

Development

April 2008

Monthly Development update from DHAN Collective

Matters

Livelihoods

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Feature

A Vision for Water Security



Economic development of villages without environmental consideration could cause serious ecological damage. Watershed development has now come to be seen as the linchpin of rural development in the country.



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From the Editors' Desk

Dear Readers!

Greetings!

This April issue of Development Matters, Gurunathan of Vayalagam Foundation brings you an elaborate account of ensuring water security with an inclusive approach of tank based watershed development, which we evolved with more than a decade of our grassroots experience. The other article on mentoring tries to build a perspective purpose centered mentoring. Of course, all of us have gone through an intensive process of mentoring as part of our performance enabling programme this April and this article reinforces our commitment to achieve the goals we had set for ourselves.

An interesting and thought provoking article from the Centre for Research brings us the gist of micro study that they conducted on Madurai Malli, which combines the heritage of Madurai Malli with livelihoods opportunities for the members of Madurai urban Kalanjams.

Please share with us your feedback, contributions, comments, critiques, feedback and encouragement to enrich the quality of this magazine.

Happy reading!

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A Vision for Water Security

For sustaining people organisations for generations, it is essential to understand leadership and nurture leaders with appropriate mechanisms and processes

A. Gurunathan*

Indian villages in specific and villages of Tamil Nadu in particular are highly integrated ecological systems. What happens in one component invariably leaves its impacts on the others. But due to explosion of population and with increasing degradation of land, large sections of the rural populace have been migrating to metros and urban cities in search of works. In this situation, the only way to end the present fragmented approach to rural development which highly dependent on Agricultural Production Systems is to promote an integrated village ecosystem planning and management. The agriculture and its sustainability in the monsoon dependent state is the main source of livelihoods of people in rural areas. The high productivity from integrated agricultural cropping systems has high dependence on alleviating rural poverty in Tamil Nadu. This can be attempted at village level or micro watersheds level by people led integrated watershed development programme through eco-system approaches at different hydrological basins through a massive project. In fact, this people led conservation and livelihood development approach is the need of the hour to ensure sustained food security for the future generations in the state.

As said by Mahatma Gandhi, villages must be the basic unit of development and hence the



economic development of country could be achieved. Economic development of villages without environmental consideration could cause serious ecological damage. Sustainable development in predominant agrarian economy of state there fore should attempt to strike a balance between the demands of the economic development and the need for the protection of environment.

In Southern peninsular India, there are about 4 lakhs small water bodies like minor irrigation tanks, drinking water ponds, etc. They are part of village eco-systems and meet the various demands viz. irrigation, human consumption for drinking and domestic purpose, industrial use, for animal herds to bathe and drink and so on. Innumerable species of flora grew up on the

bunds and foreshore land of tanks. They meet fodder requirement of human being and also serve as grazing land for animals. Regeneration of the tank complex environment leads to economic well - being of farmers as well as landless, as a result of greater resource availability, improved agriculture and animal care, and consequently, increased incomes. But this is possible only if people's management is present. People's management is essential for ecological restoration in village and its surroundings.

Watershed development has now come to be seen as the linchpin of rural development in the country. Watershed development projects have been taken up under different programmes launched by the Government of India and so far, these programmes have laid down

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their own separate guidelines, norms funding patterns and technical components based on their respective and specific aims. While the focus of these programmes may have differed, the common theme amongst them has been their basic objective of land and water resources management for sustainable production. According to Prof. C.H. Hanumantha Rao, (2000) “ The degradation of environment in the dry land areas is basically attributable to the increasing biotic pressure on the fragile eco-systems in the absence of adequate investments and appropriate management practices to augment and conserve the land and water resources. Population growth and poverty on the one hand and the pressure of rising demand from affluence on the other have been exerting powerful pressure on the eco-systems. The macro-economic policies, which provide inducement to the over-exploitation of natural resources that is at a higher rate than the rate of regeneration, are also degradation of environment.

Tamil Nadu has four percent of land area of the country, while its population is about seven percent of the total. The per capita land holding is 1.01 ha as against the national average of 1.69 ha. Its forest cover is 17.0 percent while the national average is 23.4 percent as against the recommended value of 33 percent. Tamil Nadu, in general, is a resource scarce state and therefore has to take urgent efforts to the development of water resources through integrated watershed development and provision of easy access to the poor for fresh water resources.

In a predominant agricultural system, the objective of improving

the productivity, profitability and prosperity of the farmers and achieving an agricultural development on an ecologically sustainable basis. It is possible only when the conservation, development and management of the land and water resources are assured and adequately funded. As watersheds support the entire dry land agriculture/horticulture and also remain the catchments for tanks and reservoirs, their productive function is essential for the holistic development of state. The Tenth Plan target of achieving four per cent growth rate in agriculture and eight percent growth rate in horticulture will largely depend upon the strength of the watershed development programmes in the state and this crucial pint needs special attention in channelisation of funds.

Until 2000-2001, the state had treated 1.65 lakh hectares under different watershed schemes encompassing 3340 watersheds out of 19240 watersheds (categorized by Agricultural Engineering Department, Government of Tamil Nadu). Due to absence of people's involvement, much of these efforts to develop micro watersheds have led to unsustainable development. The various watershed review reports in the country and state as well as the report of the high-level committee on Development of Wastelands and Watershed Development Programme (May 1997) indicate the major problems encountered in

the whole process of developing sustainable watersheds as given below:

- Lack of professional competence in planning and implementation
- Absence of appropriate management system
- Failure to make an integrated approach
- Inadequate people's participation
- Lack of monitoring and evaluation
- Frequent change of senior staff
- Lack of coordination among the agencies working in the watershed

The watershed development projects implemented so far and those under implementation cover only 10 percent of the area of drylands and wasteland development projects cover only one percent. These may serve at the most as pilot projects to demonstrate the validity of certain development strategies and to promote their replication in a large measure which is yet to be realised.



It is therefore imperative for Tamil Nadu to go in for a massive development of micro watersheds in different eco-systems for ensuring water and food security and also poverty alleviation in a sustained manner. From the past experiences and the very little impact realized from the top-down approach by line departments, the large scale micro water shed development programmes in Tamil Nadu must warrant people's ownership and implementation without involving contract system as a people led movement. Otherwise, the water security efforts that would be taken by the state government by any other approach would limit the success and sustainability

“If water is running make it walk
If water is walking make it stop”

- Anna Hazare

Water conservation and utilization through watershed development seems to be the solution for ensuring water security and poverty eradication. People have to be at the centre stage. The traditional wisdom of water harvesting practices for sustainable development needs to be encouraged.

Eminent agricultural scientist Dr. M.S. Swaminathan stated at a function held in Chennai that: “India has 30 per cent of the world’s farm animal population; 17 per cent of humans, four per cent land and about two per cent water”. “How long can you go on exceeding the carrying capacity of the ecosystem?”

“The need of the hour was augmentation of the water resources and the methods that needed serious consideration included the inter-basin transfer of water and working out a fairly cost effective method of desalination of sea water. But the inter-basin transfer required political consensus - agreement among parties across the spectrum”

On drought, Dr. Swaminathan says, “Drought is a complex phenomenon. It has a differential impact across the country, depending on several factors. The primary impact of drought induced water scarcity is on household consumption and agriculture. Its

secondary impact is on industry, energy generation and ecosystem conservation”. The secondary effects of drought are felt, for instance, in hydropower generation. Low water levels in reservoirs affect power generation. This, in turn, affects the quantum of electricity available for both agricultural and industrial use. There is a strong relationship between agricultural success and industrial growth. This is largely because industrial raw material-cotton, jute, sugarcane and so on-come from agriculture. Thus, while the direct impact of drought is on water, the secondary impact is on power and energy supply. There are also different kinds of drought in agriculture. The soil drought is one where there is no moisture in the soil. The atmospheric drought is one in which the temperature is very high. A combination of the two is the worst kind”.

On management of drought he says, “There is no long-term government policy on managing drought. At best its approaches are ad hoc and fire-fighting in nature”. Our investment in drought proofing is poor and it is getting poorer. Thus,

the coping mechanism of the farm families is extremely poor and the people are severely affected during calamities. Drought has very serious human implications as it affects the livelihood security of a majority of the population. That is why it is important to have a pro-active policy relating to drought management. The majority of the population, which depends on the monsoon for livelihood, has only become more vulnerable with poor coping mechanisms”.

“One of the well-known strategies for drought proofing is watershed development and water resource management. We should classify the districts and identify them such as arid, semi arid, sub humid and humid. The advantage of having a zoning system of arid and semi-arid districts is that we can plan to conserve water in tanks, wells, open wells, lakes, reservoirs and also in recharging underground aquifers. For instance, in Thanjavur district, the Cauvery water is not only important for crop production directly but also to recharge aquifers. Yet there is no systematic and rational water-harvesting and conservation movement”.

“Monsoon management is a better term to use than drought management. There are well-thought-out plans to face an abnormal monsoon. It is best to have a good monsoon but it is prudent to be prepared for the worst. Dealing with both situations must be part of the planning process. It should be institutionalised. The government knows the problems and the solutions, only it has not converted know-how into do-how”.

