



Madurai Symposium 2025

Advancing Development:
Enabling Development Partnership

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Bulletin

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KNOWLEDGE BRIEF

Convention on Saturation and sustainability of Vayalagam institutions in Pambar River basin: Partnership pathways and Milestones

“Recognise ephemeral river basins in national policy”

In the late 1990s, rural communities in ephemeral river basins faced severe distress as traditional waterbodies – tanks and ponds that once sustained agriculture – fell into disrepair due to siltation, encroachment, and invasive species. The neglect of water commons, following the shift of governance from local communities to line departments, led to a water crisis that crippled agriculture, depleted groundwater, and left drinking water insecure. Farming became a high-risk venture, triggering migration, unemployment, and erosion of cultural practices. Government and CSR investments existed but were fragmented and project-based, limiting long-term transformation.

Drawing on two decades of experience, DHAN Foundation recognised the need for basin-level, community-centric water governance. In 2011, in partnership with Axis Bank Foundation (ABF), it launched a water-centric poverty eradication programme in the Pambar basin. CSR funds served as catalytic capital, leveraging government schemes and bank credit, while reviving traditional water governance.

The programme’s vision was to saturate irrigation tanks and cascades through Vayalagams (Water User Associations). Restoration included desilting, strengthening embankments, removing invasives,

repairing sluices and weirs, and restoring supply channels, with farmers co-investing in the works. Cascade-level restoration not only improved water storage but also enabled agricultural intensification and livelihood diversification. Agricultural Finance Groups (AFGs) were promoted to leverage bank credit, supported by training, agro-advisories, and farm field schools.

Over time, nested institutions evolved: Vayalagams at the tank level, cascade associations, block-level federations, and Farmer-Producer Organisations (FPOs). These federations, sustained by their own financial viability, now provide agricultural and livelihood services, facilitate collective procurement and marketing, and ensure maintenance through endowment funds and community contributions. Their capacity is reinforced through professional and local leadership, embedding resilience in the system.

In 13 years, the DHAN-ABF partnership has restored 2,379 irrigation tanks across 100 cascades, creating an additional 6.51 billion litres of storage. Alongside, 2,175 AFGs mobilised ₹33.46 crore in community savings and facilitated ₹124 crore in credit. Convergence with government schemes like MGNREGS enabled renovation of 603 waterbodies and wage employment. Agriculture was further strengthened through quality seeds, organic inputs, and diversification into fisheries, livestock, and orchards.

At its core, the programme institutionalised water governance by linking finance, livelihoods, and health with tank-based restoration. Its strength lies in saturation and scale, which foster water-centric rural economies. The federations continue to expand across the 7,500-waterbody Pambar basin, addressing both local and basin-level challenges, including climate change.

The Pambar experience offers a blueprint for sustainable basin-level governance. It demonstrates the need to move beyond fragmented, sectoral projects toward programmatic investments anchored in community-led institutions. Ephemeral river basins must be explicitly recognised in the National Water Policy, with CSR funds as catalytic capital, convergence of agriculture and rural development schemes, and dedicated Basin Development Funds. Public-private-community partnerships sustained over 10–15 years are vital to securing long-term resilience and water security for millions in fragile river basins.



Convention on Women's Empowerment through Multistakeholder Partnerships

“Introduce flexible credit products to maximise SHG-bank linkage potential”

The SHG-Bank Linkage Programme (SBLP) is globally recognised for advancing financial inclusion, with over 12 million SHGs linked to banks by 2023 and outstanding loans exceeding ₹1.7 lakh crore. Despite this scale, banks remain hesitant to lend in certain contexts due to structural and operational challenges.

A key concern is perceived credit risk: SHGs lack collateral or individual guarantees, and repayment capacity is questioned, particularly if loans are diverted from productive purposes. Variations in financial discipline, bookkeeping gaps, and delayed repayments reinforce bankers' caution. Some bankers perceive that the term loan structure often fails to meet members' needs, as loans are rigid in repayment and small in size (₹50,000–₹2 lakh), making appraisal costly. Regular term loans are often inadequate or untimely, and specific products for housing, debt redemption, debt swapping, emergencies, education, and health remain unavailable for poor or vulnerable families.

Regional differences amplify these challenges. Southern States like Tamil Nadu, Kerala, Andhra Pradesh, and Telangana benefit from mature federations and responsive banks, whereas Eastern, Central, and Northern States, especially tribal and remote areas, face weak group capacity, poor financial literacy, high outreach costs, and limited institutional support.

Strengthening SHG capacity, introducing flexible and targeted credit products, and improving institutional linkages are essential to fully realise the potential of SHG-bank partnerships.

Kalanjiam Financial Development Services (KDFS), a Section 25 company formed by DHAN Foundation, empowers SHGs by offering bridge finance, enhancing credit access, promoting financial inclusion, and strengthening rural livelihoods.

KDFS used bridge financing to support SHGs when banks hesitated, routing all transactions through local branches to build trust. As SHGs demonstrated strong repayment discipline and scale, bankers witnessed their reliability firsthand. This shifted perceptions, leading to increased direct bank linkages. In regions like Kuppam and Kancheepuram. Initial resistance turned into active lending, with repeat loans and improved leverage ratios. KDFS's model proved that SHGs were creditworthy, making banks confident partners in inclusive rural finance.

Beyond bridge financing, KDFS showcases the viability of diverse loan products tailored to SHG members' evolving needs. It has introduced specialised offerings like KDFS



Green for eco-friendly initiatives, KDFS Diffabled for persons with disabilities, and KDFS Cash Credit for flexible working capital. Other products include emergency loans, debt swapping to escape high-interest traps, livelihood support, and education loans. These innovations demonstrate KDFS's commitment to inclusive finance, addressing housing, WASH, health, and social empowerment through practical, need-based solutions.

KDFS also implements the Cash Credit (CC) facility for the SHGs. The CC facility provides greater flexibility in operations and timely access to funds at any point of need, as the surplus is pooled in the CC account. This becomes highly valuable, even for the first-time linkage. Members can withdraw and repay multiple times within the sanctioned limit, making it suitable for varied livelihood needs.

