for Livelihood Graduation

Social Capital Formation: Unorganised farmers were mobilised into Vayalagam institutions to collectively conserve common water bodies. These institutions facilitated conflict resolution over water sharing and enabled effective tank system management.

Renovation of Tank Systems: Farmers contributed up to 25% of the renovation cost, ensuring ownership and direct monitoring. Renovated tanks provided assured irrigation, leading to reliable harvests in command areas.

Tank-Fed Agriculture: Soil testing, nutrient application, seed selection, and improved cultivation practices were introduced. Farm Field Schools and agro-advisory services promoted Integrated Pest Management (IPM) and boosted productivity.

Rainfed Land Development: Creation of farm ponds, fish rearing, and orchard promotion helped reclaim fallow



lands. These interventions enhanced climate resilience and converted unproductive lands into valuable assets.

Credit Facilities: Agriculture Finance Groups (AFGs), supported by nationalised banks, provided timely credit for cultivation and operations. Ensured farmers could meet financial needs and maintain agricultural schedules.

Livestock Development: Credit support enabled initiation and expansion of livestock activities. Promotion of Azolla and improved green fodder varieties added supplementary income streams.

Jeevidam Federation Collectives: The Farmer Producer Companies facilitated collective input purchase and marketing, reducing costs and improving price realisation.

Social Security Initiatives: Crop and livestock insurance through People Mutual Services minimised risks from natural disasters and climate shocks.

Partnerships and Products

Collaborations with CSR entities, government departments, and banks enabled access to:

- Financial resources for water resource renovation and farm pond creation
- Technical knowledge for fish rearing, orchard promotion, and soil enrichment
- Loan products tailored for farm pond construction and silt application

Challenges:

- Limited funding for activities beyond water resource development
- Inadequate need assessment mechanisms
- Field teams requiring capacity building for holistic livelihood approaches

Workshop on Deepening Financial Partnership with Banks for Cash Credit with Women SHGs

“Call for optimisation of cash credit usage by women SHGs”

A workshop on "Deepening financial partnership with banks for cash credit women SHGs", organised at the Madurai Symposium 2025 on Thursday, emphasised optimisation of cash credit (CC) usage via enhanced linkages between banks and Self-Help Groups (SHGs). The overall objective was to achieve 100% linkage efficiency for eligible but unlinked groups, alongside promoting sustainability and financial empowerment.

Women-led Self-Help Groups (SHGs) face significant challenges in accessing flexible and timely credit necessary for their dynamic livelihood needs. Traditional term loans, with fixed amounts and standard repayment schedules, do



not align with the fluctuating cash flow demands of SHGs' entrepreneurial and emergency expenses. This gap leads to suboptimal credit utilization, delayed financial interventions, and continued reliance on predatory informal loans. Without appropriate financial products, like cash credit (CC), that allow repeated borrowing up to sanctioned limits and flexible repayment, SHGs struggle to sustain and scale their income-generating activities, undermining their socio-economic advancement and resilience. Groups faced cash handling charges of ₹450-500 and processing fees on loans above ₹5 lakh, which discouraged full credit uptake. Delayed credit disbursement frustrated timely enterprise or emergency needs, while some women still resorted to predatory informal loans, undermining their welfare and financial independence.

To address these requirements, DHAN Kalanjiam Foundation is implementing a cash credit product, in partnership with commercial banks, on a pilot basis. Kalanjiam SHGs that have performed exceptionally well in the SHG-Bank linkage loans are selected to avail themselves of the cash credit facility. Innovative practices and systems to operationalise the product include assessing the group's credit requirement for three years in consultation with its members and fixing the maximum loan limit based on cash flow projections and actual needs, monitoring the repayment performance and loan utilisation jointly by the bank and the federation, and developing an exclusive rating system for the selection of groups.

Case studies reveal the potential of cash credit. Ms. Valarmathi Amma from Dindigul used her CC loan for livestock and housing, repaying every four months, demonstrating CC's role in asset-building. Ms. Tyagarani Amma highlighted escaping exploitative moneylenders by leveraging CC loans to buy land, build shops, and educate children, showcasing CC as a transformative financial tool. Bank managers, who spoke at the seminar, assured prompt credit release improvements and emphasised financial literacy to optimise CC use.

Considering the critical need for cash credit among women SHGs, banks are encouraged to proactively offer cash credit facilities right from the initial linkage stage. Providing CC from the first interaction will enable SHGs to access flexible and need-based credit promptly, accelerating their economic advancement and fostering sustainable income generation. This approach reduces dependency on informal sources and strengthens financial discipline.

A similar proposition can be presented to bankers to emphasise the strategic importance of deepening cash credit utilisation. Banks should be motivated to simplify documentation, minimise charges, and closely monitor the responsible use of CC to enrich its effectiveness. By promoting timely repayment and incremental credit limit enhancement, banks can build trustful partnerships with SHGs that lead to improved credit linkage efficiency and long-term self-reliance for women-led groups. This proactive engagement will catalyse broader financial inclusion and empower SHGs as resilient economic actors.

Workshop on Joining Hands to Clean and Green Madurai

“Open space reserves should be breathing spaces for Madurai”

Madurai Green, an environmental NGO based in Madurai, which has a longstanding partnership with DHAN Foundation, hosted a workshop on ‘Joining hands to clean and green Madurai’ on the second day of the Madurai Symposium 2025 on Thursday. Madurai, a beneficiary of the Smart Cities Mission, is losing its sheen and green due to infrastructure development like the construction of roads, bridges, and new buildings. Madurai was once referred to as “Kadambavanam,” a forest full of Kadamba trees (*Mitragyna parvifolia*), as seen in ancient Tamil literature. It is now facing a reduction of green spaces, including trees, herbal gardens, and the like.

This symposium created a platform for Madurai Green to bring stakeholders, including environment lovers, school teachers, and students, for sensitising them to the need to

increase tree cover in Open Space Reserve (OSR) areas, wastelands, and margins of pathways with active involvement of the community which takes responsibility to protect the planted saplings by watering and safeguarding them from grazing animals.

Madurai Green has achieved the greening of many pathways, parks, gated communities, and open spaces by collaborating with residential associations, Rotary clubs, schools, colleges, and CSR support from institutions like HCL Foundation. The NGO has also established a few nurseries, some of which are maintained by local volunteers. It also conducts awareness programmes for students and the floating population for creating a clean and green movement in Madurai.

With the participation of over 50 persons representing a cross section of the society, the workshop facilitated experience sharing and open dialogue on how to address the current challenges through collective action. It arrived at key declarations based on the rich deliberations and interest in building green spaces.