Dr. Swaminathan concludes by saying “There have been instances of successful drought management and water management in the drought-prone areas of Rajasthan, Gujarat, Madhya Pradesh and some other States, because of which these places have fared better.” No doubt, these examples can be replicated. But these need good organisation. NGOs can do it in some areas and demonstrate its success. But for it to be done on a large scale, the

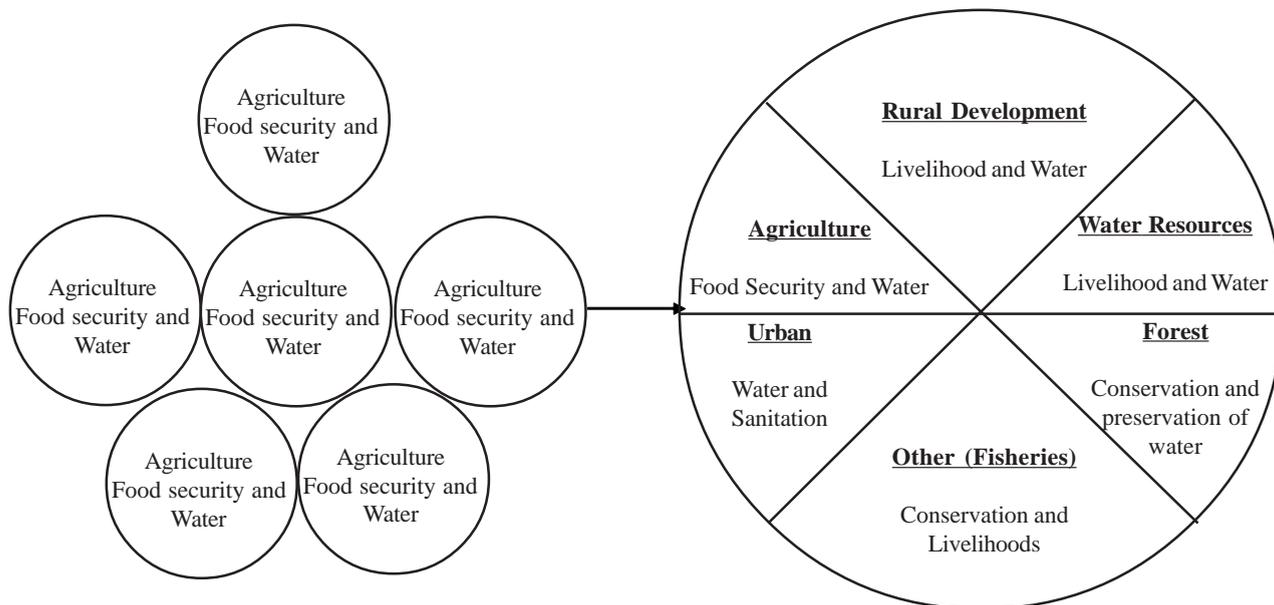
government must get involved. It needs to be institutionalised. Schedule 11 of the Constitution, the 73rd Amendment, gives 29 items of responsibility, including land and water management, social forestry and water harvesting, to the panchayats. It is all listed, but not enabled. The gram panchayats are not empowered - financially, legally or technologically - actually to do what they have to do. Now, with the panchayatraj system in place, it is

possible to instil some discipline within a village. Techniques of water harvesting and conservation are well known. Every gram panchayat needs to develop a water management strategy involving watershed association or/village association with the three components of water conservation, its sustainable use, and equitable sharing, and should be empowered to put this into practice”.

Redefining State’s Approach in Reorienting Water and Food Security

i. Multiple Vision vs. Shared Vision

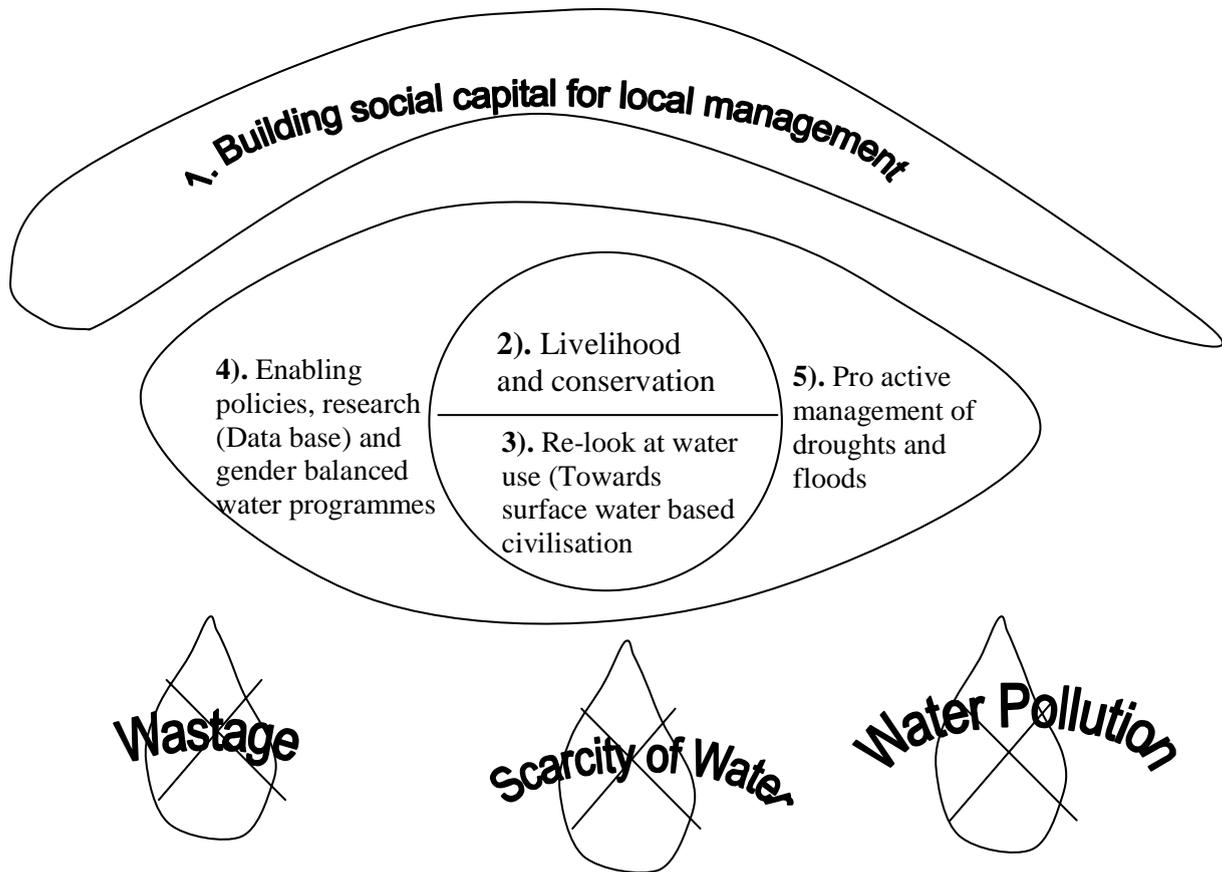
Every Ministry/Department has its own Vision, Mission and Thrust Areas. It results in isolation and sometimes competition for the resources. Hence, a Shared Vision would be ideal. The transformation from Multiple Vision to Shared Vision is shown in the diagram.



Time has come to appreciate each one’s role and inter-dependence on the issue of water security. Ultimately shared vision would provide a common purpose and understanding and an interface between many aspects of water security. It would also help to deal with the management of water resources with an integrated and holistic approach rather than being managed in the traditional compartmental approach by the various agencies and departments.

Shared Vision

There are five distinct elements, which go into shared vision as illustrated in here.



VISION 2020: Shared Vision for Water Security

Warrant as well as ensure clean, hygienic, adequate and sustainable supply of water to entire human population (living both in rural and urban areas) as well as livestock in the state of Tamil Nadu

Assure the water use efficiency and reallocation of water between intra and inter sector to fulfill the future demands with restricted supply.

Treat all micro-watersheds situated in five major eco-systems through community stake owned processes and systems in a nested institutional set-up with effective coordination.

Enforce the stringent legislation to prevent degradation and decimating water resources including traditional water bodies like tanks, ponds, temple tanks and others from pollution, over-exploitation of ground water, over use and wastages.

Revive all functioning small scale common water sources (tanks, ponds, springs, swamps, etc) and defunct private infrastructures (wells) and fulfill their ecosystem functions without jeopardizing their future use by using simple, cost-effective, manageable, eco-friendly technology.