Roundtable on AYUSH Partnership for Natural Wellbeing

“Embed AYUSH into inclusive healthcare system”

Non-communicable diseases (NCDs) are increasing rapidly among low-income groups, with Tamil Nadu reporting high rates of diabetes, hypertension, obesity, and anaemia. The rural poor face reduced access to traditional foods like millets and pulses. The traditional foods are replaced by cheap processed items, while limited health infrastructure forces reliance on costly private care. Urban slum dwellers contend with overcrowding, pollution, irregular work hours, and dependence on street food, alongside stress and substance use. Tribal communities, once sustained by forest produce and herbal medicine, are losing traditional practices due to displacement and changing livelihoods, resulting in poor diets and rising alcoholism.

Across these groups, preventive health practices have been eroded; fast lifestyle habits have spread; and maladaptive coping—borrowing, asset sales, delaying treatment—pushes families into poverty. AYUSH, with its focus on prevention, affordability, and cultural roots, offers a pathway to revive traditional wisdom, reduce NCD risks, and build community resilience.

SUHAM Trust has pioneered the integration of AYUSH into community health through 56 federations across 18 regions. Preventive care is promoted through yoga and



naturopathy for managing obesity, hypertension, and stress. Siddha and Ayurveda provide affordable options for chronic diseases like diabetes, arthritis, and heart ailments. To improve access, AYUSH health camps are held regularly in rural and tribal regions. During the COVID-19 pandemic, AYUSH played a vital role in boosting immunity and community resilience. SUHAM also preserves indigenous health knowledge to ensure cultural continuity.

A distinctive innovation is self-health governance, where women's SHGs lead local health initiatives, supported by mother federations offering guidance and financial assistance. Behavioural change communication campaigns, driven by SHGs, spread preventive practices such as yoga and balanced diets. Loan products for health and WASH, introduced through SHGs, help households meet essential needs without falling into debt.

The success of AYUSH lies in its preventive orientation, accessibility, affordability, community trust, and growing global recognition. Yet challenges persist — limited integration with modern medicine, insufficient large-scale evidence, low awareness among the youth, difficulties in sustaining community-owned AYUSH hospitals, and policy gaps in mainstreaming AYUSH.

To realise its potential, stronger collaboration with the Ministry of AYUSH and public health institutions is vital. Scaling up SUHAM's community-level models, validating AYUSH practices through research, targeted awareness campaigns, and mechanisms to sustain community health institutions are essential policy steps for embedding AYUSH into inclusive healthcare.

Roundtable on Making the CAUSE more pervasive: Potential Partnerships for Building Knowledge and Exchange

“Erosion of traditional water governance systems has weakened community resilience”

India's water and land commons—tanks, ponds, rivers, forests, and pastures—once sustained rural livelihoods and cultural traditions. Over time, population growth, urbanization, weak rights enforcement, and encroachments have led to their decline. Climate change, with erratic rainfall, droughts, and floods, has further intensified the vulnerabilities of smallholders and landless

families. The erosion of traditional governance systems, like kudimaramath and Neerkattis, coupled with limited awareness of holistic conservation approaches, has weakened community resilience.

Knowledge exchange faces serious gaps. Stakeholders often lack understanding of the hydrology of traditional systems, and awareness of entitlement schemes is low. Academic research rarely reaches marginal farmers, while community-driven conservation successes are insufficiently documented and shared. Digital platforms remain underused, limiting visibility and learning.

The CAUSE (Conservation, Agriculture, Usufruct rights, SCRIPT, Encroachment eviction) framework provides a holistic solution. Community-led renovation of tanks, ooranis, wells, and check dams restores ecosystems, with partnerships among government, CSR agencies, and communities ensuring quality and sustainability. Agricultural initiatives — soil and water conservation, organic farming, horticulture, livestock, and collective marketing — make farming climate-resilient and profitable. Usufruct sharing models ensure equitable benefits for landless households, while SCRIPT (savings, credit, remittances, insurance, pensions, digital transactions) strengthens financial resilience. Encroachment eviction, backed by panchayats and legal frameworks, protects commons and governance.

The Water Knowledge Centre (WKC) anchors these efforts by piloting scalable conservation models, training panchayat representatives, farmers, and NGOs, and promoting water literacy and safe drinking water. Systematic documentation — case studies, journals, and digital products — captures field innovations for replication and policy influence. Virtual courses, social media, and digital archives amplify community voices and best practices to wider audiences.

Looking ahead, WKC can position CAUSE as a holistic rural development framework that lifts small and marginal farmers out of poverty. Building networks from block to international levels, through India Water Week, ICAR, IITs, and World Water Week, will strengthen collaboration. Knowledge exchange among communities, academia, and policymakers must be deepened, with digital platforms playing a central role.

Policy measures are crucial. Institutionalising commons' governance by empowering federations like Vayalagams, protecting usufruct rights, and mainstreaming CAUSE into water, agriculture, and rural development programmes will reinforce conservation–livelihood linkages. Financing endowments and Agricultural Finance Groups through CSR, philanthropy, and State schemes can secure long-term resilience. Positioned as a national hub for water literacy and policy advocacy, WKC can transform community-led water conservation into a scalable, sustainable movement.

Seminar on Restoring Water Commons through Partnerships by Community with Government and CSR

“Women’s participation in water governance vital for sustainability”

Women’s participation in the renovation of water commons is vital for equity and sustainability. Their involvement ensures the availability of accessible and safe water, reducing drudgery and health risks. As custodians of traditional practices, women bring context-specific knowledge to complement technical solutions. Through SHGs under NRLM, they offer institutional strength in finance and collective action. Mandating women’s leadership in governance fosters fairness, while their role enhances climate resilience by driving adaptation, accountability, and long-term maintenance of shared water resources.