Workshop on Designing Community-centric Student Learning – A Fair Start in Life for Every Child

‘Transform Anganwadis as foundational learning hubs’

Recent national reports, including ASER 2024 and NSS 2020, highlight a persistent learning crisis in India, particularly in Foundational Literacy and Numeracy (FLN). This crisis is evident not only in underdeveloped States but also in relatively advanced States such as Tamil Nadu. Even by Grade 8, many students continue to struggle with basic literacy and numeracy. These deficits contribute to higher dropout rates at the secondary and higher secondary levels, leading to adolescent marriages among girls and poor employability among boys from resource-poor families. Education, often regarded as a pathway out of poverty, is thus failing to deliver on its promise for marginalised communities.

These reports also underscore a significant investment gap in early childhood and primary education, shaped by inequities of gender, economic status, urban–rural differences, and parental literacy, particularly that of mothers. Government institutions such as Anganwadi Centres and primary schools remain the main avenues of education for resource-poor families, but they face serious challenges in quality and capacity. Limited teacher training and inadequate pedagogical support undermine learning outcomes. The COVID-19 pandemic further disrupted access to education. While initiatives like ‘Illam Thedi Kalvi’ demonstrated the potential of community tutors in bridging FLN gaps, these were temporary measures and



could not provide long-term support. As a result, gaps in quality early education continue to be most severe in rural and urban poor communities.

Recognising these challenges, women's Self-Help Group (SHGs) Federations promoted by the DHAN Foundation have mobilised efforts to strengthen local educational capacities. More than 100 Student Learning Centres are now operational across districts, led by motivated local graduates. These centres focus on bridging FLN gaps and supporting late bloomers, with financial and technical backing from the federations. Through the HELP education vertical of DHAN, tutors receive regular training and exposure to innovative methods tailored to late bloomers. Encouraging results have emerged over the past year, particularly in addressing learning deficits. However, challenges remain in standardising tutor capacities, embedding socio-emotional support, and ensuring sustainable financing. Notably, more than 20 best practices have already emerged from these interventions, offering opportunities for documentation, standardisation, and scaling.

Participants identified several such best practices in DHAN's educational programme. These include engaging local graduates as tutors and providing them with periodic training; limiting admission in each learning centre to 20 students from Classes 1 to 5 to ensure individual attention; and coordinating with schoolteachers to track and support children's progress. Parents are actively involved in monitoring their children's learning, while tailored modules and one-on-one care are provided for slow learners. The programme also emphasises tracking FLN outcomes, using community spaces as classrooms, and mobilising funding support from SHG federations to sustain the centres.

To address these challenges more broadly, urgent policy interventions are required. The government must strengthen early childhood and primary education by positioning Anganwadi Centres as foundational learning hubs, integrated closely with local primary schools. Structured training, mentoring, and periodic assessments should be mandated for Anganwadi workers, primary school teachers, and School Management Committee-appointed educators, with FLN pedagogy at the core. At the same time, community-led platforms such as Student Learning Centres should be formally recognised and supported as complementary systems for children requiring remedial support. Partnerships among SHG federations, panchayat institutions, and local schools should be encouraged to make effective use of community infrastructure, while sustainable financial models need to be developed to ensure continuity.

Looking ahead, the government must prioritise reforms in pre-primary and primary education, investing in

Anganwadi Centres as foundational learning hubs, as they remain the most accessible institutions for resource-poor families. Structured training and regular assessments of Anganwadi staff, primary school teachers, and community-appointed tutors should be mandated. Anganwadi Centres should be integrated with the education department and aligned with local primary schools. Since support for slow learners will remain essential, local platforms such as Student Learning Centres should be promoted in partnership with people's institutions and panchayats, leveraging existing community infrastructure and educational resources. Only such localised, community-centric systems can ensure that every child receives a fair start in life.

Seminar on Seaweed Aquaculture - Promoting Multistakeholder Partnership

“Concern over the vulnerability of seaweed cultivation to climate variability”

Low-income seaweed farmers in Tamil Nadu face a complex web of challenges that threaten their livelihoods and the sustainable growth of the sector. Environmentally, the farmers are highly vulnerable to the impacts of climate change, with frequent cyclones and unpredictable weather disrupting farming activities and reducing yields. Compounding this, sudden disease outbreaks affecting species like *Kappaphycus* have caused significant losses, leaving many farmers disheartened and uncertain about the future.

Economically, the farmers operate under severe constraints. Their incomes are inconsistent and low, often around ₹15,000 per month, which is insufficient to sustain their families. The seaweed market in Tamil Nadu is dominated by a few powerful buyers, creating an exploitative oligopoly that dictates prices and leaves farmers with little bargaining power. The absence of organised market linkages, value-addition facilities, and infrastructure for drying, storage, and processing further limits farmers' ability to secure fair returns or improve the quality of their produce.



Institutional and policy gaps exacerbate these challenges. Many farmers lack awareness of government entitlements or schemes designed to support them. There is limited access to financial assistance, and the absence of organised collective structures weakens their market leverage. Additionally, inadequate training and limited technical knowledge restrict farmers' capacities to adopt improved farming practices or innovate for higher productivity.

Gender dynamics also play a role, as women constitute a significant portion of the workforce in seaweed farming, but they often remain under-empowered, with their contributions undervalued. Without stronger institutional support, enhanced capacities, and collective market strength, these farmers remain vulnerable to economic and environmental shocks, perpetuating a cycle of low income and marginalisation.

Low-income seaweed farmers in Tamil Nadu face multiple challenges, including climate vulnerability, disease outbreaks, low and inconsistent incomes, exploitative oligopoly markets, lack of value addition, inadequate infrastructure, limited technical skills, weak collective bargaining, insufficient financial support, and low awareness of entitlements. Women, who form a large part of the workforce, often remain under-empowered. To address these issues, DHAN Foundation's Coastal Conservation and Livelihoods Programme is supporting farmers by organising them into producer organisations, providing skill training, seed capital, credit, market linkages, and common cold storage facilities. These interventions aim to enhance productivity, incomes, and market resilience sustainably.

Seminar on Restoring urban water commons: Partnership advancement with Local Bodies

'Urban water restoration means building social capital'

Urban water bodies in Madurai and Visakhapatnam have suffered a rapid decline due to encroachments, pollution, and loss of catchment areas. Once central to agriculture, many ponds and tanks are now reduced or dysfunctional. Yet, they remain vital for vulnerable groups such as potters and lotus collectors, while also moderating floods. Blocked canals and encroached structures often exacerbate flooding in urban neighbourhoods. A key challenge is the lack of cultural connectivity: urban residents frequently neglect or misuse these resources, unlike rural communities, which regard tanks as heritage.