Shared Vision Elements

i. Building Social Capital for Local Management

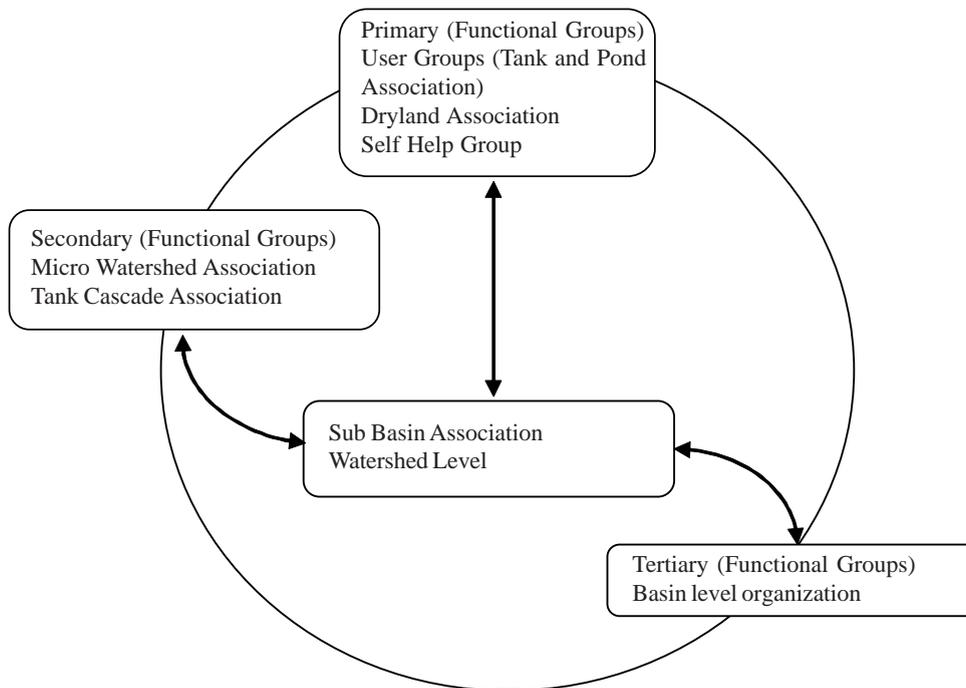
In the past and also traditionally, the community used to act as the custodian for natural resource (forest, water) and its use. This space of the 'community' (recognizing the internal hierarchies and inequalities) has decreased over the years and in the case of irrigation it has almost disappeared. Now the mechanism of resource use regulation has been

reduced to two extremes – the individual (and / or market) and the state. So there is a need to re-establish community control over resource base and this should be one of the important aims of watershed development.

Though there is an increasing awareness of the need for treating the watershed association or the Gram Sabha as supreme, in practice this precept is hardly adhered to. Moreover this is not simply a matter of the implementing agency taking a

decision. In our opinion, however, it would be better to go back to the basics: if the Gram Sabha is to be the primary regulatory body, then it should have special representation for women, dalits, tribals, landless, etc., not specifically for SHGs, etc. When it comes to size, there are obvious advantages to having the implementable tasks done by small, homogeneous groups and the regulatory or policy tasks by a larger group that will carry the force of wider consensus.

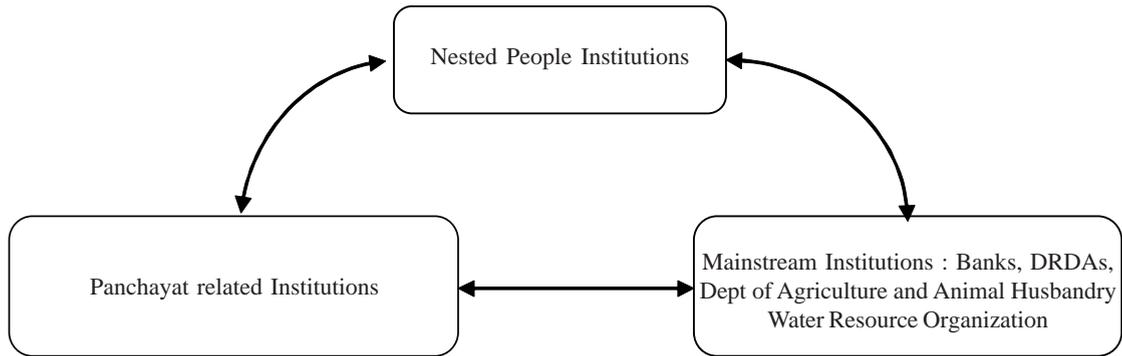
Figure: Nested Institutions



Strengthening the Grama Sabha will also require giving it proper legal status. Ideally, recognition of hamlet – level Gram Sabhas under Panchayat Raj – as has happened in Karnataka – may serve the dual purpose of providing both legal status as well as solving the size problem.

So far, we have been talking only of the local-level institutions that would be required. However, there is also a need for some institutional arrangements to deal with these multi-village or even basin-scale problems. The nested institutions and their linkages are mentioned in Figures.

Figure Potential Linkages



The arrangements at this level would also need to recognize the basic asymmetry between upstream and downstream communities, and therefore the basin-level regulatory body would have to have some ground rules that establish the minimum entitlements of the downstream communities. Clearly, the basin-level body will have to deal not just with watershed development issues, but with all aspects of water use and all forms of water – surface and ground, infiltrated and harvested, return flows, etc.

ii. Livelihood and Conservation

In the rural Indian context, particularly in drought-prone areas, the minimum livelihood needs that have to be assured would consist of domestic water (including drinking water and water for livestock), food, fuel and fodder. It also needs some biomass input to the agricultural system to maintain soil productivity and other goods and services that may have to be maintained from the larger system. The last would include needs like health, education, entertainment, transport etc. Additionally, since our understanding of livelihood includes the way one earns one's livelihood, access to resources – whether it is land, water,

livestock, or any other resource or facility needed for the production process.

In the context of livelihood needs, one of the important questions is how many of these needs should be fulfilled locally (and to what degree) in kind? For example, it could be argued that if farmers produce sufficient cash crops and get high returns, they could then buy food. In other words it is not necessary for watershed development to contribute food production if it contributes to raise their cash income sufficiently to buy the required food. The same argument would apply to fuel or fodder. In many of these areas under the high input-based green revolution agriculture, some of the kind has already happened. Even in many areas where rainfed cash crops are important, farmers have to produce for the market to have enough cash to meet food requirements. However for a number of reasons, we believe that if the food, fodder and fuel requirement is produced locally and preferably by every farmer, then there is greater self-reliance and dependability of livelihoods.

We should also note that livelihood needs would depend upon the livelihood patterns in an area and for different social sections, in the patterns prevalent among them. For example, the fodder needs of a household that is primarily dependent on pastoral activity as the primary source of livelihood would be quite different from that of a typical peasant household. Watershed development itself could change them significantly in one direction or the other.

iii. Re-look at water use (towards surface water based civilization)

There is increasing evidence that groundwater extraction has been significantly accelerating during the last ten years or so. There has been an overall increase in the number of wells and among these the increase of deep tube wells had been phenomenal and most of these areas are hard rock areas where deep percolation and recharge will be pretty low. Watershed development seems to have acted as an additional impetus for investments in wells and pumping devices and there is virtually a pumping race taking place. As discussed earlier excessive withdrawal has led to groundwater pollution as well as decline.

The areas that are going from white to grey and grey to dark (as per the groundwater development classification) are also increasing. In years of drought, groundwater used to act as a buffer to meet drinking water and other essential needs. Now there are predictions that the meteorological drought would be accompanied by groundwater drought. What are the sustainability implications of this? It also has grave equity implications based on one's locational advantage in the watershed (if one's land is close to the check dams, stream course, valley portion) combined with one's financial resources to invest on wells and water lifting devices, tend to determine who gets access to how much water.

It is very clear that unless we can address this issue of regulation of groundwater use, no amount of watershed development would make a difference. Therefore it becomes essential to re-look at water use towards surface water based civilization in the near future.

iv. Pro active management of drought and floods

Droughts and floods are generally considered as nature made disasters. But man's interference with nature by way of deforestation, and other erosion and pollution inducing activities are aggravating the frequency and intensity of these disasters. The forecasting and coping mechanism even though attempted scientifically based on satellite inputs, and meteorological data, the devastation caused is far reaching. The effects of drought and water problems are alarming and lead to an imperative to do something, but

the underlying causes are not widely discussed and some issues (especially the effects of unsustainable groundwater use of irrigation) seem to be consciously avoided. In fact, sustainability and equity in water resource management continue to be the daunting problems in the absence of policy initiatives in this direction (Soussan and Reddy 2003).

In the pursuit of secured water supply and use, the proactive management of drought and floods has become crucial as well as imperative. In many states in the country including Karnataka, the watershed development programme and the tank renovation, rehabilitation and management programme (under the Jala Samvardhane Yojana Sangha-JSYS) go parallel and there is no effort to integrate them. In Maharashtra also the drinking water schemes are separately dealt with from the watershed development efforts. From our experience in many places, there are either existing tanks that have been silted up and not under use or tanks that are functioning, and are not integrated in the watershed planning.

By integration one can probably overcome some of the problems related to upstream-downstream as well as groundwater versus surface water conflicts and also to some extent take care of the limitations of both if they continue to function as exclusive systems. The integration of tanks, ponds, springs, and swamps renovation along with watershed development in drought as well as flood prone eco-systems would ensure proactive coping mechanism. Ralegaon Siddhi is an example of such integration.

v. Enabling policies, research (data base) and Gender balanced water shed programmes

Water is a dynamic element and requires dynamic management. Institutional arrangements are critical to develop and implement water management policies and plans. Appropriate institutions can effectively govern and manage both individual and collective water withdrawal, and promote / monitor the efficient use of surface and sub-surface water. The institutional arrangements should be location – specific and flexible. Rigid and generalized institutional arrangements could result in the collapse of well-planned and effective water governance and management strategies. The institutional arrangements need not be confined to the water sector only. These can be extended to strengthen production and marketing of agricultural commodities to encourage high-value and low-water-requirement commodities.

The initiation of appropriate institutional arrangements needs to involve the whole range of formal rules and regulations, customs and practices, ideas and information, and interest of the community group network. These simple but important aspects would together provide the need-based and location-specific institutional framework or the context within which water management actors and other decision – makers can operate. The institutional aspects broadly cover the formulation of policy directions, mechanisms for efficient water distribution and management systems and effective cost-recovery methods. The government often plays these roles,

and there is now a need to involve the stakeholders in the governance and management of water resources at all levels. There is a need to reform the existing institutions and establish new linkages.