Despite being primary users and managers of water at the household level, women’s involvement in the renovation and governance of water commons remains marginal. Policies on water resource management in India—such as the National Water Policy and State-level water conservation missions—acknowledge community participation but seldom prioritise or institutionalise women’s leadership. In practice, women are often seen as beneficiaries or labour contributors rather than decision-makers. Male-dominated committees typically control planning, budgeting, and technical aspects, limiting women’s influence. Where women’s SHGs and federations are strong, some progress has been achieved in mobilisation, monitoring, and awareness campaigns, but these are exceptions rather than the norm.

Women’s participation in water governance often remains tokenistic, confined to meeting quota requirements in committees without real influence. Existing water security schemes lack dedicated funding or structured capacity-building to nurture women’s leadership. Moreover, limited convergence among institutions handling water, rural development, and women’s welfare weakens the gendered approach required for equitable and sustainable outcomes. Without stronger institutional alignment and investment

in women’s capacities, their role in renovating and managing water commons remains underutilised.

Kalanjiam SHG federations in Tamil Nadu and Kerala have taken up the renovation and maintenance of water commons, such as irrigation tanks and common wells. Drawing on the experience of DHAN’s Vayalagam Tank Foundation, these women-led federations have adopted best practices like working at the cascade level rather than individual tanks, partnering with district administrations, promoting water user associations, and building strong institutional systems.

The federations contribute a dedicated corpus for tank maintenance and have also mobilised additional resources from banks and CSR organisations. Their collective strength enables them to influence district and panchayat administrations to sanction renovation works and even take action against encroachments on irrigation tanks.

The women’s commitment goes beyond physical maintenance, as they also preserve the cultural practices linked to water bodies, such as organising worship rituals at tank-side shrines. Alongside renovation, the federations address broader water security concerns by facilitating household water connections, promoting water literacy, introducing filters, ensuring entitlements for safe drinking water, and extending SHG loans for WASH needs.

Seminar on Flowing Together: Water, Wellness with Participatory Governance

“Empowered panchayats pivotal to convergence of government schemes”

The nexus of water, health, and resource governance remains vital to enhancing water and health security in water-scarce areas. The onus on the maintenance and management of surface water commons, which are prevalent in South Tamil Nadu, rests with panchayats. Yet, inadequate community ownership and periodic allotment of funds to upkeep these precious resources remain a major challenge for many decades.

The DHAN Panchayat Development Programme has been integrating panchayats and the local villagers to work together with improved governance under a unique project funded by Karur Vysa Bank in Tiruchuli block of Virudhunagar district, one of the aspirational districts in Tamil Nadu. The workshop on ‘Flowing together: Water, Wellness, and Participatory Governance,’ organised as part of the Madurai Symposium 2025 on Friday, highlighted the deep interlinkages among water security, wellness, and participatory governance of rural communities by deeply working with local panchayats. Interventions to provide sustainable solutions by creating access to safe and adequate water were not only vital for agriculture and domestic use but also directly linked to public health, with evidence of rising kidney ailments and other chronic illnesses associated with poor water quality.



The renovation of surface water bodies like irrigation tanks and drinking water ponds with community ownership created a significant impact for the people living in the project villages. In addition, by creating farm ponds and roof water harvesting in building resilience to climate variability, even while stressing the need for robust water quality monitoring and preventive health measures, the project introduced biosand filters in households to treat water to eliminate impurities and biological contamination. Participants agreed that panchayats, when empowered, could serve as nodal institutions for converging government schemes, mobilising resources, and integrating community actions for holistic village development. The workshop concluded that long-term solutions require strengthening participatory governance mechanisms, fostering partnerships with health systems, and institutionalising integrated approaches that address water, wellness, and development in a holistic manner.

Seminar on Building Resilient Futures: Partnerships for Inclusive Micro-Pension Models

“Build resilient, inclusive pension schemes”

India is on the brink of a demographic transformation, with projections indicating that, by 2050, more than 20% of its population will be over 60 years of age. Yet, pension coverage remains critically low. Nearly 85% of the workforce is employed in the informal sector, where only about 12% receive formal pension benefits, leaving the majority vulnerable to old-age income insecurity. Government schemes like Atal Pension Yojana (APY) and Pradhan Mantri Shram Yogi Maandhan (PM-SYM) provide some relief but suffer from low awareness, weak participation, and inadequate pension amounts.

The elderly poor face multiple challenges: weakening family support, irregular incomes, low financial literacy, trust deficits, and complex procedures that discourage participation. Existing social pensions are often inadequate, delayed, or inaccessible. Sustainable, community-driven pension models that encourage saving while leveraging partnerships with financial institutions are needed to address these gaps.

A notable innovation is the micro pension scheme pioneered by DHAN Foundation in 2011, in collaboration with LIC and the Micro Pension Foundation. This community-based model now reaches over 44,000 members across 26 federations, with a corpus running into crores. Eligible members above 55 receive pensions, blending financial security with risk protection features like life pension and return of corpus. The model illustrates the potential of collective savings for dignified aging.

Best practices from such programmes highlight the central role of SHGs and federations in mobilising enrolment, ensuring regular contributions, and building trust. Strategic partnerships with LIC ensure professional fund



management and credibility. Customised products, flexible contributions suited to informal sector incomes, financial literacy campaigns, simplified procedures, and technology-enabled transparency have further boosted participation. Bundling pensions with life and health insurance also strengthens financial resilience.

Despite these successes, challenges persist. Irregular contributions due to volatile incomes, low awareness, skepticism, and liquidity pressures often undermine long-term accumulation. To scale up, policymakers must promote group-level savings frameworks that channel contributions into pension funds, encourage long-term discipline, and offer bundled social protection products. Empowering federations with technical capacity, operational clarity, and grievance redressal mechanisms will strengthen trust and efficiency. Regulatory reforms, such as adjusting age limits in APY, should reflect informal sector realities to expand coverage.

Ultimately, building resilient and inclusive pension systems requires a collaborative effort involving government, financial institutions, CSR initiatives, and development partners. Only through such integrated approaches can India ensure financial security for millions of informal workers, promoting dignity and stability in old age.