Restoration efforts are emerging, focusing on desilting, strengthening bunds, and reviving cascades, but sustained community participation and policy support are essential for long-term protection. The DHAN Foundation and socio-technical partners like CURE identify defunct and



lost urban water bodies and facilitate restoration through multi-stakeholder collaboration. Government institutions provide policy support, clearances, and encroachment removal; communities, including farmers, resident groups, youth clubs, and Vayalagam associations, drive planning and stewardship; corporate and philanthropic partners contribute financial resources, technical expertise, and CSR mandates; socio-technical agencies bridge communities and institutions, providing studies, digitisation, monitoring, and mobilising social capital for sustainable, community-owned outcomes.

In Madurai, digitized cadastral maps rediscovered 35 "lost" waterbodies, reviving 20 ponds/ooranis and 10 irrigation tanks through community-led models with HCL Foundation and WaterAid. In Visakhapatnam, CURE ensured community voices in government initiatives, restoring Nadupuru, Pothivani, and Badava Cheruvu, enhancing storage, biodiversity, and resilience. Linking multiple water bodies and active farmer associations strengthened local water management.

Best practices include community-centred approaches, participatory planning with co-financing (e.g. Kaathiyanoor tank farmers contributing 25%), and the use of technology—GIS, SAR, NDVI, and DGPS—for transparent, evidence-based decision-making. Blended financing combines CSR and government funds, and community contributions, while conflict resolution mechanisms involving police and civic authorities ensure smooth collaboration.

Success factors include strong community mobilisation, a supportive policy environment, socio-technical intermediaries, multilevel partnerships, and a focus on ecological, social, and economic benefits. Challenges, such as project-driven approaches, overemphasis on beautification, weak inter-departmental coordination, multi-stakeholder governance conflicts, urbanisation pressures, CSR dependency, climate variability, and sustaining long-term community engagement, remain.

Key learnings reveal that community-driven models are more sustainable than contractor-led projects; clear role

definitions strengthen partnerships; planning along hydrological boundaries ensures ecological coherence, and restoration generates social, livelihood, and cultural benefits. Cascade approaches, linking waterbody networks, amplify impact far more effectively than isolated interventions.

Seminar on Skill Building partnerships for Advancing Livelihood

“Skill building is more than training; it is empowerment”

Skill building is increasingly recognised as essential for economic development and sustainable livelihoods, especially in marginalised communities. Effective partnerships integrating skill development with financial inclusion, market linkages, and digital empowerment are critical for scaling impact and ensuring quality.

Despite the significant role of skill development, most programmes fail to align with real job requirements, and training often lacks practical, locally relevant approaches, resulting in low engagement and poor skill absorption. Many families, particularly in rural and marginalised areas, struggle to access quality training opportunities. Even when accessed, acquired skills quickly become outdated without continuous upgrading.

While Self-Help Groups (SHGs) have helped families increase their access to credit, this alone is not enough to overcome poverty. Unless household incomes rise, credit absorption cannot translate into sustainable wellbeing. Poor families largely lack employable skills, pushing them into unskilled, low-income work that traps them in cycles of poverty.

Market access adds another layer of challenge. The absence of certification, weak collective bargaining power, and inadequate exposure to markets restrict financial inclusion and enterprise growth. Women entrepreneurs, in particular, face greater hurdles due to domestic responsibilities, limited peer support, and restricted mobility. Technology gaps further reduce access to affordable, quality training.



Moreover, inadequate awareness of government schemes prevents communities from leveraging available support, while financial transparency issues weaken trust with banks and hinder access to credit. At the grassroots, the combination of weak skills, limited market access, and low incomes continues to exclude large sections of the population from sustainable livelihoods.

The SHG federations promoted by DHAN Foundation have been actively implementing skill-building centres to strengthen livelihoods and enhance income opportunities for poor and marginalised families.

One of the best practices highlighted by participants at the seminar on ‘Skill building partnerships for advancing livelihoods’, held as part of the Madurai Symposium 2025 on Thursday, is the development of standards for livelihood graduation, which track members’ progress from Level 1 (unskilled) to Level 6 (enterprising). This systematic framework, monitored by the federations, helps ensure that members not only acquire skills but also progressively move towards higher levels of enterprise development and self-reliance.

Another important practice is the provision of a comprehensive package of livelihood services. SHGs are not limited to offering savings and credit; they also extend insurance products, skill assessments, and customised support to address members’ multiple needs. By integrating financial services with livelihood promotion, SHGs create a strong safety net while also opening pathways for growth.

Participants also noted the effectiveness of regular skill assessments and the provision of training tailored to local market needs. Partnerships with external institutions, such as Rural Self Employment Training Institutes (RSETIs), further enhance access to quality training programmes. Beyond training, federations play a crucial role in facilitating market linkages, enabling members to sell their products at fair prices, reduce dependency on middlemen, and build sustainable enterprises.

Together, these practices demonstrate how federations can move beyond being financial intermediaries to becoming comprehensive livelihood development institutions, equipping poor families with the skills, resources, and opportunities needed to break cycles of poverty and achieve long-term economic resilience

Innovations include leveraging peer-to-peer learning and co-teaching by local community members, enhancing authenticity and acceptance. Formation of federations enabled collective bargaining, bulk purchases, and access to larger markets. Digital marketing tools expanded reach, while livelihood diversification reduced risks. Certification built credibility with buyers and banks, improving financial inclusion.

Success depended on practice-oriented, contextually relevant training and transparent financial management to maintain trust with banks. CSR support tailored to community needs and practitioner groups ensured training quality. Challenges remain in low awareness of schemes like Startup India and Mudra Yojana, inconsistent quality assurance, and insufficient scaling mechanisms.

To strengthen skill-building initiatives, a set of focused policy actions is proposed. First, a market-linked curriculum should be developed to align training with evolving job markets and livelihood opportunities, ensuring that programmes remain practical, relevant, and need-based. Second, universal access must be promoted by creating inclusive systems that provide marginalised groups with equal opportunities through context-based training. Third, training efforts should be scaled up to a large level, enabling continuity, sustainability, and wider livelihood transformation. Finally, mechanisms for life-long learning need to be institutionalised, supporting continuous skill upgrading, reskilling, and the adoption of new technologies through regular training.

To scale and replicate success, stakeholder collaboration is key. This includes mapping skill needs for targeted training, strengthening federations as intermediaries, expanding women's empowerment through education and peer networks, and leveraging technology to deliver affordable hybrid training models. Equally important is impact tracking, using livelihood assessments and community feedback to ensure that programmes remain adaptive, responsive, and sustainable over time. Together, these measures can build an adaptable and resilient workforce capable of advancing inclusive development.

