



Madurai Symposium 2025

Advancing Development:
Enabling Development Partnership

17-21 September 2025



Bulletin

Day 4: 20 September 2025 (Saturday)

Events: Conventions, Seminars, and Workshops

Seminars

1. 'Advancing Development Research through Academic Partnerships' by The DHAN Academy
2. 'Collaborative endeavours in demonstration and dissemination of agriculture technologies with Vayalagam community: Proven propositions' by DHAN Vayalagam (Tank) Foundation
3. 'Multi stakeholder Partnership for Holistic Financial Inclusion through CFLC' by DHAN Kalanjiam Foundation

Workshops

1. 'Partnership journey with Panchayat Institutions: Best practices and prospective moves in conservation of natural resources' by DHAN Vayalagam (Tank) Foundation
2. 'From Global Vision to Local Impact: SDGs for Federations' by Centre for Policy and Planning
3. 'Collaboration for Strengthening the Experiential Tourism Network of Tamil Nadu' by Centre for Heritage and Development Tourism

Conventions

1. 'Strengthening Development Partnerships for Inclusive Risk Management' by People Mutuals
2. 'Towards holistic financial Inclusion through financial literacy: Enabling communities Partnership with Banks' by DHAN Kalanjiam Foundation
3. 'Livelihood Enhancements of Communities: Building Partnerships with Market' by Jeevidam Ltd.
4. 'Advancing Partnership for Digital Upskilling as a tool for Women Empowerment' by Inaiyam, Information and Communication Technology for Poor
5. 'Collaboration for Value addition in small millets' by Small Millets Foundation

KNOWLEDGE BRIEF

Convention on Strengthening Development Partnerships for Inclusive Risk Management

“Community ownership ensures sustainability of insurance services”

Access to insurance services among poor and vulnerable communities remains limited despite the availability of national schemes. Awareness of entitlements such as PMJJBY, PMSBY, PMJAY, PMFBY, and micro-pension schemes is often low, leaving many households uninformed about the protection available to them. Trust in formal insurers is also weak, as past experiences with delayed claim settlements or complex procedures have reinforced skepticism. Affordability constraints further limit uptake, particularly among households with irregular or seasonal incomes, who often prioritise immediate survival needs over long-term protection.

Financial literacy gaps mean many people do not understand the benefits, terms, or mechanisms of insurance, while limited outreach from government agencies and private insurers prevents regular engagement. Structural inequalities, gender disparities, and social exclusion exacerbate these barriers, with women, widows, the elderly, differently-abled, and marginalised groups facing disproportionate challenges in accessing formal insurance. Consequently, the potential of social protection and inclusive risk management remains underutilised, creating persistent vulnerabilities among low-income populations

People Mutuals has been successful in covering the risks of the poor households and has demonstrated the power of community institutions to address the vulnerability issues. Through strong partnerships, inclusive risk management expanded to cover 2.98 crore people by March 2025, up from 2.06 crore in March 2024. Life insurance reached 1.52



crore people, health insurance protected 90.6 lakh individuals and 22.6 lakh families, and crop and livestock insurance covered 49.47 lakh farmers and 87,574 livestock.

Community-centric People Mutuals play a vital role in embedding risk management within SHGs, federations, and people's institutions, ensuring ownership and sustainability. Multi-stakeholder collaboration with government agencies, insurers, NGOs, and academic institutions pools expertise and resources, reduces duplication, and enhances grassroots credibility. Effective models blend traditional coping mechanisms – mutual aid, collective funds, and spiritual practices – with modern tools like microinsurance and pensions, ensuring cultural acceptance and technical robustness.

Capacity building and financial literacy for women leaders, youth, and federation staff create strong community anchors, while training programmes enable members to understand risk products and make informed decisions. Evidence-based design, supported by studies, pilots, and documentation, strengthens credibility and policy advocacy. Inclusive outreach prioritises marginalised groups, including women, widows, the elderly, and differently abled individuals, with peer role models enhancing participation. Aligning microinsurance and micro-pension schemes with national and state social protection programmes improves scale, sustainability, and affordability for the poorest households.

The success of People Mutuals stems from a people-centred approach ensuring community ownership, transparency, and sustainability. Federations facilitate enrolment, renewals, and access to schemes like PMJJBY, PMSBY, Ayushman Bharat, and PMFBY. Group insurance, micro-pension, and mutual products provide inclusive coverage across life, health, crop, and livestock risks. Partnerships with government schemes, insurers, and global organisations like IBISA, ICMIF, and MiN strengthen resilience and introduce technology-driven, climate-smart practices. Despite achievements, gaps remain due to incomplete enrolment, partial coverage, delayed claims, limited capacity, and trust deficits.

Key learnings show that a people-centred approach, trust, and transparency underpin successful partnerships. Community ownership ensures sustainability, while multi-layered risk protection integrates government schemes, insurers, and mutuals to strengthen resilience. Innovation, strong capacity, financial viability, and transparent operations are essential for affordable, sustainable, and trusted risk management for low-income households.

Convention on Towards holistic financial Inclusion through financial literacy: Enabling communities Partnership with Banks

“Make banking services more accessible to rural communities”

Despite past decades of national efforts to advance financial inclusion, both communities and banks continue to face persistent gaps. On the supply side, banks often struggle with inadequate branches, limited manpower, and competing priorities, with business clients seen as more valuable than rural customers. Financial inclusion does not receive their dedicated attention, as staff members are overburdened with routine workloads. On the demand side, rural communities largely engage with banks only for Direct Benefit Transfer (DBT) services, with little awareness of other financial products and entitlements. For households living in survival mode, financial literacy ranks low on their priorities, and the limited outreach efforts mean they remain disconnected from the broader financial ecosystem. This dual neglect creates an imbalance where inclusion remains incomplete, shallow, and unsustainable.

Best Practices:

Experience from community-based initiatives shows that financial inclusion deepens only when literacy, awareness, and handholding go hand in hand. At the grassroots, potential members were mapped systematically to ensure no household was excluded, and awareness of savings, credit, insurance, and pensions was spread through group meetings, peer learning, and exposure visits. Confidence between bankers and communities was built through direct interactions and experience sharing, bridging mistrust. The SCRIPT framework was promoted alongside Jan Dhan accounts to link members with digital transactions for convenience and transparency. Communities were introduced to social security schemes like Jan Suraksha, PMJJBY, PMJAY, and pension products, making financial inclusion more holistic and future-oriented. Coordinators played a critical role by ensuring active use of bank accounts, connecting households to multiple products, and providing regular updates. A notable success is the Kalanjiam groups, such as those in Sanarpatti and Samathuvapuram, which adopted cashless digital transactions, reducing risks of theft, cash handling charges,



and transaction errors, while enhancing transparency and efficiency.

Policy Directions:

To scale such successes, stronger institutional mechanisms and systemic partnerships are essential. A national-level Business Correspondent framework integrated with Centres for Financial Literacy (CFLs) can act as resource hubs, making banking services more accessible to rural communities. Financial literacy programmes need to be institutionalised with long-term impact assessments and continuous engagement to ensure sustained learning. Banks should simplify the re-KYC process and familiarise communities with the centralised KYC system, fast-tracking account activation and reducing delays. Partnerships among banks, government departments, NGOs, and community federations must be strengthened to guarantee universal coverage, regular usage of accounts, and integration of digital, credit, and insurance services. Monitoring mechanisms to track account activity, insurance renewals, and repayment behaviour would reinforce sustainability and prevent account dormancy. Finally, full digitization of Kalanjiam groups in savings, credit, insurance, and pension transactions can ensure transparency, secure accounts, and lasting confidence in the formal financial system.