Workshop on Advancing Development Partnership for Community Radio

“Networking of community radio stations will transform them as knowledge centres”

Community radio remains one of the most powerful and accessible forms of media for rural and marginalised communities. Even in an era dominated by digital platforms and artificial intelligence, community radio sustains its relevance as it can reach populations often excluded from mainstream communication channels. The major problem, however, is the absence of formal networks at local and regional levels that could serve as resource centres or facilitate cross-partnerships. There is no integration among community radio operators, no

resource platforms available, and no formal recognition for community radio equal to mainstream media.

DHAN's Inaiyam – Information and Communication Technology for the Poor (ICTP) – has pioneered innovative approaches to community radio. Sustainable, community-driven platforms have been established, supported by local funds, to ensure independence and continuity. These stations focus on impact-oriented broadcasting, linking announcements to concrete actions through field staff who translate radio messages into tangible results at the grassroot level. Programming is carefully targeted to meet the specific needs of local communities rather than offering generic content. A unique model, driven by Kalanjiam SHGs, empowers self-help groups to manage and operate their own radio stations, fostering ownership, accountability, and long-term sustainability.

To strengthen and scale the role of community radio in advancing development partnerships, several strategic measures are proposed. Formal networks at local, regional, and national levels can serve as resource centres and facilitate partnerships, while official recognition of community radio as a legitimate and impactful literacy medium would enhance empowerment and institutional support. Community radio should be positioned as a vital community media, preserving and transmitting local knowledge, traditions, and information. Dedicated projects and campaigns by government and allied agencies can further promote visibility, sustainability, and capacity building, ensuring the long-term impact of local media initiatives.

Workshop on Building Coastal Resilience - A collaborative approach through Mangrove Restoration

“Conservation of mangroves must be a social commitment”

For coastal communities, mangroves are their lifelines. They reduce vulnerability by buffering cyclones, tidal surges, and rising seas, while sustaining livelihoods as breeding grounds for fish and crabs. Globally, mangroves are the highest carbon-sequestering trees, supporting biodiversity, improving water quality, and stabilising coastlines; benefits that are far beyond conventional plantations. Yet, their natural regeneration is slow, and human pressures, such as shrimp farming, encroachment, and coastal infrastructure, accelerate loss. Limited availability of quality seeds and low public awareness further hinder restoration. The silent services of mangroves in protecting coasts and livelihoods often go unnoticed, putting these vital ecosystems and their dependent communities at risk.

Through its Coastal Conservation and Livelihoods (CALL) programme, DHAN Foundation has demonstrated that community-driven approaches can transform these

challenges into opportunities. Community-managed nurseries have been created to ensure the steady availability of mangrove seedlings. Conservation has been financed through community-owned funds and bank-facilitated loans, showing that financial sustainability is possible. More than 100 canals have been revived, and seven lakh seeds have been planted to regulate the flow of saltwater and freshwater, simultaneously fostering mangrove growth and improving livelihoods. Traditional fishing practices such as the Pari-shar method in Tamil Nadu and the Gazni system in Karnataka have been revived and systematised, blending cultural heritage with ecological restoration. Together, these practices show that mangroves can serve as both ecological shields and sources of sustainable income.

To scale and institutionalise these efforts, several steps are crucial. Community-driven nurseries should be promoted as a flagship conservation programme, ensuring the steady availability of seeds and saplings for scalable restoration. Local institutions such as Village Forest Committees and Self-Help Groups should be empowered to manage the nurseries and develop them as alternative livelihoods supported by conservation funds. Mangroves must be prioritised as natural bioshields and considered the first line of defence, with concrete structures such as tetrapods and seawalls used only as secondary measures. Corporate social responsibility contributions and government funds should be channelled through community-led initiatives, ensuring both ownership and accountability. Finally, studies should be encouraged to strengthen the cultural connect between local communities and mangroves, making conservation not just an ecological responsibility but a social commitment.

Workshop on Fostering value addition units/products through responsible Consumer Mutuals Marketing

“Farmers should be empowered to move beyond primary production”

Rural India is often described as the backbone of the nation; yet the very producers who sustain it remain economically vulnerable. Small and marginal farmers, though responsible for growing the food consumed across the country, are largely dependent on corporate entities for processing and marketing finished products. While rural markets present enormous opportunities and attract significant corporate investment, farmers themselves continue to struggle with low incomes and limited growth prospects. Their inability to move beyond primary production into processing and value addition keeps them tied to low-profit activities and dependent on external buyers, creating a persistent gap between production and profitability.

This challenge is rooted in several structural constraints. Farmers with small landholdings face problems in establishing value-addition units in the farm sector due to a lack of adequate capital, business skills, and access to the market with ease. In today's context, value addition requires strong marketing skills to ensure that processed products reach profitable markets. Without these capacities, farmers remain trapped in a cycle where they sell raw produce at low prices while corporations reap profits from finished goods. Therefore, one needs to break this jinx by enabling farmers to process and market their own products to achieve inclusive rural development.

Understanding such necessities to assist the farmer producers, the Government of India initiated the promotion of Farmer Producer Companies (FPOs) in 2013 to help farmers collectively purchase, produce, process, and market their produce. Over the years, more than 8,000 FPOs have been established across the country. While the model has shown promise, many FPOs continue to focus only on trading and basic backward and forward linkages on a very small scale. Without venturing into value addition, these companies run the risk of becoming dormant and failing to generate sustainable income for their members. The gap between the promise of the FPO model and its actual performance highlights the need for stronger interventions to build technical, financial, and marketing capacities within these farmer-led organisations.

It is in this context that DHAN Foundation, a national-level development organisation, has taken a proactive role in strengthening FPOs through innovative concepts and support systems. DHAN introduced the idea of prosumer and consumer mutuals, encouraging producers to also become consumers within their own value chains, thereby creating a more integrated and sustainable market ecosystem. Through its livelihood initiative, Jeevidam Limited, DHAN has promoted 114 FPOs across six States, providing critical handholding support for market linkages, business planning, and leadership development. Jeevidam Limited acts as a specialised institution under DHAN to facilitate the growth of FPOs, ensuring that farmers receive both technical guidance and market access to move beyond primary production.