Seminar on Development Partnership in Organic Farming in the Rainfed Areas

“Organic farming is a sustainable pathway”

Organic farming is gaining importance as a sustainable response to soil degradation, reduced productivity, and growing concerns about the safety of food production in India. With a majority of agricultural land falling under rainfed conditions, there is an urgent need to revive traditional organic practices and reposition them as climate-resilient methods for farming. At the Madurai Symposium 2025, the Rainfed Farming Programme of DHAN Foundation convened a seminar on ‘Development partnership in organic farming in rainfed areas’. It brought together agricultural scientists, practicing farmers, NGOs, and government representatives to deliberate on how organic farming can be mainstreamed and scaled up.

Rainfed regions across India, particularly in Tamil Nadu, Karnataka, and Maharashtra, are experiencing continuous soil degradation leading to poor fertility and productivity. This situation is further worsened by the excessive reliance

on chemical fertilizers, pesticides, and weedicides, which not only damage soil health but also compromise food safety. While organic farming holds promise for building resilient and sustainable food systems, its adoption remains limited due to factors such as lower yields during the gestation phase, inadequate research support, a lack of crop varieties suited for organic cultivation, low consumer awareness, and the high labour involved in preparing organic inputs.

The Rainfed Farming Programme has demonstrated encouraging results in promoting organic farming through the successful adoption of traditional and innovative practices. Farmers practising Panchagavya and Jeevamrutha application, mulching, tank silt usage, and soil and water conservation methods, such as field bunding and stone bunding, have recorded visible improvements in soil quality and crop performance. Through government watershed projects, crop loan schemes, and CSR-supported initiatives, many farmers have benefitted from increased awareness, resource access, and on-ground demonstrations that validate organic farming as a viable pathway in rainfed areas.

Several tested practices stand out in the promotion of organic farming. Natural input applications like Panchagavya and Jeevamrutha enhance soil microbial activity, while mulching conserves soil moisture and improves organic matter content. Soil and water conservation measures such as field bunding, stone bunding, and tank silt application restore fertility and reduce land degradation. Institutional support through government loans, watershed schemes, and CSR funding also strengthens the adoption of these practices, helping farmers integrate organic methods into their regular farming systems.

Despite these achievements, several challenges persist in making organic farming a mainstream practice. Reduced productivity during the conversion period discourages many farmers, while the absence of research-backed advisory support and organic-specific crop varieties limits progress. Farmers also face hardship in the labour-



intensive preparation of organic inputs. On the market side, low consumer awareness of the health benefits of organic produce, coupled with complicated and expensive certification procedures, slows overall adoption. Additionally, limited access to credit, insurance, and assured markets makes organic farming a less attractive choice for small and marginal rainfed farmers.

To accelerate the spread of organic farming, a multi-stakeholder and policy-driven approach is required. Consumer awareness campaigns focusing on health and environmental benefits can drive demand for organic produce. Government subsidies during the transition phase and support for organic input production will encourage farmer participation. Simplifying certification processes and mandating regular soil health assessments can provide credibility and ease adaptation. Specific incentives must be designed for rainfed organic farmers who contribute to water and energy-saving practices. Establishing farm field schools can enable experiential learning, while NGOs can build farmer federations and FPOs to ensure a timely and affordable supply of inputs. Financial and risk management institutions must also contribute by designing soft loans and specialised insurance schemes for organic farmers. Further, assured support prices from the government can make organic farming commercially viable. Strong CSR contributions for input infrastructure and the use of digital platforms to document and promote practices can also support scaling up and widespread adoption.

Convention on Enabling Stakeholders engagement with Panchayats: Role of DHAN Collective

“Panchayats should be nodal institutions for integrated rural development”

Villages form the cornerstone of grassroots democracy under the Indian Constitution; yet many remain only partially functional. Women and SC/ST presidents often face procedural and cultural restrictions, while panchayats

struggle with limited capacity to effectively implement micro-planning, referendums, and working groups. These vital decentralised governance processes often exist in form only. They fail to enable genuine community participation. Resource and capacity constraints further render panchayats dependent on block and district-level authorities, leaving the voice of the most vulnerable largely unheard.

The DHAN Panchayat Development Foundation (DPDF) addresses these challenges by fostering autonomous local governance and mobilising community structures such as Sangamams—women’s self-help groups and farmers’ associations. These Sangamams act as vital conduits for marginalised households to access entitlements, secure meaningful representation in Gram Sabhas and micro-planning, and articulate community needs. DPDF enhances the capacities of elected panchayat representatives in leadership, governance, and financial management, while catalysing CSR funds for collaborative projects with panchayats.

Discussions at the convention on ‘Enabling stakeholders’ engagement with panchayats: Role of DHAN Collective,’ organised as part of the ongoing Madurai Symposium 2025 on Thursday, highlighted the transformative potential of panchayats as nodal institutions for integrated village development, achieved through the convergence of government schemes, community initiatives, and private resources. Sangamam structures, including functional groups, village collectives, and block-level networks, were recognised as pivotal to inclusive democracy by amplifying the voices of women, farmers, youth, and disadvantaged communities.

Institutionalising participatory governance necessitates strengthening statutory committees (e.g., school management, water, health), rigorous social audits, and sustaining transparency through community platforms. Central to sustainability is community ownership, with emphasis on local fund mobilisation for resource development and equitable benefit sharing. Ensuring that marginalised groups become active participants, rather than passive beneficiaries, is essential for authentic democracy.

The convention’s declarations emphasised revitalising Gram Sabhas, as mandated under Article 243A of the Constitution of India and the Tamil Nadu Panchayats Act, 1994, to serve as the fulcrum of grassroots democracy. Functional groups and Village Sangamams promoted by the DHAN Collective should act as complementary platforms to ensure inclusive participation of women, farmers, youth, and the marginalised communities.

Sangamam structures, including Village Sangamams, Sangamam Collectives, and Networks, ought to be



recognised as vital partners of panchayats in participatory planning, micro-plan preparation, and social audits, thereby strengthening the spirit of the 73rd Constitutional Amendment.

The integrated models of DPDF, especially those from Kariapatti Block, can serve as pilots for replication across other districts. Community organisations built on the Sangamam-Panchayat partnership need to be institutionalised by registering Sangamam Collectives as independent but panchayat-aligned bodies, allowing them to collaborate with panchayats at scale while preserving community ownership.