Seminar on Advancing Development Research through Academic Partnerships

“Academia-NGO partnerships essential to make research robust and relevant”

The seminar on ‘Enabling academic partnership in knowledge building and development,’ which was held as part of the Madurai Symposium 2025 on Saturday, emphasised the critical importance of evidence-based social research for informed policy and practice. Academic institutions possess strong capabilities in theoretical and analytical research but often lack access to grassroots data and direct community engagement. Conversely, NGOs excel in collecting field-level evidence, yet may not have the tools or capacity to analyse and publish findings rigorously.

To address this gap, the seminar advocated for stronger academia-NGO partnerships, combining academic rigor with grassroots insights, to produce research that is both robust and contextually relevant.

Academic institutions possess strong capabilities in theoretical and analytical research, including robust methodological frameworks, statistical modelling, and the ability to conduct large-scale, generalisable studies. They are well-equipped to produce peer-reviewed outputs that can influence policy debates at national and international levels. However, their engagement with communities is often limited, resulting in research that may overlook local realities, social nuances, and context-specific constraints. Additionally, academic timelines, incentives, and publication priorities can make translating research into actionable policy recommendations challenging.

NGOs, by contrast, excel in gathering granular, field-level evidence and have deep knowledge of community needs, social dynamics, and operational realities. They can capture qualitative insights, monitor implementation outcomes, and adapt interventions based on real-time feedback. Yet, NGOs often face limitations in methodological rigor, data analysis capacity, and dissemination channels, which can reduce the policy impact of their findings.

Bridging these gaps through strategic academia-NGO partnerships allow for complementary strengths: academic rigor ensures research credibility, while NGO engagement ensures relevance, feasibility, and contextual sensitivity. Such collaborations can produce high-quality, actionable, and locally grounded evidence that not only informs policy but also strengthens development practice, enabling interventions that are both evidence-driven and socially impactful.

The DHAN Academy (TDA), through its knowledge centres, plays a pivotal role in development-focused research by leveraging strong community organisations promoted by it, which serve as living laboratories for learning and experimentation. The TDA has developed unique research approaches, including research with the community and research by the community, enabling participatory knowledge generation that captures local realities and grassroots perspectives. By blending academic rigor with community orientation, TDA ensures that its research is both methodologically robust and socially relevant. Collaborations with prestigious institutions such as IIMs, IIT Mumbai, ICRISAT, ISB, and IARI have further strengthened its analytical capacity, resulting in impactful studies on microfinance, water management, risk assessment, and more. These studies have translated into policy advocacy on critical issues, including SHG-bank linkages and water body conservation, demonstrating the value of integrating community-driven insights with formal research expertise.

Seminar on Collaborative endeavours in demonstration and dissemination of agriculture technologies with Vayalagam community: Proven propositions

“Farmers must be central to shaping technological innovations”

Agriculture today stands at the intersection of tradition and technology. Innovations such as precision farming, AI-based advisories, drought-resistant varieties, and climate-smart practices are reshaping global agriculture, yet smallholder and marginal farmers face significant barriers in accessing, adopting, and sustaining these technologies. This gap is particularly acute in tank-fed regions, where nearly five lakh farming families, many landless or marginal, depend on fragile ecosystems and traditional water systems. Climate change, erratic rainfall, groundwater depletion, pest and disease outbreaks, migration, and the erosion of customary water management systems such as Neerkattis and Kudimaramathu exacerbate their vulnerabilities. Degenerating ecosystems, declining productivity, and uncertain incomes threaten both livelihoods and local food security.

Technologies developed in research stations often fail to account for micro-climate variations, agro-ecological realities, or resource constraints faced by marginal farmers. Limited digital literacy and inadequate access to ICT platforms further restrict the use of mobile advisories and early warning systems. Policy and regulatory bottlenecks, including weak support for participatory water governance, hinder scaling. Trust deficits, shaped by past failures, insufficient extension support, and fear of economic losses, further limit adoption. Addressing these challenges requires transformational partnerships, rooted in long-term engagement, contextual adaptation, and equitable benefit sharing.

Over the past three decades, DHAN Foundation, through its Vayalagam Tank Foundation, has demonstrated how multi-stakeholder partnerships can facilitate effective

technology dissemination. Supply-side interventions such as Kudimaramathu, tank desiltation, farm ponds, and water storage measures are combined with demand-side agricultural practices, including System of Rice Intensification (SRI), green manuring, tank silt application, micro-irrigation, crop diversification, organic farming, seed treatment, and integrated pest and nutrient management. These practices are disseminated through nested people's institutions – farmers' associations, watershed committees, federations, and Farmer Producer Organisations (FPOs) –, ensuring ownership and cost sharing. Capacity-building platforms such as farm field schools, climate resilience centres, agro-advisory centres, community radios, virtual training, seed villages, and farmer clubs further reinforce adoption.

Innovations by DHAN's Vayalagam Tankfed Development Programme contribute to the higher adoption of technologies among DHAN-promoted farmers:

1. Institutional setup facilitates regular meetings, interactions with resource persons, and continuous capacity building.
2. Handholding support is provided by federations, enabling farmers to adopt new technologies confidently in the initial stages.
3. Peer and cross learning among farmers ensure effective dissemination and practical understanding.
4. Facilitation of entitlements from government departments supports technology adoption.
5. Agricultural Finance Groups within federations provide access to credit needed for acquiring and adopting new technologies.
6. Collaboration with resource institutions: Farmers' federations partner with resource institutions to channelise technologies to the farmers

Collaborations remain critical. Government agencies, particularly Krishi Vigyan Kendras, provide scale, while research institutions validate innovations. Agritech startups contribute to mechanisation and digital platforms, and DHAN Foundation facilitates local technology pooling and dissemination through trust and inclusivity. FPOs and federations aggregate demand, enable peer-to-peer learning, and feed local experiences back into research and policy. Policy frameworks must institutionalise multi-stakeholder collaboration, prioritise capacity building and ICT access, strengthen farmer-integrated research, and empower FPOs and federations. Sustainable agriculture in tank-fed and fragile regions depends on scaling such collaborative frameworks, ensuring farmers are central actors in shaping, testing, and sustaining technological innovations.



Seminar on Multi stakeholder Partnership for Holistic Financial Inclusion through CFLC

“Financial literacy programmes should be drivers of behavioural transformation”



Rural people, tribal communities, and urban slum dwellers often lack financial literacy, with limited awareness of formal banking, savings, credit, and insurance. Dependence on informal systems, low exposure to digital finance, and barriers like language, trust, and accessibility hinder their ability to make informed financial decisions. They lack financial literacy due to poor access to formal financial institutions, low education levels, language barriers, and limited exposure to financial products. Social exclusion, mistrust of banks, irregular incomes, and absence of targeted, practical training further restrict their ability to understand and engage with financial systems effectively.