To scale up these collective efforts, DHAN Foundation and Jeevidam convened a workshop on fostering value addition units and products through responsible consumer mutuals marketing. The workshop brought together coordinators and directors of FPOs from Tamil Nadu to explore practical solutions for promoting value addition and strengthening mutual marketing networks. The discussions focused on identifying the key barriers faced by FPOs, such as mobilising funds for establishing processing units, acquiring the technical knowledge to operate them, and developing effective marketing strategies. The event provided a platform for farmers and FPO leaders to exchange experiences and explore strategies to transform their organisations into value creation entities and become highly profitable.

PROCEEDINGS

Convention on Women's Empowerment through Multistakeholder Partnerships

The KDFS Silver Jubilee Convention, held as part of the ongoing Madurai Symposium 2025 on Friday, attracted over 260 participants from diverse sectors. The inaugural theme was Women's Empowerment through Multi-Stakeholder Partnerships. Mr. V. Sundararajan, Chief Manager, KDFS, delivered the welcome address, highlighting the vision of KDFS in this milestone year.

In her Chairperson's address, Mrs. A. Umarani reflected on KDFS's 25-year journey. She dwelt at length on its people-owned, people-run character, serving those excluded from mainstream finance. She urged members to act as ambassadors, ensuring outreach to the most marginalized and outlined future goals such as expanding membership, mobilising shareholders, reaching over 10,000 families, and achieving "A Grade" status as a mark of quality and trust.

Mr. M.P. Vasimalai, Executive Director, DHAN Foundation, in his keynote address, positioned KDFS within the broader development perspective, stressing financial inclusion for left-out families, quality checks, and innovative products like Pasumai Kadan (Green Loan) for environmental sustainability. He called for long-term planning, aligning with India's vision for 2050.

A lead paper by Mr. R. Murugaprabhu, CEO, KDFS, underlined the organisation's unique belief in trust-based lending. Unlike banks that require collateral or six months of group formation, KDFS ensures loans within three months, promoting accountability and discipline. To date, 2,700 groups have received loans worth ₹2.7 crore. He listed increasing shareholders, ensuring quick bank linkages, and expanding to other States as priority areas.

The chief guest, Mr. G. Immanuel, CFO, NABKISAN, lauded KDFS for empowering women and called for digitalization,



creation of women-owned enterprises, and placement of women in leadership roles. Mr. K. Kishore Kumar, Zonal Manager, Bank of India, traced the SHG movement's growth and highlighted that loans worth ₹680 crore had been disbursed in Madurai zone. This included ₹480 crore for SHGs, encouraging families to use credit for livelihoods and self-reliance.

As part of the celebration, provisional loan sanction letters were given to 25 groups. Experience sharing brought inspiring stories, including women overcoming banking barriers with KDFS support. The session concluded with a vote of thanks by Mr. S. Sangumurugan.

In the afternoon, group discussions focused on strengthening financial assistance through quality group practices, empathetic conflict resolution, documentation clarity, and strategies to ensure timely repayment, reinforcing the collective vision of sustainable community finance.

Convention on Saturation and sustainability of Vayalagam institutions in Pambar River basin: Partnership pathways and Milestones

The convention on 'Saturation and sustainability of Vayalagam institutions in Pambar River Basin', organised at the Madurai Symposium 2025 on Friday, opened with a welcome address by Mr. J. Mohan, COO, DVTF, who outlined the objectives of the programme. He highlighted the role of the Vayalagam Mutual Movement in strengthening partnerships and community foundations. A video highlighted the centrality of water in village life, the achievements of over 2,500 Vayalagams, and collaborations with CSR entities like Axis Bank Foundation.

Mr. U. Vellaippan, Senior Team Leader, DVTF, who presented the lead paper on the Pambar Basin, traced DHAN Foundation's efforts since 1992 in tank rehabilitation and institution building. With Axis Bank's support, the programme has renovated 2,379 tanks and ponds, conserved 6.51 billion litres of water, irrigated 31,304 hectares, promoted 2,175 farmer groups, and helped 26,000 families move out of poverty. He highlighted the next phase goals of basin-wide saturation, disbursement of ₹500 crore farm loans, 100% insurance coverage, and stronger federated institutions.

Dr. S. Nagoor Ali Jinnah, Treasurer, DVTF, in his keynote address, engaged farmers on water conservation, rainwater harvesting, and exposure visits to successful irrigation systems. Mr. P. Selvam, Executive Engineer, Department of Agriculture Engineering, spoke on the geography and water potential of the Pambar and Kottakaraiyar basins, emphasizing the urgent need to conserve tanks, ponds, and anicuts for sustainable livelihood.

Reflections from partner institutions, including NABARD and Axis Bank, underscored the role of collaboration in reaching milestones.

In the afternoon, sub-group discussions involved nearly 80 Vayalagam members. They deliberated on four themes: saturation, sustainability, partnership pathways, and milestones. Suggestions included leadership rotation every three years, ensuring membership of all farmers, monthly meetings, baseline data collection, Vayalagam Pongal celebrations, household rainwater harvesting, equal participation across generations, and insurance coverage for all members. Groups also recommended collaboration with government schemes and MGNREGS, expanding new Vayalagam groups, promoting agro-input services, and fixing signboards at renovated tanks.

The consolidated outcomes pointed to a stronger community participation, equitable practices, and strategic partnerships as pathways to sustainability. The event concluded with a vote of thanks by Mr. Dharani.

Roundtable on AYUSH Partnership for Natural Wellbeing

The roundtable on AYUSH conducted on Friday at the Madurai Symposium 2025 brought together doctors, medical practitioners, and community leaders to reflect on how traditional systems like Siddha, Ayurveda, Homoeopathy, Naturopathy, and Yoga can move beyond the label of "alternative" medicine and confluence with the mainstream healthcare system.

Mr. R. Rajapandian, in his address, emphasised that AYUSH is rooted in India's heritage and must be integrated into public health with specialised skills, deeper research, and strong community acceptance. He pointed out that while regions like Kerala and Mysuru had embraced Ayurveda and Naturopathy, other areas required localised strategies to build awareness and adoption.