PROCEEDINGS

Workshop on Building Development partnership for climate resilient WASH

The SUHAM Trust workshop brought together diverse stakeholders to jointly address the pressing challenges posed by climate change on water, sanitation, and hygiene. Mr. Mohamed Rafi initiated the session by reaffirming the importance of safe water and sanitation and highlighting the trust's long-term financial support that benefited over 45 lakh families. SUHAM Trust CEO Mr. R. Rajapandian detailed climate change impacts—escalating temperatures, erratic rainfall, floods, and drought—that jeopardize agriculture and water resources, emphasizing the local adoption of rainwater harvesting as a key mitigation strategy in Karnataka and Madurai.

From a developmental perspective, Mr. P.M. Jose of Water.org spoke about increased heatwaves and future sea-level rise risks and called for awareness campaigns among community groups and schools. Government representation came through Mr. Palanivel of the Jal Jeevan Mission, reporting significant household water connections advancing universal coverage in Madurai. Educational stakeholders like Mr. Mrugan and Mrs. Jeyabharathi praised DHAN Foundation's rainwater harvesting installations in schools, illustrating direct benefits in hygiene and learning environments.

Sanitation efforts led by Mr. Balamurugan highlighted the progress achieved in both phases of Swachh Bharat Mission, ranging from toilet installations to comprehensive waste segregation, to reduce environmental damage and promote sustainable practices. Senior Project Executive Mr. B. Saravanakumar presented the technical and community-driven approaches underpinning climate-resilient WASH infrastructure, including soak pits, solar pumps, and extensive community involvement for system upkeep. He highlighted the socio-economic upliftment of families from these initiatives,

such as cost savings for families and improved school attendance.

The workshop culminated in interactive discussions that reaffirmed the necessity of multi-sector collaboration and local participation to build climate-resilient water and sanitation solutions. Stakeholders collectively recognised the value of integrated approaches, capacity building, and policy support to ensure long-term sustainability and community empowerment in adapting to climate threats. This convergence of views underscored a holistic pathway forward for climate-resilient WASH development in vulnerable regions.

Workshop on Livelihoods advancement through partnership graduation: Models and Products

Mr. J. Mohan, Programme Leader, in his address on the objectives of the workshop, emphasised that livelihood was fundamental to all families. In the Vayalagam programme, agriculture remained the major livelihood, with a section of landless people having other livelihoods. Improving the skills to develop livelihoods to enhance agricultural production in the tank fed areas proved to be very effective and enabled people to sustain tank fed agriculture. He explained the role played by corporate institutions like ITC, and Axis Bank Foundation through their CSR support that helped the Dhan Vayalagam Foundation to advance livelihood through innovative models and products.

Mr. Nalayairamuthu, Regional Coordinator from Gundar Region, said that the role of people institutions was very crucial in the implementation of graduation models like SHG-based graduation, water-based and tank-based livelihoods, value chain graduation, partnership model with banks, etc.

Mr. M.V. Balasubramaniam, Zonal Officer, Indian Bank, said that the bank had extended ₹1000 crore in short-term business loans, with ₹400 crore specifically provided to support the poor in strengthening their livelihoods.

Mr. M. Dinesh, Programme Officer, ITC Limited, praised the DHAN Foundation for its pioneering role in fostering



social and community development. He highlighted its efforts in partnering for the conservation and management of common water bodies and emphasised the importance of ensuring livelihood security for the poor and vulnerable sections of society.

The following policy leads emerged at the end of the discussions of sub-groups:

- Encourage CSR funding to integrate water resources, agriculture, and allied activities
- Establish seed funds to support marketing infrastructure and arrangements

Workshop on Deepening Financial Partnership with Banks for Cash Credit with Women SHGs

The workshop, hosted by Kalanjiam Development Financial Service (KDFS), brought together senior bankers from Canara Bank and Bank of India, SHG leaders, federation coordinators, and development practitioners.

In his welcome address, Mr. N. Selva Raju of DHAN Foundation underscored the criticality of optimising CC over conventional credit loans. The CEO of KDFS, Mr. R. Muruga Prabhu, traced the evolution of SHG credit from 2007 and emphasised the importance of need-based borrowing, citing examples where loans funded livelihoods like auto purchases and education.

SHG leaders shared impactful stories affirming CC's role. Ms. Valarmathi Amma from Dindigul described how successive loans helped her build assets like livestock and housing while maintaining disciplined repayments. Ms. Tyagarani Amma from Madurai recounted her experience of overcoming exploitative moneylenders by leveraging timely CC loans. Another member narrated how small initial loans scaled to bigger assets through savings and credit access.

Bank managers elaborated on operational details, addressing concerns about service charges, documentation, and credit discipline. Representatives of Canara Bank highlighted loan slabs and processing fees and

emphasized the impact of overdue on credit scores. Officials of the Bank of India explained the simplicity of SHG loans versus individual loans and introduced schemes to support timely repayments through inter-member agreements.

Mr. Kathiresan of DHAN Foundation compared early decisions on CC versus term loans and advocated digitisation and reduced charges to ease access. Group discussions reinforced that a single optimised CC facility with appropriate repayment discipline benefits livelihoods better than multiple loans.

The programme concluded with a vote of thanks by Mr. Vijaykumar.

Workshop on Joining Hands to Clean and Green Madurai

The programme commenced with the welcome address of Mr. Chidambaram, who set the tone of the proceedings. Dr. A. Purushottam highlighted the irreplaceable role of trees in human survival and urged collective action to secure the future through tree planting.

Dr. M. Thiagarajan shared his experience with forestry and his contribution of over 1,000 saplings in Pasumalai and Moolakarai. He encouraged students to aim beyond Madurai Green's mission of one crore trees with DHAN Foundation's support.

Mr. P.R. Viswanathan emphasised the importance of native species for ecological balance, urging participants to reject exotic saplings and conserve indigenous trees, like Neerkadamba. He recommended geotagging heritage trees for posterity.

Mr. Senthil reflected on his long association with Madurai Green, highlighting biodiversity conservation and anti-plastic campaigns. Dr. Ramani showcased the medicinal and cultural value of native plants, pointing to the need for individuals to take responsibility to plant at least 14 trees to combat rising carbon emissions.

Dr. A.B. Rajendran, Mr. Subramaniam, Ms. S. Subhashree, Mr. Haribabu, Sr. Ranjitham, and Mr. Stephen delivered talks on the themes of river conservation, mini-forests in schools, medicinal benefits, awareness building, personal responsibility, and the urgent need to diversify and expand native green cover.