Similarly, the lack of research as well as database which will give a perspective on the status of watersheds and arriving at appropriate development needs, lead to all sorts of practical problems.

Propositions for future action

Proposition 1: Participatory programs perform best

All development programmes and welfare measures in the country would succeed only if the people who are the major stakeholders in the entire programme participate and get involved in them. It is therefore necessary for a paradigm shift from the government's top-down approach without taking people into confidence. Henceforth, the government must upscale from contemporary project and/or scheme focus to people led movement focus through convergence of department's roles, guidelines, programs and funding. A positive and enabling policy with suitable legal framework to support the above proposition through self-governing and self-managed civic bodies is a prerequisite.

Proposition 2: Integration of gender and development process

In reality, the role of women and their access, control and decision-making on resources, planning, and participation in development process in watersheds/natural resources management is grossly neglected or

given least importance and focus. But the success and sustainability of water sector programmes largely depend on the equity and equal participation of women in overall development. Therefore, it is imperative to integrate gender and development approach by involving women in the process and also address the concerns of women through appropriate development interventions.

Proposition 3: Watershed plus is the need of the hour

The history of watershed development in the country has been very vivid and at the same time there was less sustaining impact to the efforts and investment made. Except few selective successes in the programmes facilitated by individuals and non-governmental organisations in the country, all were not sure success. Its so because all watersheds adopted only conservation principle with more emphasis on technical aspects rather than integrating local issues like poverty, livelihood, and gender equity. Hence, the necessity of integration of social, biophysical, ecological perspectives in watershed development along with technology is highly relevant as a part of watershed plus concept.

Proposition 4: Addressing inequalities should be mandatory

W a t e r s h e d encompasses people from various caste, creed and class ranging from big landlords, marginal and small

farmers, landless, women and children. Most of the development focus at this juncture is on land improvement through suitable soil and conservation measures which no doubt helps the landowners in realizing higher benefits. Similarly the water utilization in different quantities by various users is also an area of concern. It is therefore necessary to address inequalities in order to ensure access to water and equitable water supply to every one involved in the watershed development process.

Proposition 5: Augment collaboration by inviting Public-Private Partnership

In the state, the government is making sincere efforts to the development of watersheds and wastelands through investment with the support of centre's contribution. The single agency involvement would restrict the growth since the investment requirement to develop entire watersheds to address water security in the state within shorter time may not be met fully. Therefore, it requires exploration of new partners as collaborators in the development process. Inviting Public-Private Partnership is considered important and necessary.



Significance of “Tank Cascade” in a Watershed

The tanks are designed so that the surplus of an upper tank reaches a down stream tank to store the surface water. This results in a chain of tanks akin to a “cascade” with high performance efficiency. Each tank in the chain takes a share of the yield from the catchment above it, in addition to the run off from its own free catchments. Our tank systems proved to be superior because of its hydrological efficiency.

In some cases, the links in the chain of tanks are broken, affecting their performance adversely. The causes may be:

- Encroachment of like-channels for private and public use
- Blocking of link-channel by newly laid roads
- Diversion of water from link channel to other uses
- Poor maintenance of link-channels
- Village conflicts reflected in tank related works.

In the tank based watershed development programme priority needs to be given to tank cascades (over the isolated tank systems) to maximize the benefits from the proposed investment and to restore the social harmony in villages linked by the tank cascade.

Rehabilitation of ponds and drinking water ooranies in the watershed: These small traditional water harvesting structures play a vital role in meeting domestic and drinking water needs of the rural masses. Hence the rehabilitation of the ponds and ooranies becomes a part of the watershed development programme.

Watershed classification: The existing watershed classifications restrict the development intervention in the location context. Looking back at the traditional system and culture, the lands in this State were classified into five broad groups as follows:

Kurinji	Hilly and hill side lands
Mullai	Forest interface and rainfed agricultural barren and waste land
Madudam	Plains, cultivated, wet and rainfed lands
Neithal	Coastal lands
Palai	Desert lands

DHAN Foundation has grouped all the 19240 micro watersheds of Tamil Nadu into four out of five eco-system based New Generation Watersheds except Palai. This grouping is based on their contextualization and location and is useful in arriving at the unit cost according to the appropriate soil and water conservation interventions needed.

The proposed approach and strategies in new generation watersheds is presented below:

Sl. No.	Cross cutting Themes / Ecosystem	Approach	Strategies
1	Hilly & Forest based watersheds	<ul style="list-style-type: none"> ▪ Preservation ▪ Conservation 	<ul style="list-style-type: none"> ▪ Soil & water conservation ▪ Afforestation
2	Canal irrigation based watersheds	<ul style="list-style-type: none"> ▪ Conservation ▪ Effective use of water & management 	<ul style="list-style-type: none"> ▪ Improving water use efficiency and land drainage
3	Tank based watersheds	<ul style="list-style-type: none"> ▪ Conservation ▪ Development & use ▪ Equitable water management 	<ul style="list-style-type: none"> ▪ Water conservation ▪ Revival of tanks & ponds ▪ Water management
4	Ground water based watersheds	<ul style="list-style-type: none"> ▪ Effective water management ▪ Pumping regulation ▪ Power supply 	<ul style="list-style-type: none"> ▪ Water management ▪ Revival of defunct wells ▪ Artificial recharge
5	Rainfed agriculture based watersheds	<ul style="list-style-type: none"> ▪ Conservation 	<ul style="list-style-type: none"> ▪ Improved agriculture ▪ Water conservation
6	Coastal area watersheds	<ul style="list-style-type: none"> ▪ Conservation, Development & Use 	<ul style="list-style-type: none"> ▪ Creation of additional water harvesting structures
7	Urban watersheds	<ul style="list-style-type: none"> ▪ Conservation ▪ Effective management & use of water 	<ul style="list-style-type: none"> ▪ Roof water harvesting ▪ Revival of urban tanks and ponds ▪ Desilting of temple tanks ▪ Clearing water ways and channels from encroachments
8	Wasteland / barren land dominated watersheds	<ul style="list-style-type: none"> ▪ Development & Use 	<ul style="list-style-type: none"> ▪ Afforestation ▪ Fuel and fodder development ▪ Water conservation

National Rural Employment Guarantee Programme (NREGP) & Watershed Development: As the tank based watershed development programme involves mainly the earth work to be executed by manual labour, the funds allotted under NREGP can be well utilized for the uplift of the rural poor.

Institutional framework for tankbased watershed development:

1. The unit for planning and organising shall preferably be a Tank Cascade where hydrologically linked tanks are taken together for development where only isolated tanks exist in a micro watershed, they should not be ignored but have to be developed individually
2. All tank users organised under the Tank Association and Tank Cascade Association shall be formed on watershed basis
3. All the tank development measures should be based on a basin approach rather than on administrative boundaries
4. All the development works should be planned and implemented through the user groups and the role of line departments should be to facilitate rather than implement like in watershed programmes
5. The linkages with the Panchayats and Panchayat Unions should be made within the purview of the Panchayat Act by considering the tank user groups as functional groups of the Panchayats

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Mentoring on Purpose*

The success of any Organisation is essentially relying on its purpose orientation and ability to be purposeful both at the personal and organisational level. Mentoring can play an effective role of evoking purposefulness, and there by generate high levels of motivation. Mentoring can be used to make the members of the organisation towards its purpose, to impact the minds of the individual for increased purposefulness, and to align both individual and organisational purpose for each other's benefit. In DHAN Collective, we believe in practicing self renewal through self reflection for sharpening our focus. This is one of the prime focuses, with which we undergo retreat every year. It is mainly to stay aligned with and responsive to the communities with whom we are working.

This self renewal can involve a wide range of programmes and initiatives such as culture building, ensuring value practice, enabling in every step of the community processes and so forth. What all these have in common is that, to be successful, as DHANites we need to undergo behavioural change. Mentoring is an intervention designed to enable DHANites at all levels in making the necessary behaviour changes.

Mentoring

Mentoring is a specialised form of management development and

education. It goes beyond the formal management development programmes and aims at bringing about highly focused development through personalized guidance for the challenges facing them in their development work. Mentoring can stimulate and manage the individual's growth necessary to deliver performance beyond present levels and beliefs of what is possible. It does this by helping them:

- build a confidence in self and others
- develop their vision and discover their value priorities
- think purposefully and inspire shared vision, mission and values
- determine appropriate goals, strategies, and action plans
- enhance their management and leadership skills
- recognise repeating behavioural patterns and introduce changes to impact them
- bring out high commitment for personal change and development.

In DHAN Foundation, many institutional mechanisms of enabling are in practice. There are many HRD nodes created in DHAN like, field guides, batch teacher, Regional HRD, Programme HRD and Central HRD. Among all the above, the Regional anchors are player are expected to play a key role in the

enabling process by playing the role of mentor for the colleagues in the Region. Similarly, anchors of the centers of DHAN, Programmes and People Promoted Institutions would play the mentoring role in the respective units.