Dr. C. Jeyam highlighted the importance of awareness as the first step. He shared experiences from COVID-19 relief and noted how AYUSH systems could be most effective when combined with training, health camps, and targeted interventions in villages. He explained how Siddha, Ayurveda, Yoga, and Homoeopathy complemented one another, with Homoeopathy showing promising results in women's health, immunity building, and even integration with Allopathy.

Dr. Jeyavenkatesh stressed that AYUSH's survival depended on public trust and participation and cautioned against mixing systems haphazardly, urging consistency and systematic integration. Dr. Nagarani Nachiyar explained the role of yoga and lifestyle changes in addressing the rise of chronic illnesses among younger populations, while also countering misinformation spread through social media.

Dr. Palanivelrajan and Dr. Pristika shared challenges from rural outreach, where misconceptions about AYUSH persisted and people expected quick allopathic-style results. Both called for awareness camps, village adoption, and patient education to strengthen trust. Dr. Prakash emphasised prevention, pointing to lifestyle diseases linked to poor diets and overuse of antibiotics. He argued for scientific documentation of traditional practices to build credibility.

Together, the speakers agreed that AYUSH's future was pegged on awareness, prevention, evidence-building, and systematic outreach. By adopting villages, conducting health camps, documenting results, and fostering integration with mainstream medicine, AYUSH can expand its reach, address modern health challenges, and reclaim its place as a trusted, people-centred system of healthcare.

Roundtable on Making the CAUSE more pervasive: Potential Partnerships for Building Knowledge and Exchange

The roundtable on 'Making CAUSE more pervasive: Potential partnerships for knowledge and resource exchange,' held at the Madurai Symposium 2025 on Friday, began with the presentation of the CAUSE framework, which is rooted in community institutions that revive traditions of stewardship, self-help, and collective action. Anchors explained that when communities were organised on these principles, they managed resources sustainably, negotiated with external actors effectively, and resisted exploitation. As climate change intensifies droughts and floods, CAUSE offers a holistic pathway by integrating conservation with development, natural and financial resources, and entitlements with rights. Its components – conservation, agriculture, usufructs sharing, SCRIPT through finance groups, and encroachment eviction – provide a strong foundation when supported by panchayats, government, CSR entities, and civil society.

Mr. Krishan Jindal commended DHAN Foundation's holistic model and CAUSE framework, calling it a sustainable approach for the future. Drawing on Punjab's experience, he emphasised rejuvenating water bodies,

groundwater recharge, and capacity building through training and exposure as vital to achieving goals.

Dr. J. Vasanthakumar, former Dean of Annamalai University, highlighted the need for collaborative models involving government, NGOs, and communities. He recommended simple knowledge products such as manuals and case studies, contributed by diverse stakeholders, to spread awareness. He also suggested the creation of leadership platforms that bring villagers and community leaders together as equal partners.

Dr. M. Thiagarajan underscored the value of farmer knowledge and experiential learning while stressing stronger collaboration with government schemes. He dichotomised short-term supports like insurance and long-term interventions such as value addition, soil health, and FPO development. Mr. Alagumani addressed encroachment issues under the Tamil Nadu Protection of Tanks Act (2007), stressing strict enforcement and ecological monitoring.

Mr. Prahalathan spoke about equitable usufruct sharing and panchayat authority in managing common resources with higher-level oversight. Mr. N. Venkatesan traced DHAN's journey from the 1990s, highlighting community-driven tank renovation, cost-sharing models, CSR collaborations, and basin-based approaches across 4,600 water bodies in seven States. Mr. Arumugam explained water science, contamination risks, and safe standards, while Mrs. Prema reviewed Vayalagams' financial strength at ₹ 600 crore corpus, high profits, and 100% repayment rates.

In his concluding remarks, Mr. Mohan affirmed DHAN's holistic approach and positioned WKC as a platform for capacity building and excellence in community-led conservation.

Seminar on Flowing Together: Water, Wellness with Participatory Governance

The seminar on 'Flowing together: Water, wellness and participatory governance,' which was conducted at the Madurai Symposium 2025 on Friday, began with a welcome address by Mrs. N. Shanthi Maduresan, CEO of DHAN Panchayat Development Foundation, who introduced the purpose of the event and explained the concept of Sangamam as a platform for knowledge sharing among panchayat administrations, banks, CSR partners, NGOs, and communities. She also presented DPDF's activities and achievements in the project villages. Mr. B. Prahalathan anchored the event, in which participants from KVB ASPIRE Panchayats in Tiruchuli block and leaders from Pambar Vayalagam areas were present.

Mr. Nalayiramuthu, Regional Coordinator, presented the lead paper, introducing the theme of the 12th Madurai Symposium—Development Partnership—with a focus on the ASPIRE Project supported by Karur Vysya Bank.



Implemented in 11 villages across five panchayats in Tiruchuli, the project has achieved significant milestones in health, education, environment, and livelihoods since April 2024. He highlighted water-related challenges in the panchayats and posed three lead questions for collective deliberation on water security, health, and participatory governance.

Delivering the presidential address, Mr. N. Venkatesan emphasised the importance of conserving water resources and restoring traditional systems like kanmois and ooranis. He warned of rising kidney-related ailments linked to poor water quality and stressed the responsibility to preserve ancestral water systems.

Participants were divided into three sub-groups to discuss the lead questions. The deliberations culminated in key resolutions: affirming water conservation and rainwater harvesting as essential for livelihoods; recognising clean drinking water and preventive healthcare as fundamental rights; institutionalising participatory governance through gram sabhas and panchayat committees; ensuring equity for disadvantaged groups; and documenting ASPIRE's learnings to scale across panchayats in Tamil Nadu.

Action points included tank and oorani restoration; rainwater harvesting expansion; water quality testing with gram sabha disclosure; stronger PHC linkages; institutionalising Sangamam Sabhas; training panchayat leaders; and prioritising women, youth, and vulnerable households in interventions.