Existing financial literacy programmes largely remain confined to disseminating information, with limited attention to fostering behavioural change. While such initiatives may raise awareness, they often fail to translate knowledge into sustained financial practices. For example, training individuals on banking processes may inform them about account usage, but without addressing barriers such as accessibility, hidden costs, or trust deficits, actual uptake remains minimal. Similarly, digital payment sessions tend to focus on explaining procedures, but seldom provide enabling conditions such as affordable smartphones, reliable internet, or handholding support that are essential for first-time users. In the case of savings, emphasising their importance without offering suitable instruments, like recurring deposit schemes designed for irregular incomes or community-based savings groups, renders the knowledge abstract and impractical.

Consequently, these programmes risk being reduced to information dissemination exercises rather than drivers of behavioural transformation. To advance genuine financial

inclusion, policy design must move beyond awareness creation and incorporate experiential learning, supportive ecosystems, and enabling conditions that make financial practices both accessible and sustainable. Only then can financial literacy efforts achieve their intended developmental outcomes.

DHAN Kalanjiam Foundation’s community banking programme offers a compelling model for fostering sustained financial behavioural change among low-income households across rural, urban, and tribal areas. The programme has successfully promoted savings, credit, insurance, and pension habits among over 13,00,000 women across 13 States. Participants have developed regular saving habits, gained financial management skills, and acquired extensive banking exposure. Women who had never previously visited banks now engage regularly with financial institutions, jointly implementing the SHG-bank linkage programme. They independently undertake financial planning, loan appraisals, processing, and monitoring, and are capable of reading, analysing, and making informed decisions based on financial statements for their institutions. Household-level financial management has also improved significantly, with more than 80% of members holding life, health, asset, or crop insurance—contrasting sharply with the limited insurance uptake among low-income families nationally.

The above successes are underpinned by several key features:

- Community-managed institutions (groups, clusters, federations) actively promote behavioural change on a sustained basis.
- Long-term engagement with members, rather than one-off training sessions, ensures repeated exposure to financial concepts.
- Regular meetings and financial transactions among members and with banks reinforce practical skills.
- Peer learning enables members to teach and support each other in financial management.
- Frequent capacity-building initiatives strengthen knowledge and confidence.

Building on this experience, DHAN Kalanjiam Foundation has recently partnered with Axis Bank Foundation to further demonstrate community-managed financial literacy. The programme provides valuable lessons for policymakers, banks, insurance companies, and financial regulators seeking to enhance financial inclusion and promote sustainable behavioural change.

Workshop on Partnership journey with Panchayat Institutions: Best practices and prospective moves in conservation of natural resources

“Panchayats must be the ultimate custodians of water bodies”



Small-scale irrigation tanks and village commons, which fall under panchayat jurisdiction, are vital lifelines for small and marginal farmers as well as the landless. These resources—water bodies, pasture lands, and other common properties—provide multiple benefits, from irrigation to livestock grazing. However, mismanagement, encroachment, and biological invasions such as *Prosopis juliflora* have rendered many of these assets dormant. The result is that vulnerable communities, which rely most on these commons, face reduced livelihood opportunities and weakened resilience. Effective management of these shared resources requires stronger community governance, since they represent not just natural assets but also revenue sources for panchayats that are currently underutilised.

The DHAN Vayalagam Tank Foundation (DVTF) has demonstrated how collaboration between Vayalagam associations and panchayats can revitalise these resources for community benefit. Through 49 usufruct agreements, panchayats have partnered with Vayalagams to promote tree plantation, fish rearing, and equitable sharing of profit. Nearly 7,200 Vayalagams have secured NoCs and approvals from panchayats, ensuring transparent management of tanks and other commons. Importantly, DVTF has shown that when panchayats and Vayalagams jointly identify real problems, MGNREGA funds can be deployed more effectively – for tank restoration, farm ponds, and land reclamation –, benefiting both marginal and landless households. These experiences underscore that participatory planning, collective action, and shared ownership can transform dormant assets into engines of livelihood security.

To institutionalise these gains, panchayats must be recognised as the ultimate custodians of water bodies and village commons, with powers to manage, protect, and

generate revenue from them. DRDA and other line departments should act primarily as advisory and facilitating agencies, leaving authority with panchayats. Panchayats must also be empowered with legal authority to evict encroachments and restore commons. Hydrological data and resource inventories should be made available and maintained at panchayat offices, making them accessible knowledge hubs for local planning. Strengthening panchayats to enter into transparent agreements with community groups such as Vayalagams will ensure that commons are not only protected but also transformed into productive assets that directly benefit the most vulnerable.

Workshop on From Global Vision to Local Impact: SDGs for Federations

“People’s institutions are engines of SDG localisation”

The workshop on “Localising the SDGs at the Federation and People’s Institution Level” brought together development professionals, federation leaders, and coordinators to build a shared understanding on how DHAN Collective People’s Institutions, such as Kalanjiam, Vayalagam, Rainfed, and Coastal Federations, can integrate the Sustainable Development Goals (SDGs) into their practices. The aim of the workshop, held as part of the Madurai Symposium 2025, was to empower grassroots institutions to move beyond being recipients of schemes and become active partners in planning, implementing, and monitoring the 2030 Agenda.

Why Localising SDGs Matters

Global commitments can succeed only when communities at the grassroots are actively engaged. In this process, federations and people’s institutions play a pivotal role. They represent the collective voice of communities, functioning as a powerful demand system that brings local concerns to the forefront. By driving initiatives in livelihoods, health, education, gender equality, and environmental sustainability, they strengthen the social and economic foundations of communities. At the same time, these institutions serve as vital bridges, connecting people with government, civil society, and markets, thereby creating pathways for inclusive development. Their very nature ensures democracy, accountability, and participation in decision-making processes. When the activities of federations are aligned with the SDGs, the results become not only more sustainable but also equitable and measurable, reinforcing the global agenda through local action.

Contributions to SDGs at the Federation Level

The workshop recognised that many federations are already advancing SDG targets through their ongoing work:

- **SDG 1 & 2 (No Poverty & Zero Hunger):** SCRIPT services (Savings, Credit, Remittances, Insurance, Pension, Digital Transactions), micro-enterprises, collective marketing, nutrition gardens, sustainable farming.
- **SDG 3 & 4 (Health & Education):** Health camps, maternal and child health, anaemia control, secondary care, early detection of NCDs, school enrolment drives, tuition centres, RTE integration, skill-building.
- **SDG 5 (Gender Equality):** Women’s leadership in SHGs, advocacy on gender rights, prevention of domestic violence, legal aid services, women’s ownership of assets, women entrepreneurship, leadership participation in panchayats.
- **SDG 6 & 13 (Water & Climate):** River basin tank renovation, watershed management, afforestation, climate-resilient farming, water literacy, urban water restoration, eviction of encroachments.
- **SDG 8 & 9 (Livelihood & Innovation):** Farmer collectives through FPOs, market linkages, digital platforms, and technology integration.
- While not always labelled as “SDG initiatives,” these practices are advancing the global agenda from the ground up.

The workshop highlighted the importance of convergence and collaboration among a wide range of stakeholders. Government departments such as Rural Development, Agriculture, Health, Education, Women and Child Development, Social Welfare, Forests, and Panchayati Raj were seen as crucial partners in enabling holistic development. Civil society organisations brought in their strengths in providing technical support, training, and mobilising communities, while the CSR sector and private enterprises contributed through market linkages, renewable energy solutions, technology, and resource mobilisation. Academic and research institutions added further value by generating evidence, building capacities, and supporting policy advocacy. Together, these partnerships not only expand the pool of resources but also foster innovation and provide systemic support for federations to thrive.