Principles of Mentoring in DHAN

Mentoring process in DHAN is guided by some of the principles

i.) Effective mentoring is essential for promoting development missionaries for the sector

DHAN identifies the high quality human resources and makes them available for the development of the poor and marginalized sections of the community. DHAN views these human resources not just as a pool of development workers or project managers. They are considered to be development missionaries. Developing missionaries is not a simple job. It is a long term process which enables a person to move towards that stage of missionary.

ii.) Being a mentor is a professional responsibility

For the senior DHANites who assumes the responsibility of a mentor, it is not just their moral responsibility. It is, in fact a professional responsibility which should be performed with zeal and commitment.

* With contributions from the Permanent Working Group on performance enabling at DHAN Foundation

iii.) Seeking an effective mentor is a professional responsibility of the mentee.

Colleagues who are working in various positions of DHAN should seek to have a mentor. It is their professional responsibility. Though the Regional Coordinator automatically assumes the position of a mentor, seeking and participating in an active mentoring relationship is the responsibility of the mentee.

Mentor

Many define a mentor as a teacher who assigns tasks and reviews performance, but a mentor is more than a teacher. A mentor facilitates personal and professional growth in an individual by sharing the knowledge and insights that have been learned through the years. The desire to want to share these life experiences is characteristic of a successful mentor. A mentor is a person who oversees the career and development of the junior. She/he helps a mentee clarify career goals, develop and execute an Individual Development Plan. Mentor coaches the mentee in enhancing skills and intellectual development; passes along organizational information; and provides honest feed back to the mentee about perceived strengths and developmental needs. Ultimately, a mentor is a trusted friend who is also an advisor.

In DHAN Foundation, region is our microcosm. Hence the anchor of the region is the person who plays the role of a mentor for all the colleagues working within the region. However the role of guidance is not only restricted with

the regional anchor. The mentee should also get necessary guidance from anywhere else in the organization. The regional anchors should facilitate the mentee to learn from others.

Mentoring on Purpose

Mentoring can therefore be a challenging and stretching experience, both for the mentor and mentee. Also it is an exciting process of self discovery and development which creates new opportunities for personal fulfillment and achievement. In either case it involves a journey into the unknown and into unfamiliar ways of being and doing; we may have to confront our fear of failure and, paradoxically, our fear of success; we may have to cast aside long held beliefs about who we are and what we are capable of; and we may have to resist strong pressure from family and colleagues to lapse back to our habitual ways. Thus to create and then sustain change in the face of the many forces which may pull us back, a powerfully motivating context is necessary. That context is Purpose.

Purpose

Our purpose expresses who we are, who we are becoming, and what contribution we can make. We will have a sense of purpose when our life has a direction and meaning which we have chosen. Purpose differs from vision which is about what we want to create and achieve. We can choose a vision but we can only discover our Purpose.

When our personal life and our public life, are aligned with our purpose, then our lives are meaningful and we connect to deep

treasure house of energy within ourselves. The main reason why a sense of purpose is important is that it provides the content for ones life through which we can manage our inner experience of change. But to create that change we must be able to express that purpose in the world, that is, to be purposeful.

Being purposeful

We are being purposeful when we are fully living up to our purpose that is when we are expressing our purpose in the moment rather than working towards achieving it in the future. Purposefulness can also be described as willfulness. Roberto Assagioli, the founder of Psychosynthesis describes the following qualities of will:

- energy, dynamic power, intensity
- mastery, control, discipline
- concentration, attention, focus
- determination, decisiveness, resoluteness, promptness
- persistence, endurance, patience
- initiative, courage, daring
- organisation, integration, synthesis (Assagioli 1973)

Assagioli further elucidates that there is a distinction between our 'true will' or purpose, which can be defined as the will of the self, and the energies, such as drives and self-centred desires that come from subpersonalities. Of course, this is not to say that subpersonalities should not get what they want, their needs have to be met fully before they can truly be transformed. But their wishes are inevitably in conflict with the wishes of other subpersonalities. We experience no

such conflicts with the 'true will' for this originates from the deepest, innermost core of our being.

We can only truly discover our true will or purpose when we consciously and actively take steps towards its manifestation. That may seem obvious, but too often we forget this and, instead of following our path a step at a time, we try to leap ahead, not paying attention to what is happening in the present moment. The next step is always of utmost importance, and, in actuality, the only step we can make. Even physically if we try to take four steps at once we are more likely to fall over than succeed. This is even truer when we are talking about inner Purpose. We find it is easier to stay on our path if we pay attention to our immediate position, rather than worrying about something way ahead.

We may have little or no idea of what our true will or purpose is, but if we reflect upon what purpose means to us, and what we would like to manifest in our lives that has 'real meaning', we can start getting at least an inkling of it. You might like to try some reflective, receptive and creative meditation on 'purpose'. Remember that purpose always follows the rule of non-interference - it cannot be your real purpose if it involves you interfering with or altering someone else's purpose.

When we have connected to our purpose - through meditation as suggested above, or through any of the other methods used in psychosynthesis or other ways to self-realization, the next step is to decide how to manifest this purpose. The techniques for grounding that

we have already discussed can be most helpful in this, but the most important thing is to find your own individual ways of manifesting your purpose. This is where it is often most helpful to have a good guide who will be able to not only help you connect with your purpose but also help you to find ways to manifest it.

Bringing purpose into the present requires the ability to be present - or to have presence. Put simply:

$$\text{Purpose} + \text{Presence} = \text{Purposefulness}$$

Presence is the ability to be with another person with such inner self-knowledge that the other person is able to ponder the depths of who he or she is with awareness and clarity. It is the single most important skill the mentor requires. Marianne Williamson describes presence rather more poetically: "We are all born to shine, as children do. We were born to make manifest the glory of god that is within us. It's not just in some of us; it's in everyone. And as we let our own light shine, we unconsciously give other people permission to do the same. As we are liberated from our own fear, our presence automatically liberates others." (Williamson 1992) This is also an excellent description of the essence of mentoring.

Developing purpose

The mentoring for change model provides a framework and methodology for mentoring. This model and the four

elements of the mentoring process - freeing up, envisioning, implementing, and sustaining - are described elsewhere (Turner, 1995). Figure 1 shows the corresponding elements of mentoring on purpose - satisfying needs, uncovering purpose, being purposeful, and realising purpose.

Satisfying needs

Needs are those things which must be satisfied for us to have a solid foundation to our lives. For this reason, mentoring on purpose will often start in this quadrant of the model.

When we are driven by our needs (eg. for appreciation, self-worth, security, love, success) it is difficult to express and live by our purpose because our energy and attention are devoted to get our needs met. In developing a sense of our purpose, it is therefore important to determine whether our behaviour is being driven by our needs. If it is then we must find ways to get those needs satisfied once and for all so that their fulfillment no longer gets in the way of our purpose. So, for example, we may be a team-leader and have a

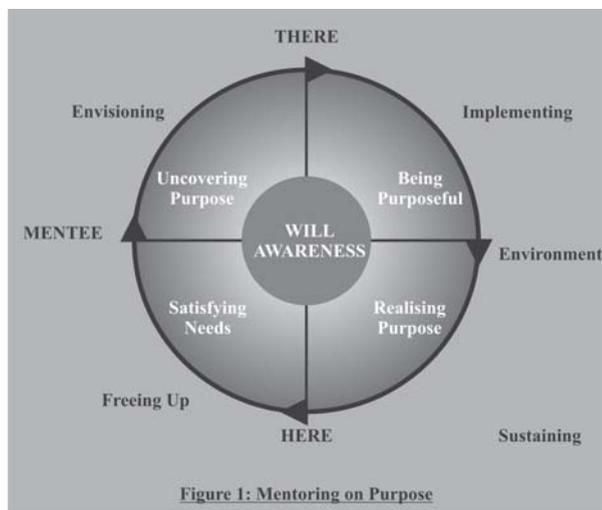


Figure 1: Mentoring on Purpose

strong need to belong. If we try to get our belonging needs met from the team when we are supposed to be challenging its members to new levels of performance. We are likely to fail both to provide the leadership the team requires and to get our own needs met. More appropriate ways of getting this need met must be found.

Sometimes, mere awareness that a need is being met in inappropriate ways is sufficient to enable people to drop the pattern. But often the need's function has been to protect the individual from the challenge of embracing their sense of purpose and then more wide ranging work is required.

Uncovering purpose

As we release ourselves from the hold of our needs, so we create the opportunity for our sense of purpose to begin to emerge more fully into our lives. This emergence can be facilitated by looking at the course of our lives. Distinguishing the themes and patterns, becoming aware of what is unfolding, noticing the qualities of those times when we have felt most alive. Recalling what it was we especially enjoyed as a six year old, considering the Tombstone Test ("What would you like your epitaph to be?"), and by other explorations of the wider context of our lives.

A more analytical approach to working with both purpose and needs is to work with value priorities. Values sit at the gateway between our inner and outer worlds. They describe what is fundamentally

important, and hence meaningful, to us and so are directly related to our sense of purpose and to our needs.

Being purposeful

A sense of purpose does not necessarily lead to purposeful behaviour. Purpose is passive; purposefulness is active and emerges out of a process in which we express ourselves through what we do. Connecting our sense of purpose to take actions it involves various parameters. It includes clarifying our values, developing our intention, deliberating on the possible ways of realising our purpose, choosing one or more, affirming the choice, formulating plans, and finally acting.

In being purposeful, we must mobilise our mind and our feelings: at the intellectual level our sense of purpose provides a powerful reason for making the changes; and at the emotional level our purposefulness provides the motive force to bring our purpose into existence.