The gathering collectively recognised the urgent need to protect and expand the green cover in urban areas. It was agreed that open space reserves should be identified and developed with native tree plantations through the active participation of community networks, including Kalanjiam institutions, gated communities, and educational institutions. Training programmes, handouts, and ICT tools will be developed to promote herbal and nutrition



gardens, even in small urban households, ensuring that space is optimally used. To mitigate the urban heat island effect, plantations must be undertaken along riverbanks, roadsides, and the bunds of water bodies, with educational institutions playing a leading role in these efforts.

Workshop on Designing Community-centric Student Learning – A Fair Start in Life for Every Child

The workshop opened with a welcome address by Mr. S. Elamuhil, Coordinator of HELP, who highlighted persistent challenges in education, including high dropout rates, weak foundational literacy and numeracy (FLN), and the poor quality of government schools serving resource-poor families. He underscored the role of community-centric Student Learning Centres in supporting late bloomers and called for documenting tutors' best practices to develop replicable models.

Over 40 Learning Centres showcased innovations, such as dedicating focused time to bridge learning gaps, fostering reading habits through newspapers, fables, and Thirukkural, and adopting play-based approaches to improve comprehension. Additional initiatives included extracurricular activities, cultural celebrations, traditional games, phonics-based English learning, handwriting improvement, and the use of digital tools. Parent-teacher meetings, savings practices, and nutrition awareness campaigns through food festivals were also introduced. SHG leaders were engaged to resolve family conflicts, while children were supported with entitlements and sensitisation sessions on personal safety.

Mr. Pradeep K. Choudhury, Assistant Professor at JNU, delivered a virtual lecture on the critical importance of early childhood education, drawing on ASER 2024 data that revealed poor learning outcomes. He stressed the urgent need for government investment to strengthen Anganwadis as foundational learning hubs integrated with primary schools and supported by structured teacher training and regular assessments.



Subgroup discussions focused on how remedial centres can provide a fair start in education, health, and character-building. Key recommendations included promoting healthy diets and sports, compiling best practices, leveraging AI for teachers' upskilling, adopting self-learning tools, incorporating nature-based learning, and providing group therapy, outings, and safe spaces. Participants also emphasised the importance of fostering discipline, hobbies, and moral storytelling to strengthen character development.

Tutors shared reflections on peer learning, the significance of pre-primary education, and inspiring examples of community mobilisation to bring dropouts back to school.

The workshop concluded with words of appreciation from Mr. S. Karthikeyan, Senior Project Executive, and Mrs. Shanmugalatha, Education Coordinator, who commended the tutors, resource persons, and organisers for their dedication to building inclusive, community-driven education systems.

Seminar on Seaweed Aquaculture - Promoting Multistakeholder Partnership

At a workshop on 'Seaweed aquaculture – Promoting multistakeholder partnership, organised as part of the Madurai Symposium 2025 on Thursday, Dr. Siva Subramanian, Senior Team Leader, outlined the potential of seaweed farming as a sustainable livelihood option for fisherfolk, drawing attention to successful producer company models established in Thondi and Rameswaram. He underlined the importance of training, awareness creation, and closer collaboration among the Department of Fisheries, DHAN Foundation, and local communities and drew the attention of the participants to field-level challenges. He reiterated the need to design appropriate strategies for scaling up seaweed aquaculture.

Mr. P. Pradeep Kumar, Deputy Director, Department of Fisheries, Government of Tamil Nadu, spoke about the State Government's investment of ₹260.9 crore in promoting seaweed farming, with a key initiative being the establishment of a Multipurpose Seaweed Park in Ramanathapuram. He highlighted the introduction of the hybrid *Kappaphycus alvarezii* variety for achieving higher yields and referred to the active role of producer companies in this sector. He emphasised the need to establish seed banks, tissue culture laboratories, and supporting infrastructure such as drying yards and processing units.

Dr. J. Jerald Wilson, in his lead paper, highlighted the significant production-demand gap in India's seaweed sector, with current production at about 10,000 tonnes against a demand of 115,000 tonnes. He underscored the importance of *Kappaphycus alvarezii*, noting its short 45-day harvest cycle, which makes it a viable and sustainable option for scaling up production. Dr. Wilson outlined the

ongoing initiatives, such as the establishment of the Seaweed Park and the promotion of Farmer-Producer Organisations (FPOs) in Thondi, Rameswaram, and Tuticorin. He spoke about the sector's inherent strengths, including local community knowledge, women's empowerment, and government subsidies, while also cautioning about persistent challenges such as seed shortages, disease outbreaks, natural calamities, and price fluctuations.

Dr. V. Veeragurunathan, Scientist-in-Charge, Central Salt and Marine Chemical Research Institute (CSMCRI), Mandapam, delivered a detailed presentation on the history, biodiversity, and value addition potential of seaweed cultivation in Tamil Nadu. He noted that 264 species of seaweed had been recorded in the State, with red seaweeds dominating commercial cultivation. Highlighting their diverse applications, he explained that seaweeds were used extensively in food, cosmetics, agriculture, and industrial phycocolloids, with Kappaphycus contributing nearly 98% of the latter. Dr. Veeragurunathan further elaborated on the various cultivation systems currently in use, including Monoline, Ratt, Net Bag, and Long Line methods, and shared experiences from NABARD-supported value-addition programmes.

Dr. B. Johnson, Senior Scientist, Central Marine Fisheries Research Institute (CMFRI), Mandapam, highlighted that nearly 90% of India's seaweed was still wild-harvested, with only 10% being cultivated. The key species under cultivation include Kappaphycus, Gracilaria, Caulerpa, and Ulva. Dr. Johnson outlined critical challenges such as climate variability, salinity fluctuations, and the recurring threat of natural disasters that affect production and farmer livelihoods.

Dr. C. Stella, Director, Sethubhaskara Centre for Agro Marine Research, Sethubhaskara Agricultural College and Research Foundation, Visalayankottai, highlighted the nutritional and industrial significance of seaweed, noting its richness in minerals, vitamins, proteins, fibres, and bioactive compounds. She explained the wide range of value-added products derived from seaweed, including cookies, soups, pasta, beverages, cosmetics, fertilizers, bioplastics, and industrial phycocolloids. Beyond commercial use, she highlighted the broader benefits of seaweed farming, such as improving human health, preventing chronic diseases, absorbing carbon dioxide, reducing pollution, and enhancing marine biodiversity.

The key action points from her presentation focused on promoting seaweed farming not only as a livelihood option but also as a source of nutrition and climate resilience. She recommended encouraging seaweed-based diets and value-added products, raising awareness of their environmental and health benefits, and supporting research, innovation, and entrepreneurship in the sector. Additionally, she called



for training programmes to equip coastal communities with processing and business skills, thereby enabling them to participate effectively in seaweed-based enterprises.