The seminar concluded with participants taking an oath to protect water bodies and actively participate in panchayat governance. Mr. Selvaraj, Programme Advisor, DPDF, proposed a vote of thanks.

Seminar on Restoring Water Commons through Partnerships by Community with Government and CSR

Water has always been more than a resource; it is the foundation of life, livelihoods, and community well-being. In the context of climate change, erratic rainfall, and groundwater depletion, restoring water commons has become central to sustainable development. On the third day of the Madurai Symposium 2025, a seminar on "Restoring Water Commons through Partnerships by Community with Government and CSR" highlighted how collective action, rooted in traditional wisdom and strengthened by partnerships, can build resilient ecosystems and prosperous villages.

In his lead paper, Mr. Devanesan pointed to the urgent need to revive traditional water bodies as a pathway to secure livelihoods, food security, and climate resilience. Linking the discussions to SDG 6, speakers noted how population growth, urbanization, and agriculture, which consumes 70% of global water, place immense pressure on freshwater. Locally, tribal areas face spring depletion,

urban centres deal with encroachment and pollution, and rural regions struggle with silted tanks and erratic rainfall.

DHAN Foundation and Kalanjiam federations shared experiences of tank and pond revival, micro-irrigation, and water budgeting. Women leaders, through Water User Associations, ensured accountability and sustainability. CSR collaborations demonstrated impact: APRAAVA Energy renovated tanks in Theni, benefitting 3,500 families, while Redington restored tribal water bodies in Thiruvananthapuram, diversifying livelihoods through fish rearing and crop cultivation.

Best practices included community contributions, revival of kudimaramathu, women's leadership, and convergence with MGNREGA. These efforts improved agricultural productivity, livestock and domestic water access, groundwater recharge, and biodiversity.

In his presidential address, Ms. A. Visalachi commended DHAN's integration of traditional knowledge with modern practices and highlighted women's central role in water security. She stressed that government schemes multiply in effectiveness when communities and federations take ownership. CSR partners emphasized that beyond infrastructure, restoration initiatives foster awareness, behavioural change, and sustainability.

Federation leaders and community representatives narrated how water restoration reduced women's drudgery, stabilised agriculture, and secured domestic use, proving that revival is not just technical but a restoration of dignity and resilience.

The seminar reiterated that water commons are living systems essential for the future. When women, communities, government, and corporates converge, water restoration becomes more than conserving resources—it renews hope, sustains livelihoods, and prepares villages for climate challenges.

Seminar on Building Resilient Futures: Partnerships for Inclusive Micro-Pension Models

The Madurai Symposium 2025 featured a seminar on 'Building resilient futures – partnerships for inclusive micro pension models' on Friday. The event, organised by People Mutuals, began with a welcome address by Mr. S. Iyyappan, Regional Coordinator, who focused on the critical role of pensions in ensuring dignity and stability for workers in the unorganised sector. Federation leaders, mutuals regional coordinators, and community members participated in the programme.

Mrs. S. Ahila Devi, CEO, People Mutuals, introduced the SCRIPT model, explaining the "P" for pension. She explained how micro pensions offered independence in old age, operated with 8% returns, and had grown across 22 federations since 2011. She urged the participants to recognise that even small, consistent savings could secure a dignified future.

The chief guest, Mr. Gururajan, Branch Manager, LIC, highlighted that pensions were guaranteed income streams that became essential when earning capacity declined. The LIC, he said, offered over 60 products, including 10 pension-specific schemes, for which contributions started at as low as ₹100. These products could significantly reduce old-age poverty.

Mr. Ajith Kumar explained the Atal Pension Yojana, designed for unorganised sector workers, with payment of pension ranging from ₹1,000 to ₹5,000 at retirement. He also dwelt on spousal benefits, early enrolment incentives, and the need for consistent contribution.

Mr. Avudaiyappan of DHAN Foundation detailed DHAN's Micro Pension Model, where federations manage savings and coordinate with LIC. Achievements include 4,456 members across 17 federations contributing to a corpus that grew from ₹3.32 crore to ₹3.64 crore in 2023–24. He noted that rising life expectancy and nuclear families made pensions increasingly urgent.

Mr. Bharathi Raja presented savings data, showing how strong saving cultures drove pension participation. Regions like Dindigul, Tumkur, and Madurai Rural demonstrated robust growth, though disparities persisted across federations.

Group discussions consolidated these themes: integration of pensions with savings; linking enrolment to bank systems; ensuring access for vulnerable groups; and developing custom pension products. Participants called for community-led action, stronger partnerships, impact tracking, and digital innovations for easier participation.

Mr. Shahul Hameed concluded with declaration points, framing savings, credit, insurance, and pensions as the four pillars of financial security. The event closed with a vote of thanks from Mrs. V. Vethamalar, appreciating all contributors for shaping resilient pension models for the future.

Workshop on Fostering value addition units/products through responsible Consumer Mutuals Marketing

The workshop on “Fostering Value Addition Units/Products through Responsible Consumer Mutuals Marketing”, organised as part of the ongoing Madurai Symposium 2025, was anchored by Mr. S. Karthikeyan, Senior Project Executive, Jeevidam HR (CHRD). The chief guests included Mr. K. Nallamani (Thirumalai Modern Rice Mill) and Mr. K. Ganesh (Naduvizhi Ambal Modern Rice Mill, Pudukkottai), alongside special invitees from Jeevidam and DHAN Foundation.

In her introductory address, Ms. Malini, Senior Team Leader, Jeevidam, explained the objectives of the event as fostering value addition through responsible marketing, providing a platform for producers and consumers,

drafting commitments on fair pricing and sustainability, and building networks for scaling up value addition units.

Mr. Karthikeyan's lead paper highlighted that small and marginal farmers, who form 80% of India's farming base, could secure better income through value addition and consumer mutuals. With rising demand for eco-friendly, quality products and expanding rural markets, Jeevidam has already established 17 value addition centres with a significant turnover. He outlined the challenges, such as infrastructure, finance, and branding, and emphasised collective procurement, processing, and marketing.