During the deliberations, three key directions emerged to guide future action. First, there was a strong call to institutionalise localized SDG planning by developing block and panchayat-level roadmaps, with federations formally recognised as essential partners in the process. Second, the need to strengthen convergence and inclusion was emphasised through the creation of block-level SDG platforms that would enable joint planning and monitoring, ensuring the active participation of women, youth, and marginalised communities. Third, participants



underscored the importance of promoting innovation and resource mobilisation by leveraging CSR funds, private sector engagement, and international financing for SDG-linked initiatives, while also institutionalising knowledge-sharing and scaling up successful models.

Key takeaways from the event deliberations are that federations and people’s institutions are engines of SDG localisation. With knowledge, partnerships, and policy recognition, they can transform global commitments into local impact—ensuring that SDGs reach every village, household, and individual.

Workshop on Collaboration for Strengthening the Experiential Tourism Network of Tamil Nadu

“TN uniquely placed for experiential tourism”

The World Economic Forum (2022) ranks India high in natural (6th), cultural (9th), and non-leisure (9th) resources, underscoring its potential for experiential tourism. The National Strategy for Sustainable Tourism (2022) emphasizes community-centred, responsible, and inclusive tourism. Globally, experiential tourism has emerged as a key driver of sustainable development, particularly in regions with strong natural and cultural heritage. Tamil Nadu stands among India’s leading States, attracting over 28.71 crore domestic and nearly twelve lakh foreign tourists annually (Ministry of Tourism, 2023). With its temples, UNESCO sites, living traditions, and diverse ecosystems, the State is uniquely placed for experiential tourism.

Yet, conventional tourism in Tamil Nadu is concentrated in temple towns and urban centres like Madurai, Rameswaram, and Thanjavur, leading to over-tourism, uneven economic distribution, and threats to cultural and ecological sustainability. Many rural areas, rich in heritage and ecological wisdom, remain peripheral. This imbalance presents both challenges and opportunities.

To address this, DHAN Foundation’s Centre for Heritage and Development Tourism launched the Experiential Tourism Network of Tamil Nadu (ETN-TN). Anchored in



the five ecological landscapes of Sangam literature – Kurinji (mountains), Mullai (forests), Marudham (agriculture), Neithal (coasts), and Palai (dry plains) – ETN-TN integrates ecological-cultural wisdom with responsible tourism principles. The initiative is rooted in villages where DHAN Collectives operate, with community institutions such as Kalanjiam, Vayalagam, and Uzhavaragam Federations as stakeholders. Villagers are empowered through hospitality and guide groups, connecting tourists directly with communities while ensuring that benefits flow locally.

Currently covering 20 villages around Madurai, Rameswaram, Kodaikanal, Chettinadu, and Tiruvannamalai, ETN-TN offers structured three-hour programmes showcasing food, culture, heritage, and nature. Promotional materials and the portal www.developmenttourism.in support outreach, while federations coordinate bookings and preparation. Tourism provides supplementary income, alongside primary livelihoods, contributing to poverty reduction.

Challenges remain in standardising hospitality practices and scaling training for guides. Yet, opportunities are rising through partnerships with Tamil Nadu's District Tourism Development Committees (DTDCs), collaborations with hotels and operators, and alignment with State land-use policies. Embedding tourism within panchayat-level governance and promoting Public-Private-Community Partnerships (PPCP) enhances long-term sustainability. By combining community orientation with cultural landscapes, ETN-TN positions villagers as entrepreneurs and custodians, generating jobs, reviving traditions, conserving resources, and advancing the UN Sustainable Development Goals

Workshop on Advancing Partnership for Digital Upskilling as a tool for Women Empowerment

“Digital literacy vital to livelihood enhancement”

Digital literacy is a vital catalyst for livelihood enhancement and women's empowerment, particularly in rural India. Over the past year, DHAN Foundation, in

collaboration with NASSCOM Foundation, has enabled more than 1,500 women across Tamil Nadu and Telangana to adopt digital tools that elevate their livelihood and social standing. This partnership exemplifies how digital skilling transforms livelihoods, paving the way for women's progression out of poverty.

Despite increasing access to smartphones, women often face challenges in digital marketing adoption, tailored training, and continuous mentoring. Diverse livelihood types and low digital confidence, especially in rural contexts, restrict effective use of digital platforms, limiting market access and income growth potential.

Digital upskilling interventions were implemented in Poondi, Tiruvadanai, Naryanapur, and Chityala among Kalanjiam and Vayalagam groups, using a process of knowledge transfer, adoption, ensuring practice, and outcome assessment. A 12-day village-level schedule equipped women with practical skills to utilise e-Seva services such as online payments, social media marketing, e-commerce, Google Maps, email, DigiLocker, and trade-linked apps like Uzhavan and Pintrust. Training was livelihood-specific, categorising participants by trade and designing tailored modules. Continuous handholding was ensured via WhatsApp groups for follow-up and support. Partnerships with NABARD and MSME provided technical training support. Existing social capital structures mobilised community engagement, and progress was tracked through an exclusive Management Information System (MIS), with federations entrusted with the task of overseeing.. Self-Help Groups facilitated skill-building loans, further empowering women.

While digital marketing skills require sustained mentoring, the programme's successes are profound. Women progressed from basic smartphone use to managing WhatsApp business accounts, Instagram pages, and e-commerce profiles. Tailors adopted digital payments and courier services; craftswomen created online branding; and agricultural producers used trade apps for market access. Family and community recognition rose, reflecting empowerment beyond economics. The role of social capital, strong community networks, like Kalanjiam, and institutional backing was fundamental to these outcomes.

To scale these gains, policies must prioritise replicable, trade-specific digital literacy modules with embedded mentoring systems. Cyber safety education is paramount. Institutionalising MIS-based progress monitoring and empowering federations for regular review can sustain momentum. Promoting collective social enterprises will amplify market reach and strengthen brand identity. Leveraging SHGs for financial support complements skill acquisition, forming a comprehensive ecosystem for women's digital empowerment at scale.

Workshop on Collaboration for Value addition in small millets

“Need to create a supportive ecosystem for small millets highlighted”

Millets, recognised as nutri-cereals, are crucial for nutritional security, climate resilience, and rural livelihoods in India. Despite India's deep historical association with millet cultivation, the consumption and commercial utilisation of millets remain low. Value addition in millets presents an effective avenue to enhancing farmer incomes, generating employment, and promoting healthy diets. However, systemic gaps hinder the full realisation of this potential.

Key problems include deficits in processing infrastructure, with inadequate units and the absence of cluster-based hubs or affordable standardised technologies for small-scale processors. Market linkages are weak due to limited consumer awareness, poor branding and certification, and minimal export facilitation. The ecosystem suffers fragmentation due to insufficient collaboration among farmer-producer organisations (FPOs), entrepreneurs, researchers, and private sector players. Barriers to entrepreneurship persist, notably for women and youth, due to financing constraints and a lack of specific skill-building programmes. Furthermore, millets are inconsistently integrated into nutrition programmes like PDS, ICDS, and mid-day meals, highlighting poor convergence of health, agriculture, and food security policies.

Achievements and best practices include the establishment of millet processing hubs managed by FPOs/SHGs supported by government credit and subsidies, national quality standards and certification regimes facilitated by FSSAI, and targeted branding campaigns promoting millet consumption through digital platforms and fairs. Entrepreneurship schemes provide concessional loans and incubation services specifically for millet value chains. Integration mandates for millets in nutrition schemes have begun, along with public-private-community partnerships fostering innovation.