Subgroup Discussions:

At the close of the workshop, participants were divided into two subgroups to deliberate on field-level issues, opportunities, and strategies for strengthening seaweed farming. The discussions were structured around five guiding questions: (i) How can climate change issues be mitigated in seaweed farming? (ii) How can multistakeholder partnerships be enabled? (iii) What are the key challenges currently faced? (iv) What are the expectations from partnership stakeholders? and (v) How can the market value of seaweed culture be increased?

The discussions highlighted several interlinked themes of importance:

1. Climate Change Impacts: There is a significant vulnerability of seaweed cultivation to climate variability. Declines of up to 95% in production were noted as a risk, with participants also expressing concern about methane release and environmental stress. Changes in weather patterns were observed to directly damage cultivation structures such as pipes and monolines. It was recommended that early warning systems be developed to anticipate adverse conditions, while structural reinforcements, such as the deployment of additional buoys during the winter season, could reduce losses.

2. Partnerships and Institutional Support: A strong need for coordinated multistakeholder partnerships was emphasised. The Department of Fisheries was identified as a key enabler through policy support, subsidies, and infrastructure. Collaborations with CMFRI were suggested to advance research, conduct field trials, and provide technical expertise in potential farming areas. Similarly, CSMCRI was expected to play a central role in ensuring continuous seed availability. Participants expressed the expectation that research institutions, government agencies, NGOs, and producer companies should work in unison to ensure sustainability and resilience in the sector.

3. Key Challenges: Several challenges limit the growth of seaweed farming. They include poor road connectivity to farming sites, limited seed availability, insufficient and irregular subsidies, and inadequate storage and shed facilities. Issues such as shrimp farming waste affecting seaweed cultivation areas and barnacle attachment on PVC pipes provided by CMFRI were also highlighted. Furthermore, reliance on imported seeds was cited as an occasional necessity due to a lack of local supply. Participants stressed that greater involvement and accountability from the Fisheries Department would be critical to overcoming these systemic barriers.

4. Capacity Building and Training: There is an urgent need for training and technical support. Farmers requested practical exposure to modern cultivation techniques, such as raft culture, HDPE-based systems, and improved drying and storage methods. Field visits, regular technical handholding, and skill-building on value addition and product diversification were strongly recommended. Participants suggested that these programmes should be facilitated through FPOs and supported by the government and research institutions.

5. Marketing and Value Addition: The discussions highlighted a near absence of significant value-addition activities in the current system. Farmers face reduced profits due to intermediaries, underscoring the need for stronger direct market linkages and cooperative marketing models. It was recommended that training on value-added product development — such as nutraceuticals, processed foods, and diversified product lines — be prioritised, with a target of initiating such activities within one year. The Department of Fisheries was urged to ensure that facilities were designed and implemented in alignment with the needs of coastal farming communities.

The workshop concluded with a consensus that sustainable growth of the seaweed sector will depend on three pillars: robust multistakeholder partnerships, continuous innovation, and active community ownership. By bringing together government departments, research institutions, NGOs, producer companies, and coastal communities, the sector can be developed into a resilient and inclusive livelihood model for the future.

Seminar on Restoring urban water commons: Partnership advancement with Local Bodies

The seminar opened with a welcome address by Ms. Abitha. Mr. N. Venkatesan, Programme Leader, DHAN Foundation, explained the urban water conservation work undertaken in the last 15 years, the evolving role of stakeholders, and the critical contribution of socio-technical agencies like CURE. He highlighted the importance of community-led approaches supported by CSR partners such as HCL Foundation.

Mr. Lokesh, in his address, said that India's urban population, which stood at 37% of the total population, was projected to exceed 50% by 2050. He stressed that urban water restoration was not merely engineering but a means of building social capital for sustainable outcomes. Lead presentations outlined differences between rural and urban water bodies, highlighting jurisdictional complexity, weaker cultural connectivity, and sewage inflows in urban contexts. City data revealed 172 documented water bodies in Madurai (35 rejuvenated) and 179 in Visakhapatnam, with several restored through collaborative efforts.

The seminar showcased best practices like community-driven models, participatory planning, co-financing (e.g., Kaathiyanoor tank farmers), GIS and satellite monitoring, and blended financing combining CSR, government, and community resources. Case studies, including Kudiraiakuthi Tank, demonstrated that community consent and ownership underpin successful restoration. The CAUSE framework—Conservation, Agriculture, Usufruct Rights, Script, and Encroachment Eviction—illustrated how ecological, social, and livelihood benefits can be integrated.

Subgroup discussions explored strengthening partnerships, shifting from contractor-driven projects to genuine collaboration, and integrating policy, hydrological planning, and technology. Key action points included engaging Water User Associations in planning, single-window NOCs, grievance redressal forums, youth engagement, and cultural revival.

The seminar concluded with a reaffirmation that partnerships succeed only when communities are equal stakeholders. Participants committed themselves to sustaining urban water commons through evidence-based, participatory, and community-centred approaches, combining policy support, technology, and social capital.

Seminar on Skill Building partnerships for Advancing Livelihood

The seminar addressed issues of immediate and long-term significance for sustainable development.

In his opening address, Mr. Naguveer Prakash emphasised that skill-building goes beyond technical training; it restores dignity, generates hope, and enables full participation in society. He outlined how skills in agriculture, livestock, tailoring, and services can break cycles of uncertainty. Highlighting four categories—vocational, entrepreneurial, soft skills, and digital literacy—he stressed the centrality of digital skills, especially for women who had transitioned from homemakers to confident entrepreneurs. On livelihood finance, he noted that credit should enable dreams, citing loans for income generation, asset creation, and risk management. He highlighted partnerships with NABARD, HDFC, NASSCOM, SFAC, Axis Bank, and RBI as vital to



promoting digital literacy and empowerment, concluding with the vision that “livelihoods are about justice, dignity, and resilience.”

Mr. Abraham Stanly presented DHAN’s experiences, particularly through the LIFE programme, which has supported over 5,000 individuals since 2008 with training in tailoring, embroidery, computer skills, mobile repair, and beautician services. In 2023–24, 779 were trained, 474 of whom became self-employed. High-demand trades such as tailoring and beautician services now enable women to earn ₹15,000–20,000 per month, supported by Kalanjiam loans of up to ₹3 lakh. Regional examples included Caritas in Cuddalore, MAPS in Kanchipuram, and NABARD projects in Nagapattinam.

The seminar also celebrated Kalanjiam members’ stories – from Azhagumeena’s value-added millet products to Selvi’s beautician enterprise and a Dindigul family’s two-generation livelihood from a single sewing machine. These stories showcased skill training as a pathway to dignity and stability.