Realising purpose

Once we are taking purposeful action we must ensure that this is creating the outcomes we seek to achieve. To do this we have to learn to perceive clearly our impact on our environment (eg. organisation, family, team) and be able to sense the intricate web of connections in which we exist, and to see the whole as well as the parts.

We have to develop the ability to sustain our new behaviours and ways of being, to develop new habits, to learn from our experience, and to be sensitive to what we are

creating. These are systems skills and they emerge most fully when our instrumental, interpersonal and imagine skills become integrated. In essence they involve a shift from seeing a world made up of things to seeing a world that's open and primarily made up of relationships.

Linking individual and organisation's purpose

The traditional psychological contract between employer and employee has involved a trade of time for pay. But many people are now looking for more from their work than just financial rewards; they are seeking the opportunity to develop and fulfil themselves. Increasingly it will be those organisations which are able to satisfy this desire for more fulfilling work which will be able to attract and retain the best staff. Thus, the challenge that organisations face is how to provide their staff with the opportunity for more personally meaningful work whilst simultaneously enabling the organisation to meet its goals.

In fact, organisations too can be described as having purpose, although it is more usually referred to as the organisational mission. An organisation's mission expresses itself in a variety of ways - through the structures, policies processes etc of the organisation - but predominantly it comes from the sense of purpose of the people who make up the organisation. And just as individual purpose can be accessed through personal values, so organisational mission can be accessed through its core values. It

is values that provide the link between the individual's purpose and the organisation's mission. This is not to say that the individual should have the same value priorities as the organisation - though there does need to be a core of shared values - but that the stage of development of the individual's value system should match that of the organisation.

Conclusion

Living our purpose consistently is a profound challenge. It requires

high levels of self-awareness, a firm commitment, a strong sense of our own self-worth, a willingness to take risks, and the emotional discipline to travel outside our comfort zone. In essence it requires that we develop the skills of self-leadership. The role of the mentor in this is to help the mentee continually deepen their understanding of reality, develop their sense of self, learn to listen for what is emerging, and to encourage them to live their purpose.

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Livelihoods

Madurai Malli: Fragrance and livelihoods

Aravindan*

Malli refers to Malligai flower in Tamil and 'Jasmine' in English. Tracing the history, the flower finds mention in the Vedas, the oldest Hindu scripture. There are copious references to the jasmine in Tamil poems of the period from 300 B.C to 300 A.D. Similarly, Madurai's link with jasmine dates back to 300 B.C. The poems of Sangam Literature describe how King Pari gifted his royal chariot for a jasmine creeper to rest because he simply could not see the creeper on the hard forest floor. Besides being strung into strings and garlands, the flower can also be used to make shampoos, scents, perfumes, jasmine oil, which is believed to have a soothing effect on skin and act against skin blemishes and pimples. Its scientific name is *Jasminum sambac*. Jasmine is an evergreen vine or shrub, probably an Iranian native whose name means heavenly felicity. It is the National flower of Pakistan



and Indonesia. In Indonesia, the flower symbolizes purity, eternal love and nobility.

Jasmine is one of the oldest fragrant flowers cultivated in the world. The flower is used for various purposes viz., making garlands, bouquet, religious offering

etc. It is also used for production of jasmine concrete which is used in cosmetic and perfumery industries. More than 80 jasmine species are found in India, of which only three species are used for commercial cultivation. They are *Jasminum sambac* (Gundumalli / Madurai Malli), *J. auriculatum* (Mullai) and

J. grandiflorum (Jathimalli / Pitchi). The first two species are mainly cultivated for selling as fresh flowers whereas the last one is cultivated for concrete extraction.

Tamil Nadu is the leading producer of jasmine in the country securing the second place. Out of 20,000 ha area occupied by flower crops in Tamil Nadu, Jasmin occupies 7,800 ha (39%) of the area with the total annual production of 60,000 t. The major jasmine producing districts of Tamil Nadu are Dindigul, Salem, Madurai, Tirunelveli, Virudhunagar, Trichy, etc. The flowers produced in the state are being exported to the neighbouring countries viz., Sri Lanka, Singapore, Malaysia and Middle East countries.

Specialities of Madurai Malli

While the jasmine is cultivated widely in southern Asia, the jasmine cultivated in Madurai district has some specialities, which is distinctly called as 'Madurai Malli'. There are over 25,000 people involved in flower tying industry in the city who can improve their status if they come under one roof. The merchants in Madurai elucidate the peculiarities of the Madurai Malli. While the agricultural scientists accept these peculiarities, that are special to Madurai Malli, they are yet to validate genetic and physiological characteristics to support this argument. The special characteristics of Madurai Malli are

- **Fragrance:** The jasmine grown in Madurai is some what superior in fragrance, because of the heavy accumulation of the smell causing alkaloids '*Jamone*' and '*Alpha*



Terpineol'. The laterite and red soils of Madurai district are rich in Sulphur which is the precursor of these alkaloids. More over presence of higher amounts of Potassium and the supplementary foliar spraying of Borax (Boric acid contains elemental Boron) help the plant to deposit the produced alkaloids in flowers. This is the main reason for the high fragrance of Madurai Malli.

- **Thickness of the petals:** Madurai Malli has the thickest petals of all the other jasmine flowers grown in other parts of the country which helps to delay the drooping of petals. This thick nature of the flower gives it to some stiffness which makes garland preparation easier and aid in designing a number of patterns.
- **The colour** of Madurai Malli is some what greenish white when it is collected from the plant. After few hours probably at noon, the colour will turn into milky white and turn into shiny

creamy white during the evening. So the whiteness of the flower will not turn into brown even after 24 hours in normal storage.

- **Late blooming:** Normally jasmines grown in other parts of the country would unfurl their petals before or around 5 pm. But Madurai Malli, due to its thick petals would unfurl its petals only after 6 pm. Some times even after 7 pm, which will enhance their marketability.
- **Longer shelf life:** We can preserve Madurai Malli for two days without discolouration which is impossible with the other jasmines.

The 'Madurai Malli' with the above said characteristics is grown in specific areas around Madurai, bound by the nearby blocks such as Aruppukkottai, Natham, Melur and Thirumangalam.

Types of garlanding

There are different types and fashions of making Jasmine garlands using 'Madurai Malli'. We cannot

see this unique style of flower garlanding in any other place. This speciality denotes that the flower garlanding technique adopted in Madurai only. We can observe five types of making garlands.

- **Uruttu Kattu** – Malligai flowers are garlanded like a spring. This is very unique and famous in Madurai.
- **Pattai Kattu** – Flowers are garlanded like a strip of metal.
- **Kadhambam** – Mixing of other flowers with Jasmine is known as Kadhambam.
- **Malai** – Weaving jasmine flowers around the thick banana thread
- **Thirumbippaar** – Flowers are garlanded with other bright coloured artificial flowers.

Garland making

In Madurai, garland making provides major livelihood for thousands of slum dwelling women. They are doing this garland making as a part time work after completion of their household works. Many of the flower vendors are approaching these women voluntarily and giving this work. During the peak seasons and important marriage days, there would be heavy flow of work for these women. Garland making needs no education but skill and interest. It is usual to see in Madurai slum where all the women would be busy in making garlands. The merchants decide the wage. They get Rs.2/- for tying 1,000 flowers and Rs.4/- for refreshment.

Cultivation seasons

Based on the flower arrival to the market a year can be divided as starting, peak, medium, low and Nil seasons. Since the farmers are not

Season	Period	No. of Months	Average arrival of flower to market Tonnes / day
Starting	February 15th - April 15th	2	0.300 - 0.500
Peak	April 15th - August 15th	4	2.00 - 3.00
Medium	August 15th - October 15th	2	0.75 - 1.00
Low	October 15th - December 15th	2	0.50
Nil	December 15th - February 15th	2	0.05 to 0.015

very clear in saying the seasons accurately the pattern of flower incoming to the market is taken to fix the seasons. The table elaborates the arrival and seasons. There is a huge fluctuation in flower production which gets reflected in the market price also.

A farmer can earn around Rs.40,000 as a net income on the first year. This income is too low to meet his other personal expenditures. Hence he is dependent on the commission agents for their financial needs. From the second year onwards, the yield would be increased by 30 percent due to two cycles of flowering in one year. The market price pattern is same for the past five years which is not a remunerative for the farmer.

Production method

Until 1990 no farmer was ready to cultivate jasmine in large scale because of twining nature of the plant, which has made intercultural operations difficult. After the introduction of modern pruning techniques farmers came forward to take up cultivation. As population grew, the demand for jasmine also increased. In order to increase the flower flow into the market, the commission agents approached

farmers through the field workers of pesticide companies. The agents encouraged farmers for Jasmine cultivation by supporting them with cash for their cultivation expenses and with the cultivation materials. They told the farmers that they did not want any interest for this amount and after harvest this loan will be deducted from their income. But the farmers should sell the harvest only through the agents. By this process the agents got 10% of the total sale as the commission, which serves as the interest for their investment. By this method a vast area was brought under jasmine cultivation in Madurai and Dindigul districts. Now the commission has been increased as 12.5%.