Challenges remain in expanding scalable and affordable processing technologies, boosting consumer trust through certifications, enhancing market visibility, and bridging multi-stakeholder collaboration gaps. Propositions focus on comprehensive value chain development: cluster-based processing infrastructure; strong quality standards; national branding and marketing initiatives; dedicated entrepreneurship support for women and youth; mandated inclusion in nutrition schemes with budgetary support; formation of millet innovation platforms; and creation of export facilitation cells to tap global demand.



Barriers for farmers and entrepreneurs in millet value chains can be effectively addressed by establishing cluster-based millet processing hubs under FPOs/SHGs with government subsidy and credit support, which will reduce capital burdens and enable collective action. Concurrently, targeted skill development programmes in millet processing, food technology, and entrepreneurship for rural youth and women will enhance capacities and product quality. Facilitating concessional loans, incubation, and mentorship schemes specifically for millet enterprises will help overcome financing challenges faced by marginalised entrepreneurs. Strengthening public-private-community partnerships among farmers, startups, researchers, and corporates will promote innovation, quality standards, and efficient market linkages. National branding campaigns, digital marketing, and e-commerce platforms raise consumer awareness and demand, while certification schemes build product trust. Integration of millets into government nutrition schemes creates assured markets. Finally, export facilitation cells help tap a growing global demand for millet-based nutritious products. Taken together, these coordinated interventions create a supportive ecosystem for value addition, scaling entrepreneurship, and improving farmer incomes in millet value chains.

Convention on Livelihood Enhancements of Communities: Building Partnerships with Market

“Empower farmers to decide the price of their produce”

Jeevidam Limited is a nodal initiative of DHAN Foundation dedicated to strengthening livelihoods in diverse ecological and occupational contexts. Over many years, harsh conditions of access to markets and getting fair price deals for the different livelihood products from farmers, forest product gatherers, fishermen, unskilled labourers, and unorganised workers make them suffer the most in the hands of middlemen. Many different approaches/strategies like cooperatives and farmers' shandys of the government had limited success in the past

years. There is a necessity for building partnerships with markets to create sustainable business opportunities.

Jeevidam's approach is rooted in family-focused, sustainable, and knowledge-driven interventions. Its strategies include promoting Primary Producer Groups and Farmer Producer Organisations (FPOs), facilitating livelihood credit, supporting collective input and output marketing, and establishing primary processing units. These models aim to build on existing livelihoods rather than replace them, while promoting gender equality, ecological sensitivity, and upward mobility for families.

Over the years, Jeevidam has demonstrated the power of collective action. By forming nearly 115 FPOs and mobilising close to 100,000 farmers, it has enabled smallholders to increase their incomes by thousands of rupees through timely input distribution and direct procurement of produce. Digital innovations, such as marketing software and mobile applications, have further streamlined transactions and logistics. Partnerships with key institutions like SFAC, NABARD, NAFED, TRIFED, and CSR initiatives from HDFC Parivartan and Axis Bank Foundation have helped scale these efforts, creating an ecosystem where farmers gain bargaining power and access to larger markets.

At the convention on 'Livelihood enhancement of communities: Building partnership with markets,' held at the Madurai Symposium 2025 on Saturday, the invited guests from the government created awareness of the facilities provided under the Central and State government marketing schemes, free or low cost storage, credit facilities under PMFME and AIF so that value addition of products to fetch higher prices are feasible.

The convention's guest speakers enriched the platform with practical solutions and policy insights. The chief guest, Mrs. Mercy Jeyarani, Deputy Director of Agriculture (Agri-Business), underscored that farmers, as the backbone of the nation, must be empowered to set prices for their own produce. She detailed government schemes such as regulated markets that provide free or low-cost storage and credit, allowing farmers to time their sales for better returns. Her call for farmers to take charge of pricing was both inspiring and pragmatic, urging them to strengthen their collectives and assert greater control over market dynamics.

Recommendations included establishing regional value-addition units, embracing digital marketing to secure at least half of future sales online, forging inter-FPO collaborations, and ensuring traceability and quality assurance to build consumer confidence. Emphasis was also placed on promoting organic farming, expanding insurance coverage for crops and assets, and developing members' skills in market intelligence and price

forecasting. The convention resolved that by integrating Jeevidam's proven models with the government schemes and entrepreneurial insights shared by the guest speakers sustainable livelihood enhancement is achievable.

PROCEEDINGS

Convention on Strengthening Development Partnerships for Inclusive Risk Management

The People Convention on 'Strengthening development partnerships for inclusive risk management,' held on the fourth day of the Madurai Symposium 2025, attracted over 250 stakeholders, including insurance providers, women, farmers, and development professionals. Ms. S. Ahila Devi, CEO of People Mutuals, emphasised the critical need for inclusive risk management that incorporates risk reduction, avoidance, and mitigation. She elaborated on People Mutuals' three-pronged strategy: collaborating with government insurance initiatives; partnering with insurance companies; and offering mutual insurance products to fill existing service gaps.

Mr. Oral Robert from Life Insurance Corporation highlighted LIC's evolution over 70 years and shared its extensive reach covering almost a quarter of India's population. He discussed various risks addressed by insurance companies, such as risks to human life, fire, drought affecting crop farming, accidents, and health issues. Crop insurance offers vital support to farmers facing crop destruction due to drought, while medical insurance helps when a person is required to pay high hospitalisation costs.

Mr. D. Saravanakumar from IFFCO-TOKIO described how their insurance products supported life, health, and MSME business loans, strengthening vulnerable communities in partnership with People Mutuals. Ms. Aruma B. P. of Tata-AIA stressed that a vast majority of districts and their population were vulnerable to drought and climate risks, yet government spending on risk management was limited. She highlighted IRDA's new mandate for insurance companies' direct involvement with gram panchayats to ensure accountability and local impact. She stressed that insurance should evolve beyond policy lectures to become an essential need for every household, despite challenges like digitisation and accessibility.

Mr. N. Venkatesan, Chairperson of People Mutuals, urged participants, representing thousands of poor women, to share their learnings and experiences to enhance risk mitigation. Dr. A. Madhankumar, Programme Leader, DHAN Foundation, underscored the cultural significance of the event and the collective responsibilities of federation mutual leaders to promote inclusive risk management for vulnerable populations.

The event showcased strong stakeholder engagement and a shared commitment to advancing inclusive insurance solutions for marginalised communities, addressing challenges, and building sustainable partnerships for resilience

Convention on Towards holistic financial Inclusion through financial literacy: Enabling communities Partnership with Banks

A convention with the title, ‘Towards holistic financial inclusion through financial literacy: Enabling communities’ partnership with banks’ was conducted at the Madurai Symposium 2025 on Saturday. Participants included a diverse group of stakeholders like bankers, NGOs, CFL coordinators, and community leaders.

Mrs. G. Arockiamary, Zonal Coordinator of CFL, in her welcome address, emphasised the shared responsibility of institutions, communities, and banks in promoting inclusion. The keynote address by Mr. M.V. Balasubbramanian, Zonal Manager, Indian Bank, highlighted India's improved Financial Inclusion Index and introduced DHAN's SCRIPT model focused on active account engagement and the critical role of Business Correspondents (BCs). He also stressed vigilance against cyber frauds.