Subgroup deliberations emphasised practice-oriented learning, certification, and peer-to-peer co-learning. They recommended stronger partnerships with banks, CSR agencies, and government schemes such as Mudra Yojana, alongside digital tools, hybrid training models, and livelihood websites for women entrepreneurs.

In conclusion, the proceedings underscored that skill development is not just training; it is empowerment, resilience, and poverty reduction. With strong partnerships, skill-building can ensure that every household secures sustainable income and dignity.

Seminar on Development Partnership in Organic Farming in the Rainfed Areas

The Rainfed Farming Programme of DHAN Foundation hosted a seminar on ‘Organic farming in rainfed areas’ at the ongoing Madurai Symposium 2025 on Thursday. Participants, who included agricultural scientists, farmers, NGOs, and government representatives, discussed the

ways and means to explore mainstreaming organic agriculture.

Mr. P. Vivekanandan, Executive Director, SEVA Madurai, opened the session with a historical perspective of agriculture. He traced its origins over 12,000 years ago and emphasised that before the Green Revolution’s hybrid seeds and chemical fertilizers in the 1950s–60s, farming was purely organic. However, excessive chemical use later degraded soil fertility and harmed beneficial organisms. He cited innovations from Indian farmers of using natural inputs like Panchagavya and Amrit Pani to restore soil life and described small farmers’ experiments with natural pesticides and resilient crop varieties.

Mr. Pusari, a Madurai farmer, shared his struggles in marketing organic brinjal, which often fetched lower prices than inorganic produce despite the higher effort and input cost. A Maharashtra farmer, who faced similar challenges, echoed this view, yet underscored the importance of native cows in sustainable farming. His experience of applying Panchagavya to guava trees yielded healthier, pest-free fruits.

Dr. P. Gomathinayagam, a former Professor and Rockefeller Fellow, underscored organic farming’s environmental and health benefits, highlighting its avoidance of harmful synthetic pesticides. He concluded with a powerful reminder that the earth is a treasure held in trust for future generations and that every organic farmer is a protector of this legacy.

Mr. N. Saravanan, Regional Coordinator, shared India’s leading position in organic farming and farmer numbers. He highlighted rainfed region challenges and stressed the need to return to practices like farmyard manure, mulching, crop diversification, and the use of indigenous seeds, alongside capacity building and supply chain development.

Mr. R. Palaneeswar, CEO of Jeyppee Sustainability Foundation, spoke about microbes as frontline warriors in restoring soil health and resilience. His foundation trains rural youth and promotes value-added GI crops linked to



premium markets via digital traceability and climate finance, blending traditional organic practices with modern science and technology.

The seminar concluded with a vote of thanks from Mr. M. Palanisamy, Programme Leader, who acknowledged participants' contributions to advancing organic farming in rainfed India.

This collective discourse affirmed organic farming as a climate-smart, sustainable, and economically beneficial pathway that demands multi-stakeholder collaboration, policy support, and continued innovation.

Convention on Enabling Stakeholders engagement with Panchayats: Role of DHAN Collective

The convention began with a welcome address by Ms. Shanthi Maduresan, CEO, DHAN Panchayat Development Foundation (DPDF), who explained the objectives of the event. She outlined the concept of Sangamam and highlighted the knowledge sharing expected from the forum, where panchayat leaders, banks, CSR partners, NGOs, and community institutions came together. She also presented data on DPDF's activities and progress in different regions. Participants also included federation coordinators, Sangamam presidents, and leaders from Kalanjiam and Vayalagam across Madurai Rural, Dindigul, Gundar, Kanchi, Nagapattinam, Pambar, and Virudhunagar regions. Nine new Sangamam initiatives, covering goat rearing, computer resource centres, tailoring and training centres, irrigation tank restoration, tree plantation, and expansion of Sangamams into new panchayats, were launched on the occasion. A presentation and short film on development work in Kariyapatti, undertaken with support from SBI Grama Seva and other partners, showcased successful pilots in agriculture, education, livelihoods, and natural resource management.

Mr. S. Singarayar, Programme Leader, DHAN Foundation, reflected on the origins of DPDF in the Madurai Symposium 2003 and stressed that sustained grassroots governance was essential for reaching the poorest. He called on Sangamams to deepen their reach into hamlets, build awareness, and act as facilitators of panchayat democracy. The Executive Director of DHAN Foundation, Mr. M.P. Vasimalai, pointed to DHAN's engagement in 5,000 panchayats, including 3,000 in Tamil Nadu, and highlighted three priorities for Sangamams: scaling up as long-lasting institutions; collaborating with panchayats on natural resource conservation and development initiatives; and taking active roles in local governance.



In his presidential address, Mr. Nagoor Ali Jinnah, former CGM NABARD, likened the panchayat concept to Mahatma Gandhi's vision of community swaraj and urged panchayats to be self-reliant. He appreciated the initiatives launched on the occasion while emphasising the need for collective responsibility, and mooted exposure visits to model panchayats for Sangamam leaders. Videos of development initiatives in Kariyapatti – smart classrooms, digital resource centres, goat rearing, water harvesting, vermicomposting, and WASH activities – brought beneficiary perspectives to the forum.

Workshop deliberations focused on strengthening Sangamams for effective citizen engagement with panchayats. Recommendations included aligning Sangamams with Kalanjiam and Vayalagam models, ensuring active participation in Gram Sabhas, forming steering committees, engaging elected representatives, and creating sustainable revenue streams through livelihood and training initiatives.

Participants also discussed the role of panchayats as nodal institutions for holistic development. They highlighted the need to integrate government schemes, community organisations, NGOs, and private resources, while ensuring inclusivity and transparency through annual plans, social audits, digital platforms, and toll-free numbers. Transparent and accountable leadership, rooted in honesty and selflessness, was viewed as critical for strengthening grassroots democracy.

The convention concluded with a consensus that Sangamam-Panchayat collaboration must be institutionalised through joint planning, recognition of community leaders, resource ownership, and block-level integration. Such partnerships would not only empower vulnerable communities but also localise the Sustainable Development Goals (SDGs), reinforcing the constitutional mandate of Panchayati Raj Institutions. Mr. S. Ayyapan, Regional Coordinator, anchored the event.

For more information, please reach us at

Madurai Symposium Secretariat

DHAN Foundation, 1A, Vaidyanathapuram East, Kennet Cross Road, Madurai 625 016, Tamil Nadu, INDIA
Ph: 0452 2302500, 2302598; email: maduraisymposium@dhan.org, dhanfoundation@dhan.org