Generally planting will start during the pre monsoon months namely September - October. Four months after planting, farmer can realise a daily yield up to 10 kg/acre. Normally a blooming season lasts for 40 days. After every 40 days of blooming the farmer has to apply fertilizer and irrigate the field. Second blooming starts from 21 days after the fertilizer application. Some farmers are adopting light pruning during the pre monsoon months. Then this chain is continued up to six years with a heavy pruning during the third year. After six years

the plants should be uprooted and new plantation should be established. But now after six years a heavy pruning is done to extend the plantation for further three more years and on 10th year the plantation is re established.

In order to get continuous flowers through out the year the farmers adopt fertilizer application methods, wherein they will not irrigate or apply fertilizer all the plants. They will divide the area into four quarters and sequence irrigation and other activities at fortnight intervals. This would help them to get continuous flowering even during the off season. More over, during the winter season farmers are used to spray growth promoters which will induce the plants to blossom.

Role of commission agents

The vendors are seldom able to demand a higher price as they have to sell the perishable commodity in the absence of proper storage facilities. The producers reach Madurai Mattuthavani flower market and give the flowers to the agents. The sellers start the sale by quoting the highest rate of the day before. The farmer also stands beside the seller. After selling his lot the seller hands over the total money to the farmer with a slip of paper. Farmer gives them to the accountant of the agent and gets entered in the accounts note book as income. After that the farmer get a sum of money what he requires for his expenses from the accountant by making note of it in the accounts note.

There are about 60 licensed commission agencies in the flower market. These agencies have given advances to the flower cultivators

for the regular supply of the flowers to them. The advances are based on the capacity of the cultivator. Since the cultivator got advance he automatically sends his flower to that particular agent. The market price of the flowers are determined by the commission agents based on the quantity arrived and demand for a flower. The flower rates published out in the news papers are not followed here. During the past five years Jasmine fetched the minimum price of Rs.25 / kg and the maximum of Rs. 800/ kg. In the last ten year, only in 2000 and 2006 the rate hike was up to Rs. 1000/kg of the flower. The agents will charge 12.5% commission equally for all the flowers.

From these commission agents small flower vendors are purchasing the flowers. Some vendors have regular customers like shops, temples and houses. Some vendors are having shops at public gathering places. All the vendors are depending on the slum women for making garlands.

Flower Export

Around 15,000 kilograms of jasmine flower is exported from Madurai daily as jasmine garlands have patronage in various foreign countries including France. Yet, the industry faces a threat owing to escalating cost of land that forces farmers to quit jasmine cultivation.

Normally jasmine is exported as loose flowers. No body has taken initiative to export it in garlanded form. In Madurai some agencies have tried to export jasmine to Arab countries. But due to delayed deliveries by the flight companies the export business was given up. One

exporter closed his business because of failure of flights to deliver on time. The Jasmine can with stand only two full days after plucking by keeping them in ice boxes. But he faced failure in three consignments and faced loss of Rs.50 Lakhs. When the Madurai airport is converted as an International airport, there are opportunities for exporting jasmine to other countries.

Flower Vending

Both men and women in Madurai slum area are involved in flower vending activity. Majority of the women carry the flowers and sell along the road sides, bus stands, temple corridors and other public places, Whereas, the men sell the flowers with their bicycles or small make-shift shops along the road sides. The flower vending needs more business skills. During the lean season due to low arrival of the flowers the rates will rise up to Rs. 1000. But price of the garland can not be increased beyond certain limit. They follow improper measuring methods to avoid losses.

Issues in cultivation and marketing Producers

The farmers, who are more vulnerable in the whole venture, share that

- There is no role for us in fixing the price because flower market is a buyers' market and not the producers' market. There is no regulated market, as done for other produces as well as regulations for fixing the price for flowers.
- By nature we do not have liquid cash to meet any urgent needs. Hence we are heavily dependent

on the money lenders or the commission agents for all their cultivation and other familial needs. Hence, we are forced to sell our produce only to these exploitative entities.

- We are spending more for pests and diseases control and the plantation needs regular irrigation for continuous budding, for which we need to pay higher costs.
- We have to pay high freight charges to transport the flowers. In the government transports, we are charged double the amount of normal fare as luggage.

Sellers

The sellers argue that

- Since jasmine’s shelf life is one day under room temperature, we have to sell the commodity as early as possible. Hence we could not demand higher price.
- Unforeseen pest and disease attacks reduce the quality and quantity of the commodity which reduce our profit margin.
- We are also dependent on the money lenders to pay for the farmers’ needs.
- Due to flight delays and delayed deliveries from air ports, we are facing heavy loss when sending the flower to bigger cities.

Exporters

- Non-availability of air space in major airlines. Most of the airline operators prefer heavy consignments.
- The existing number of flights during the peak seasons is not sufficient for export.

- We have infrastructural problems like bad interior road, inadequate refrigerated transport and storage facilities.
- Lack of professional backup of delivery and supporting companies, which resort into high cost of technology for Indian entrepreneurs.
- Tedious Phyto-sanitary certification and an unorganised domestic market.

Street vendors

- Location of flower market is not at the centre of the city and very few buses are stopping in front of the market. It will take minimum of two hours for a vendor to purchase flowers.
- Around 10 to 35 pre cent of the flowers are immature which cannot be garlanded. They are becoming waste.
- Fixed wages for the labourers involved in tying flowers become an issue during lean seasons.
- Road side sellers are tortured by the traffic policemen.

- Jasmine cannot be kept in ice for more than two days.

Considering the heritage value of Madurai Malli the following activities are advocated for popularising the Madurai Malli and its by-products.

1. Conducting exhibition with different styles of garlanding and other by-products of jasmine creating awareness among the people and also invite new innovative ideas from the public.
2. Courses on preparation of jasmine by-products may be conducted for poor by DHAN Community college.
3. Training centres for diploma course on the pattern of ITI for training the personnel in floriculture should be set up.
4. Production and popularisation of the products like Malli Sherbet, Malli Bouquet, Malli Scent Sachet, etc.,
5. Influence Governments to facilitate an environment for exporting and also ensuring minimum prices for the farmers. ■



Vayalagam Community Radio

People need information as much as water, food, medicine or shelter. Information can save lives, livelihoods and resources. Information, communication, and public participation become important aspects of a community's ability to recover from a disaster event. Communities rely on different sources of information before, during and after the disaster. Disaster preparedness and restoration initiatives depend more on how information and services will be facilitated during the aftermath of a crisis. Dysfunctional telephones and unwired remote villages often make the last mile reach a nightmare. The answer will be in strengthening and sustaining the local systems that work.

Communication in disaster risk reduction strategy

Disaster risk reduction involves preparedness before such events, response and recovery during and after such events. Prevention deals with long term planning and follow-up. All these steps need facilitation of information and communication among the communities and with other stakeholders. The following factors determine the success of any disaster risk reduction strategy, where communication plays a key role:

- Organising the communities to plan, implement and monitor the disaster management strategies.
- Facilitating relief, rehabilitation and restoration initiatives

- Advocating appropriate technology for prevention and rehabilitation
- Building capacity of the local communities to cope up with the disasters

Community radio can play a vital role in achieving the above strategies. Since this is perceived to be an enabling tool for building capacities of the local communities to own and manage it, this would serve their information and communication needs in a sustainable manner.

Community radio combined with the village information centres could help a lot in creating location specific disaster mitigation strategies. The role of community radio would be very critical in disaster management before, during and after the disasters. The role of community radio in disaster preparedness across the world is well known. From neighbors Nepal and Sri Lanka to the Philippines and Haiti, community radio has a proven track record on disaster preparedness and mitigation.

Vayalaga Samuga Vanoli

Tanks are the lifelines of the rural TamilNadu. There are more than 39,000 tanks, small and big in sizes in Tamil Nadu providing irrigation to 6.50 lakhs hectare. These tanks have been created several centuries ago by our forefathers as they found to be effective flood regulators and drought mitigators.

In Madurai district there are 2717 tanks of which, the Kottampatti

block alone has 967 tanks. Kottampatti block falls under the Palar kottakaraiair basin which is drought and flood prone basin. Most of the tanks in Kottampatti seem to be smaller in size; they come under the administration of Panchayat Union. Except 20 tanks having more than 40 hectares of ayacut, which are managed by the PWD, the remaining tanks are rainfed tanks wholly depend on rainfall. The landholding pattern reflects that the most of the farmers are small and marginal category and their main livelihood operation is agriculture.

Drought and flood are the recurring phenomenon in this block. The uncertainty of rain and uneven distribution of rainfall causes damage to the crop due to lack of water during critical phases of crop growth. Similarly these tanks had to face frequent floods since many streams and water ways to these tanks are originating from the Alagar hills and Piranmalai hills of the local hillocks which provides greater scope for frequent flooding. DHAN is working in this basin area for more than a decade and the farmers who are dependent on these tank systems have been organised into a District level vayalagam federation.

In 2005, this block faced a severe flood damage, where many number of tanks were breached and people faced a lots of damages. The relief and rehabilitation initiatives by the Vayalagam Tankfed Agriculture Development Programme of DHAN has brought in a lot of lessons to mitigate such events in the future.

Information and communication were the vital inputs along with the relief and rehabilitation measures came out of the flood relief project done with the support of Oxfam Novib that time.

On this background the Vayalagam Community Radio has been conceived and launched to create a locally owned and managed communication media to cope up with such disasters. DHAN Foundation's experience in operating Community Radio in Nagapattinam has been highly useful in designing and implementing a community radio station fully dedicated for community led disaster management.