Mr. Nallamani spoke of his five-decade experience in the rice trade, his collaboration with 114 FPOs, and innovations in rice drying technology. Mr. Ganesh narrated his journey of growing Surya Rice Mill into a ₹130-crore brand, stressing quality and innovation while pledging support for startups and exports. Special invitees Mr. Krishan Jindal and Mr. Dayalan highlighted consumer self-reliance, professionalism, and the importance of producing quality goods at fair prices.

Participants were divided into crop-cluster subgroups, and they discussed five lead questions. Their suggestions included baseline data collection, eco-friendly packaging, training, online marketing, starting of Jeevidam stores, and collaborations with traders and urban federations. They favoured clear guidelines on pricing, sustainability, and reinvestment. Deepavali trade plans were also presented, with Veda Sandur quoting the highest plan at ₹1.5 crore.

In reflections facilitated by Mr. Santhanam, participants noted that the workshop provided learning, peer exchange, and clarity on challenges. They emphasised that FPOs must enhance productivity, ensure value addition, and strengthen Jeevidam's role in marketing and supply chains. The session closed with six key declarations to guide future action.

Workshop on Advancing Development Partnership for Community Radio

The workshop began with an introduction by Mr. J. Madhan, followed by lamp lighting, prayer, and a formal welcome address. In his remarks, Mr. A. Gurunathan emphasised community radio's unique role in amplifying grassroots voices, contrasting it with commercial FM, and underscoring its potential for collective development.

Mr. B. Muthukumarsamy, Programme Leader, DHAN Foundation, presented the lead paper, recalling the first Statewide gathering of community radios in 2009. He traced DHAN's journey from narrowcasting centres in 2003 to India's first NGO-run station, Kalanjiam Vanoli (2009), and the first community organisation-run station, Vayalagam Vanoli (2011). Both have achieved financial sustainability and national recognition. He explained that

content evolves across five levels — awareness, knowledge, skills, behaviour change, and social impact — and noted the use of digital tools like YouTube and podcasts. Stressing partnerships as key to sustainability, he highlighted DHAN's collaborations while pointing to gaps in recognition, audience research, and ownership models.

Dr. Chandrasekar, Vice-President, Community Radio Association, highlighted regulatory scrutiny, from licence renewal to compliance reporting. He stressed the need for accountability, audited financials, and measurable impact, noting that awareness alone was insufficient; stations must demonstrate real change. He also facilitated an activity where participants mapped stakeholders, identified gaps, and proposed solutions such as better infrastructure, licensed software, training, and stronger multi-stakeholder collaboration.

Mr. Sandeep Rana, CRA National Coordinator, praised DHAN's pioneering role, calling community radio a medium of empowerment. He emphasized partnerships for education, women's empowerment, and livelihoods, recalling past collaborations and pledging continued support. He addressed participants' concerns on migration through the PC Seva Portal, assuring guidance and collective action.

Dr. Kamalasundari from Chettinad Agricultural College highlighted DHAN's role in creating health and nutrition awareness through radio. She called for greater collaboration between colleges and radio stations to extend outreach and visibility. A student participant echoed this, stressing the importance of practical exposure through station visits and hands-on learning.

Wrapping up the discussions, Mr. Muthukumarsamy highlighted the need for clarifying expectations in partnerships and prioritising sustainability through integration of content, virtual exchanges, and training. Participants mooted structured systems for sharing, exposure visits, and building a culture of mutual learning to strengthen community radio as a sustainable medium for development communication.

Workshop on Building Coastal Resilience - A collaborative approach through Mangrove Restoration

The symposium on 'Building coastal resilience – A collaborative approach through mangrove restoration', organised as part of the Madurai Symposium 2025, began with a welcome address by Mr. Bala Subramanian, Regional Coordinator, Palk Bay Region. Dr. Siva Subramanian, Senior Team Leader, DHAN Foundation,

explained the purpose of the symposium, highlighting DHAN's long-standing service in coastal regions and the need to link conservation with livelihoods. He spoke about the multiple benefits of mangroves – reducing cyclone impacts, serving as carbon sinks, and supporting fisheries, aquaculture, honey collection, and eco-tourism –, thus ensuring ecological security and community wellbeing.

Mr. K. Vijayarajan, Project Executive, Coastal Conservation and Livelihood Programme (CALL), delved at length on building coastal resilience through mangrove restoration. He noted that India has nearly 5,000 sq. km of mangroves, which are crucial for preventing erosion, storing carbon, and sustaining livelihoods. Yet, they face threats from cyclones, floods, and erosion. DHAN has restored mangroves in Tamil Nadu and Karnataka by canal renovation, planting lakhs of saplings, and promoting climate literacy. He called for action to empower communities, integrate traditional and scientific knowledge, and foster multi-stakeholder collaboration.

A video presentation reinforced mangroves' role as shields against cyclones, carbon sinks, and livelihood supporters, while linking rising CO₂ levels to stronger cyclones, sea-level rise, and reduced fishing opportunities.

Dr. M. Anand, Madurai Kamaraj University, discussed ocean acidification caused by rising CO₂, its impact on phytoplankton, and cascading effects on fish, prawns, and crabs. He underlined the importance of blue carbon strategies such as mangrove restoration to mitigate climate change.

Dr. S. Ravikumar, Alagappa University, referred to mangroves as intense carbon sinks and vital breeding grounds for marine life – "No mangroves, no prawns, no crabs, no fish." He highlighted their role in disaster protection, noting their survival during the 2004 tsunami, and their economic value through fisheries, aquaculture, honey, and ecotourism.

Dr. P. Anantharaman, Annamalai University, spoke on seagrasses as blue carbon ecosystems, critical nursery grounds, and coastal protectors. Conserving them ensured food security, shoreline stability, and resilient livelihoods.

Group discussions evolved proposals for community-run nurseries, converting abandoned shrimp ponds into mangroves, planting on canal bunds, and linking conservation with livelihoods such as beekeeping, shellfish, and crab farming. Training, exposure visits, and collaboration with schools and colleges were recommended to blend traditional wisdom with science and build future generations of coastal stewards.

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