Mr. M.P. Vasimalai, Executive Director, DHAN Foundation, wanted the federations to become national-level BCs, while announcing upcoming MoUs with Indian Bank and Canara Bank. Mr. M. Kathiresan, Retired General Manager, stressed that account creation was a beginning, not the goal, while advocating renewed insurance subscriptions, digital literacy, and stronger cooperation among CFL, BCs, and NGOs.

Dr. P. Sivasubramanian, Senior Team Leader, DHAN Foundation, connected financial inclusion with UN SDGs and presented significant PMJDY statistics, noting a high percentage of inactive accounts. He spoke for mission-mode Re-KYC campaigns and improved linkages between CFL and BCs. Mr. Prashant Naik spoke on bridging banks with rural communities, urging responsible borrowing and 100% household insurance coverage.

Mr. T. Nandhakumar spoke about extensive financial literacy camps and highlighted insurance and pension benefits, nominee importance, and fraud prevention. Mrs. Nivethitha T from Canara Bank introduced the digital Canara CANDI App, which is meant to promote secure digital banking. Mr. V. N. S. Subramaniyan reassured simplicity in digital banking and explained debit card usage.

Members of the Samathuvam Kalanjiam shared experiences of fully digital financial management,

enhancing transparency and accountability at the grassroots.

The convention reaffirmed that holistic financial inclusion extends beyond access to require active, informed, and sustainable community participation supported by collaborative partnerships among banks, NGOs and financial literacy programmes.

Seminar on Advancing Development Research through Academic Partnerships

A seminar on ‘Advancing development research through academic partnerships’ was hosted by The DHAN Academy on the fourth day of the Madurai Symposium. The event brought together students and faculty from universities and colleges in Madurai and Dindigul, along with the faculty of The DHAN Academy. It aimed at exploring and strengthening collaboration among the academia, research institutions, and NGOs under the New Education Policy provisions, focusing on education, research, and extension.

The seminar was inaugurated by Mr. A. Gurunathan, Director, The DHAN Academy. He highlighted the growth of the Madurai Symposium since 2003 and the significance of the 12th edition in fostering development partnerships. He emphasised the Academy’s knowledge collaborations with reputed universities and programmes such as immersion, LEAD, and social development research capacity building.

Dr. M. Thiagarajan, Deputy Director, The DHAN Academy, addressed the types of knowledge relevant to the forum, emphasising explicit knowledge as valuable for documentation and exchange. He connected community knowledge to academic partnerships, advocating student involvement in development through rural immersion programmes, and highlighted MoUs with premier institutions like TNAU, NAARM, IIT, and IARI.

Ms. R. Sasikala, faculty, The Dhan Academy, presented the lead paper explaining the DHAN Foundation’s mission, types of knowledge, capacity-building programmes, and the role of nine knowledge centres in joint research and internships.

Dr. A. Mayilmurugan, Associate Professor and Head of PG & Research Department of Commerce, The Madura College, stressed the role of academia in community



engagement with a 4S model focusing on skill

development, speed, scalability, and sustainability, linking these to the UN's SDGs.

Dr. S.S. Vijayanchali of Gandhigram Rural Institute spoke on leveraging academy-NGO partnerships for sustainable development and shared models of collaboration, including expert consultancy and joint learner models.

Other notable dignitaries included Dr. Nivetha from Madurai Kamaraj University, who highlighted environmental collaboration potentials, and Dr. Mythili Devi of Fatima College, who discussed expert consultancy for monitoring and evaluation involving student volunteers.

Participants, in their subgroup discussions, focused on student research internships, community-based participatory research, and institutional support for NGO engagement, generating actionable leads for academic and development partnerships that will enrich student knowledge and community impact.

This seminar emphasised the critical intersection of academic knowledge and grassroots practice to foster inclusive development and advance community-centred solutions through sustained partnerships.

Seminar on Collaborative endeavours in demonstration and dissemination of agriculture technologies with Vayalagam community: Proven propositions

The workshop on 'Collaborative endeavours in demonstration and dissemination of agriculture technologies with Vayalagam communities: Proven proposition' opened with a welcome address by Mr. J. Mohan, COO, DV(T)F, who highlighted the role of agriculture as the backbone of rural livelihoods. He looked at the event as a vital platform for government departments, research institutions, NGOs, and farmers to co-create solutions for small and marginal farmers.

In his Inaugural Address, Mr. U. Vellaiyappan, Regional Coordinator, Pambar Region, described agriculture as central to India's food security and rural economy. While acknowledging progress, he outlined pressing challenges, such as climate change, soil degradation, water scarcity, pests, and market volatility. He highlighted precision farming, AI-based pest prediction, improved seeds, and digital marketplaces as opportunities, but stressed that accessibility and affordability for smallholders remained critical. Declaring the workshop open, he remarked: "The future of agriculture is not just in growing more, but in growing smarter and growing together."

Mrs. B. Saral Nauroji, Regional Coordinator, Vaippar Region, presented the lead paper, in which she stressed participatory approaches to bridge the gap between knowledge and practice. Dr. K. Palanisami, Trustee, DHAN

Vayalagam Foundation, underscored the revival of traditional water bodies and the role of farmer institutions in sustainable agriculture.

Expert reflections added depth. Dr. K. Yella Reddy highlighted governance gaps in water management and introduced the concept of virtual water. Dr. J. Vasanth Kumar explained the stages of farmer adoption, emphasising field schools and farmer-to-farmer learning. Dr. D. Suresh Kumar outlined Climate-Smart Agriculture (CSA) practices, such as AWD, DSR, and PPFM, which facilitated yield gains and methane reduction. Dr. Chelvi Ramesh showcased KVK contributions, while Mrs. M. Sumathi, Joint Director of Agriculture, called for stronger institutional convergence.

In the afternoon, subgroups deliberated on water conservation, CSA, farmer knowledge exchange, markets, and NGO's roles. Their recommendations, which were incorporated in the resolutions, included strengthening farmer participation, incentivising water-efficient practices, expanding market linkages, and fostering multi-stakeholder collaboration. The workshop also adopted declarations on promoting seed producer-farmers, expanding SRI methods, facilitating special loans, encouraging farmer field schools, and promoting biodiversity through seed festivals.

The valedictory address by Mr. Kannan highlighted the collective strength of innovation and shared learning. The workshop concluded with a vote of thanks by Mrs. Angela Eswari.

Seminar on Multi stakeholder Partnership for Holistic Financial Inclusion through CFLC

A seminar on 'Holistic financial inclusion through Community Financial Literacy Centre, as part of the Madurai Symposium 2025, was organised by DHAN Kalanjiam Foundation on Saturday. It had 54 key stakeholders, including CFLC Mitras, counsellors, coordinators, bankers, and community leaders from Tamil Nadu. The event highlighted the vital role of multi-stakeholder collaboration in advancing financial literacy and inclusion.

Mr. K. Selvapandian, Regional Coordinator, DHAN Foundation, in his welcome address, emphasised shared commitment and partnership among CFLC teams, banks, and local leaders. The lead paper of Mr. S. Shivandan underlined the urgency of overcoming banking hesitations through comprehensive literacy programmes funded by the RBI and supported by Axis Bank Foundation. He introduced CFLC's integrated approach, combining financial literacy with ongoing community engagement focused on SCRIPT principles – Savings, Credit, Remittance, Insurance, Pension, and Transactions.

During discussions, participants shared best practices like educating communities on government insurance schemes (PMJJBY, PMSBY, APY) and called for smooth claim processes through proper nomination and document updates. Challenges such as low digital literacy, technical glitches in online enrollment, group formation barriers, and first-time banking apprehension were candidly addressed with pragmatic solutions that included awareness of auto-debits and digital security.

Mr. Santanam, Program Advisor, DHAN Foundation, motivated the audience by highlighting the significance of mindset in community development and advocating for resilience and selfless contribution beyond material benefit. He reinforced the need for rigorous documentation, target setting, and active coordination with banking institutions for sustained impact.

The way forward focused on strengthening Mitras' skills, enhancing insurance and digital banking knowledge, and encouraging participatory monitoring via BLBC and PLBC meetings. Continuous community engagement through member-driven group promotion and regular quality checks was recommended to ensure scalable, sustainable financial inclusion.

Workshop on Partnership journey with Panchayat Institutions: Best practices and prospective moves in conservation of natural resources

The workshop on 'Partnership journey with panchayat institutions: Best practices and prospective moves in conservation of natural resources' began with a reflection prayer and ceremonial lamp lighting.

Mr. Rajasekar, Project Executive, DHAN Foundation, opened the session with a lead paper highlighting panchayats as vital bridges between government schemes and community needs. He cited best practices, including Vayalagam groups, tank restoration, soil and water conservation, tree plantation, and natural manure promotion. Success in fish rearing and financing through CSR and government support was showcased, with emphasis on the role of women, youth, and schools in sustaining resource conservation.

Mrs. Vijaya Chitra, Executive Engineer, shared experiences of integrating MGNREGA with Forestry, Agriculture, Horticulture, and KVK. She stressed the need for harnessing grassroots innovation and embedding it in MGNREGA works through inter-departmental convergence.

Mr. Saravanan, Regional Coordinator, DHAN Foundation, presented the Rarapuram Panchayat case, where ₹65 lakh worth of tanks and farm ponds were restored through MGNREGA and community contributions. Alongside infrastructure such as schools, Anganwadi centres, and

sanitation, livelihoods improved through fish rearing, land reclamation, and value-addition training, proclaiming that panchayats are anchors of holistic progress.

Mr. Prahalanathan of DHAN Foundation reflected on the KVB model, noting that 70% of MGNREGA works focus on water conservation, land development, and tree planting. He cited the ASPIRE Project in Tiruchuli block (₹2 crore), where panchayat-led integration of health, education, environment, and livelihoods yielded significant outcomes.

Mr. Praveen of DHAN Foundation narrated the Kuppitticheri cascade case, where seven interconnected tanks were revitalised. Farmer Mr. Gandhi's model of combining tamarind plantation, Prosopis management, and fish rearing generated ₹12 lakh, exemplifying the potential of panchayat-community partnerships.

Mr. P. Ramamoorthi, BDO, MGNREGA, narrated the opportunities in farm ponds, cattle rearing, and tree plantation, stressing convergence with agriculture, forestry, and horticulture. He emphasised gram sabha-led planning for ownership and impact, urging DHAN to collaborate with officials for scaling.

The workshop sent out a message that empowered panchayats, integrated with community initiatives and government schemes, can become powerful institutions for natural resource conservation and sustainable rural development.

Workshop on From Global Vision to Local Impact: SDGs for Federations

The event, titled 'From global vision to local impact – Localising the SDGs for Federations', was held on Saturday at the Madurai Symposium 2025. It began with a prize distribution ceremony for participants who had engaged with an SDG worksheet distributed beforehand. Mr. Janakiraman, Programme Leader, DHAN Foundation, set the tone by explaining the event's objective to localise the Sustainable Development Goals (SDGs) through active participation from both speakers and attendees. He highlighted the significance of the session in understanding and implementing SDGs at the grassroots level.

Ms. Pavitra of DHAN Foundation made a presentation tracing the evolution of development goals from the Human Development Index (HDI) to the Millennium Development Goals (MDGs), culminating in the SDGs. She introduced the 5Ps framework – People, Planet, Prosperity, Peace, and Partnership – and elaborated on each goal with practical field examples for better clarity. Her emphasis was on the critical need to root SDGs in community and federation actions for real impact.

Following this, Mr. Janakiraman explained the role of indicators in measuring SDG progress, drawing parallels to

common health indicators like body temperature to illustrate how poverty and other issues could be quantitatively tracked. This led to a discussion on economic measures, such as GDP and PPP, as well as the nuances of extreme poverty.

The Tamil Nadu perspective was presented by Mr. Elamuhil, Team Leader, DHAN Foundation, who acknowledged the State's progress but candidly pointed to persisting gaps like inadequate education infrastructure and sanitation. He also discussed the complex balancing act required among certain SDGs, which sometimes have contradictory aims. Complementing this, Mr. G. Kannan stressed the critical role of gender equality and federations in promoting women's leadership within communities.

Mr. M.P. Vasimalai, Executive Director, DHAN Foundation, underscored the importance of localising SDGs by focusing on a few priority goals per area, communicated in local languages and through simple symbols. He emphasised that actions should be planned from household to block levels and that community experiences must be documented for policy advocacy. Simple, community-owned indicators were advocated to measure progress effectively.

The role of federations was further highlighted by Ms. Senthilarasi, who showcased how organisations like DHAN Foundation link global SDGs to local actions through programmes like Kalanjiam community banking and Vayalagam water and farming. These initiatives address poverty, food security, gender equality, and sustainable resource management, illustrating the federation's pivotal role in achieving SDGs.

Federation coordinators shared their commitments and ongoing SDG-related projects, from forestation and climate action to economic empowerment and health improvements reaching thousands of community members. They highlighted expanding grassroots actions that align with global goals.

The participants were divided into subgroups for an interactive quiz based on the presentations, stimulating collective learning and enthusiasm.

The event also acknowledged challenges like weak local governance structures, poor integration among government and NGOs, limited capacity building, insufficient monitoring tools, and funding gaps. Federations' recognition as active development partners rather than mere intermediaries was called for to ensure sustained impact.

The session concluded by reaffirming the need to simplify and localise SDGs so that communities fully relate themselves to and engage with them. Documenting grassroots practices for policy influence was emphasised as vital for sustainable development.

Workshop on Collaboration for Strengthening the Experiential Tourism Network of Tamil Nadu



The workshop on 'Collaboration for strengthening the experiential tourism network of Tamil Nadu' opened with a welcome address by Mr. S. Karthikeyan, Coordinator of the Centre for Heritage and Development Tourism (CHDT), DHAN Foundation. He traced the evolution of experiential tourism over the past 25 years, from UNDP's Endogenous Tourism for Rural Livelihoods Project (2003) to heritage literacy programmes such as heritage walks and lectures, and development tours for foreign visitors. He emphasised the need to shift tourism's economic benefits towards communities by transforming villagers from passive service providers into active custodians, generating livelihoods through experiential tourism.

The Experiential Tourism Network of Tamil Nadu (ETN-TN) links 20 villages across six districts – Ramanathapuram, Theni, Dindigul, Sivaganga, Tiruvannamalai, and Madurai – anchored in the State's five traditional ecological landscapes: Kurinji, Mullai, Marudham, Neithal, and Palai. In the past year, community guides and hospitality groups in five villages hosted seven tours for visitors from the Netherlands, France, and Dindigul, showcasing traditions, folk arts, food, and cultural assets. Promotional brochures and short videos were prepared with support from interns of Lady Keane College, Meghalaya, and uploaded to CHDT's website (www.developmenttourism.in). The network currently involves 160 hospitality group members and 40 community guides.

Mr. K.P. Bharathi, Volunteer with DHAN Foundation, highlighted the potential for scaling ETN-TN to all DHAN-promoted villages through Public-Private-Community Partnerships (PPCP), with possible collaborations involving INTACH, Travel Club, hotels, Tamil Nadu Tourism Department, and local panchayats. Ms. Uma Devi, District Tourism Officer, Madurai, outlined the State initiatives such as infrastructure development and the rollout of District Tourism Development Committees

(DTDCs), assuring government support for training community guides and hospitality groups.

Subgroup discussions explored strategies for equipping hospitality groups and guides to deliver authentic, culturally sensitive experiences while sustaining tourism as supplementary income. Key recommendations included skill-building, designing programmes aligned with local belief systems, creating visitor charters based on village uniqueness, and simplifying processes to avoid disrupting primary livelihoods.

The workshop concluded by mapping the way forward: positioning ETN-TN at the upcoming Tamil Nadu State Land Use Research Board's Land Use 2025 Conference, strengthening responsible tourism programmes, and building capacities for community-led, sustainable experiential tourism.

Workshop on Advancing Partnership for Digital Upskilling as a tool for Women Empowerment



The seminar on 'Advancing partnership for digital skilling for women empowerment' brought together an array of dignitaries and stakeholders committed to advancing digital literacy and skilling as a catalyst for women empowerment and livelihood enhancement.

Opening the session, Mr. J. Madhan Kumar, Project Executive, DHAN Foundation, highlighted the critical role digital upskilling played in transforming livelihoods for over 1,500 women across Tamil Nadu and Telangana. He spoke on the partnership with NASSCOM Foundation, underscoring how collective efforts had enabled women to gain entrepreneurship, digital operational, and marketing skills through customised community modules.

Ms. Jyoti Sharma, CEO of NASSCOM Foundation, addressed the broader vision of digital inclusion, affirming the Foundation's commitment to empowering marginalised communities in aspirational districts. She emphasized the significance of structured digital literacy training that encompasses e-governance, digital payments, and online marketing. She also stressed the importance of

leveraging existing social capital, federations, and SHGs in sustaining the empowerment journey.

Representatives from NABARD and MSME highlighted technical and financial collaborations in skill-building and mentoring, which enabled women to access loans and develop viable enterprises.

Community leaders and trainers shared grassroots success stories from interventions in Poondi, Tiruvadanai, Naryanapur, and Chityala, illustrating how trade-specific training, handholding via WhatsApp groups, and follow-up through MIS-driven monitoring fostered confidence and socio-economic upliftment.

The Advanced Centre for Enabling Women Empowerment (ACEWE) was presented as a strategic platform to reinforce gender equity, leadership, and collective action towards transitioning from individual entrepreneurship to collaborative social enterprises.

The event concluded with a consensus on policy directions that include scaling replicable training modules, institutionalising mentoring, promoting cyber safety education, and empowering federations for progress monitoring. Stakeholders expressed commitment to deepening partnerships for sustaining digital skilling as a core development strategy to create an inclusive, empowered rural economy.

Workshop on Collaboration for Value addition in small millets

The ongoing Madurai Symposium 2025 featured a workshop on Collaboration for Value Addition in Small Millets on Saturday. The event brought together farmer groups, entrepreneurs, NGOs, research institutes, and private sector stakeholders to explore opportunities and challenges in millet value chains.

The inaugural session commenced with a value reflection by the Small Millet Foundation (SMF) and RFDP teams. Mr. P. Premanand, Programme Leader, SMF, delivered the welcome address, setting the stage for the workshop goals. Mr. P. Saravanan, Team Leader, DHAN Foundation, articulated the objectives of the workshop.

In his lead paper presentation, Mr. Premanand highlighted the nutritional, economic, and ecological significance of millets while throwing light on systemic gaps in processing and market linkages that partnerships must address.

Technical sessions featured Mr. Shivalingam of Mothi Foods, who shared export potential insights focused on Sri Lanka and Malaysia, urging the need for quality certification. Mrs. Subhashini, Proprietor of Millets Minutes, elaborated on product innovation and raising consumer awareness. Mrs. Gayathri from J.G. Bakery inspiringly recounted her journey from an SHG member to

a millet-based entrepreneur, underscoring local support dynamics.

A panel comprising technology developers, SHG leaders, government officials, nutritionists, and retail partners engaged in a robust discussion on effective cross-sector collaboration for scaling millet value chains.

Participants further deliberated on strengthening branding, leveraging digital platforms, policy support for cluster-based processing hubs, women and youth enterprise promotion, export models, and millet integration in public nutrition schemes.

The symposium concluded with consolidated learnings, stakeholder commitments, and a call for sustained collaboration platforms and policy advocacy to mainstream millets domestically and internationally.

Convention on Livelihood Enhancements of Communities: Building Partnerships with Market



The convention on 'Livelihood enhancement of communities: Building partnerships with markets' opened with a welcome address by Mr. Chandrasekar of Jeevidam Limited, followed by the inaugural address of Mr. M. Palanisamy, CEO, Jeevidam, who outlined DHAN Foundation's three-pronged strategy for enhancing farmer incomes: productivity improvement, market linkages, and cost reduction through collective procurement. He said collective action was key to better bargaining power and returns.

Ms. K. Shanthi presented the lead paper on Livelihood Enhancement of Communities: Building Partnerships with Markets. She showcased Jeevidam's work across Tamil Nadu's five ecological landscapes, supporting farmers, fishing communities, NTFP collectors, and informal

workers. She detailed four livelihood models: promotion of producer groups, facilitation of credit, collective input-output marketing, and establishment of processing units. Guiding principles include risk mitigation, family focus, gender equality, and sustainability. Challenges such as weak linkages, climate risks, and limited value addition were noted, alongside achievements – 115 FPOs, nearly 100,000 farmers, digital marketing initiatives, and collaborations with SFAC, NABARD, NAFED, TRIFED, and CSR partners.

Mrs. Mercy Jeyarani, Deputy Director (Agribusiness), in her address, praised farmers' resilience and stressed farmer-led pricing. Mr. Phani Rajasekar urged FPOs to expand markets with grading and value addition. Dr. S. Oliyarasan highlighted opportunities in organic moringa exports, while Dr. P. Kabilan saw pastoral economies as vital to ecological balance. Ms. Anupriya explained PMFME and AIF schemes supporting loans and value-addition units. Entrepreneur Robinson highlighted the value of indigenous foods, and Dr. Yella Reddy, ICID, called for policy convergence to protect farmers from market failures.

Group discussions generated the following key recommendations:

- Establish centralised marketing, buyer engagement, and inter-FPO MoUs.
- Create regional value-addition hubs for aggregation, storage, branding, and processing.
- Expand digital marketing to achieve at least 50% turnover.
- Extend insurance to crops, assets, and value-addition units.
- Strengthen convergence with government schemes for credit and infrastructure.
- Promote product differentiation, traceability, and organic farming.
- Enhance member participation, market intelligence, and collective promotion of by-products.

The session concluded with a strong call to position FPOs as resilient, market-driven institutions, reinforcing the spirit of partnership at the core of the Madurai Symposium.

For more information, please reach us at

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