Objectives of the Vayalagam Community Radio

The overall objective of setting up of a community radio station in the disaster prone area is to build a sustainable model of community owned communication media that would enable them to mitigate and manage disasters of any kind. Specific objectives of setting up of Community Radio are to

- Create awareness on alternative and sustainable livelihoods through highlighting success stories and best practices in those lines among drought and flood prone villages.
- Make the farming community realise and take responsibility for conservation of water bodies that are used as drought mitigators and flood moderators through disseminating radio programmes for information and education.
- Enable the communities to tell, share and preserve their own

stories by themselves, on their village and environment

- Discuss the issues and challenges concerning their development and find out collective solutions for ecologically sustainable development.

Location

The Vayalagam Community Radio has been setup at Kottampatti to facilitate the reach of FM radio as permitted by the Ministry of Information and Broadcasting to cover the radius of 15-20 kilometers from the station.

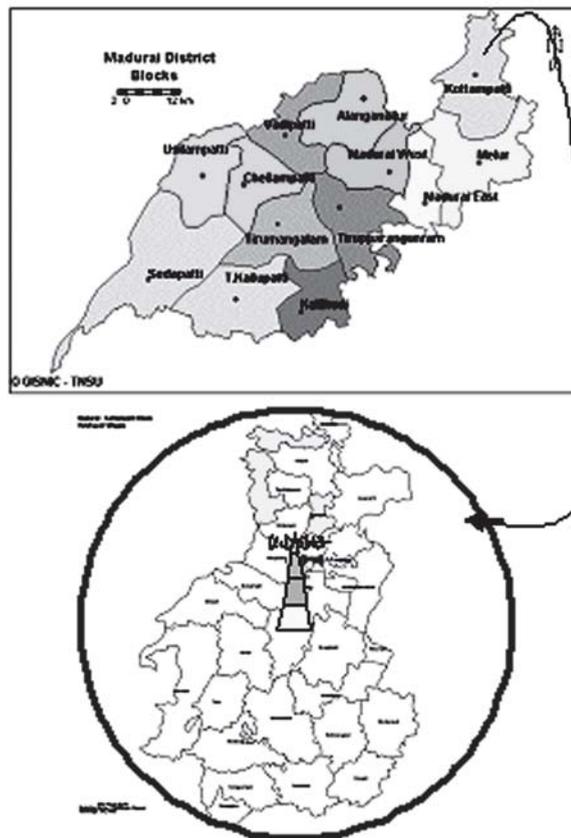
The Community behind this

The Madurai District Tank Farmers Federation owns and runs the Community Radio Station. It has

applied for license with the Ministry of Information and Broadcasting, Government of India. The communities living in the areas of 15–20 kilo meters radius from Kottampatti in Madurai district, covering a population of about one lakh spread over 27 village Panchayats would be served by the *Vayalaga Samuga Vanoli*.

The board of governance of the community radio station has been drawn from the Vayalagam Tank Farmers' Associations. A team of volunteers trained on radio production in addition to internet technologies are making programmes for narrowcast. The programmes are being narrowcasted through the Public Address Systems fixed over the Village Information Centres, called Thagavalagams in 20 villages. These Thagavalagams are the internet enabled information kiosks, operated by a locally trained volunteer and managed by the villagers.

The Centre for Development Communication of DHAN Foundation, is promoting this idea of Community Radio, is now preparing the communities to hand over management to them. The staff and the board of governance would manage the centre with adequate sustainability measures. ■



Marching towards Social Security

Dr. R. Jagannathan and A. Umarani*

This paper looks at how Kalanjams are involved in activities related to enlarging the range of financial services such as savings, credit, and insurance to the poor to attain social security through promoting mutuality and local management.

Micro insurance, next to micro savings and micro credit is gaining momentum in the micro finance industry, as an important tool to reduce the risks and vulnerabilities of the poor. The micro insurance system, a new concept in India, is capable of penetrating all sections of the masses to provide the needed social and financial security to the people. This has an upper edge over the formal insurance system, which did not possess the products suiting the people, particularly the high risk clients. Further, it could even play a positive role when incorporated with disaster management measures. The experiences of micro finance have shown that the poor are bankable and their social capital plays a crucial role in enhancing their abilities. Poverty could be eradicated in planned period, if the micro finance activities were up scaled and micro insurance was allowed to play a major role. This was possible only with the active involvement of decision makers in government, micro finance institutions, non-governmental organizations, banking and commercial insurance providers.



Attempts by poorer households to cope up, in the event of a crisis, often lead them into debt and ultimately impoverishment. Insurance services to the poor compliment the role of savings and credit to address poverty and loss of income earning capacity. The rural poor households become vulnerable due to seasonality of income, unemployment, under employment heavy spending during special occasion in the family due to death, birth, marriage, ceremonies at home and festival etc. The environmental conditions of the house and occupation are also associated with risks and vulnerabilities. Poverty could also result from transient phenomena and sudden shocks such as crop failure

and untimely death etc. The most important and common shocks with the urban poor are concerned with floods, fire, illness, accident, unemployment, business failure, eviction and caste clash. If it comes to crop or livestock, the risks are more volatile. Crop is sensitive to weather conditions and livestock to diseases, including endemics.

The risk transfer instruments such as insurance, community funds, pension schemes etc. can be blended with other preventive and loss reduction programmes. To evolve holistic risk management programme, which can reduce the vulnerability of rural poor to certain risks. Such programmes can improve success rates of the

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ongoing poverty reduction programme. The community banking programme of DHAN Foundation organizes the poorest of the poor women into Kalanjams, which in turn promote the clusters and federations at the next levels, which are involved in activities related to the strengthening of the Kalanjiam and enlarging the range of financial services like savings, credit and insurance. Through promoting mutuality and local management, insurance is promoted as a product after savings and credit in Kalanjams.

The Gangai Vattara Kalanjiam (GVK) and Pudur Vattara Kalanjiam (PVK) are federations of women Self Help Group (SHGs) called Kalanjams are spread over Madurai Dt. These federations have enrolled its members in KSSSY (Krishi Shramik Suraksha Yojana) and JBY (Janashree Beema Yojana), since 2001 in collaboration with LIC of India. These schemes were withdrawn after two years of their inception by Govt of India, due to their poor accessibility to people, and operational difficulties and lengthy processing. Due to these issues, people thought about their own social security programmes and thus came into existence these federations, simulating the same conditions and facilities of KKV's model (Kadamalai Kalanjia Vattara Sangham) of micro insurance in the federations.

Features of the Community Managed Insurance Scheme

The programme was launched with the benefits of Rs 20,000/- for natural death of insured member, Rs 10,000/- for the natural death of

spouse, Rs 40,000/- for the accidental death of spouse and wage loss compensation of Rs 75 per day, when an insured member is hospitalized.

Kalanjiam way of strengthening livelihoods

Gangai and Pudur Vattara Kalanjiam (GVK) Mutuals were registered and incorporated under Indian Trust Act in Sept 2005. This is the first of its kind – federation mutual institutions promoted by Kalanjiam Federation system to manage the activities of Mutual solutions from member enrollment to claim settlement were established. A team consisting of a professional and support professional with field staffs was created to support the federation. Consequent on the functioning of the scheme, in the middle considering the members difficulty in paying the subscription, they amended the benefits of natural death of Rs. 10,000/-. The benefits provided by the product were Rs 10,000/- on natural death, Rs 25,000/- on death and permanent total disability due to accident and Rs 12500/- on partial disability due to accidents. Wage loss in view of hospitalization of insured members is given at Rs.75/- day. The information on death should reach the executive committee in time who will provide Rs 3000/- as advance to meet the funeral expenses immediately and the balance amount would be paid when final payment is made.

Later, final discussions with people at all levels, expressed their interest on whole life programme. Finally, a product including all their demands was evolved. This scheme

has certain benefits, such as higher life cover and scholarship benefits for the children, compared to the JBY scheme of LIC, where several inadequacies such as lack of funeral expenses on the day of death, lack of whole life cover and lack of wage loss compensation were noticed. All these have made the members to evolve a mutual solution by adding the beneficial features of JBY and covering the gaps to provide comprehensive life coverage under the existing scheme. Now the members are entitled to have the benefit of Rs. 30,000/- on natural death, Rs. 75,000/- for death and permanent total disability due to accident, Rs. 37500/- on permanent partial disability due to accident, Rs. 1200/- for two children as educational scholarship to children's education from 9th std to 12th std. under JBY scheme. There is a compensation of Rs. 75/day in view of hospitalization of insured members and the benefit of Rs 10,000 on death and Rs. 3000 for funeral expenses to be paid on the day of death were ensured under the existing scheme.

Considering the expenses on different health issues, the best premium for different categories of health expenses, are Rs 2419/- for primary diseases, Rs 372/- for secondary diseases, Rs 904/- for tertiary diseases, and Rs 240/- for chronic diseases respectively. As, it is highly expensive to do own insurance by the federation itself, the back up insurance with other formal insurance companies were found to be better and as such, there are several products available in the market such as National Insurance Company, LIC, and STAR etc. In respect of special features of the

Mutual health insurance (Kalanjiam product), it is noteworthy that the product is available for people of all ages, and primary care included in the benefits with low premium cost and covers whole family at low cost, which indicates and emphasizes that the Kalanjiam concentrates on the betterment of the whole family of its members.

In respect of benefits of “Mutual Health Insurance Policy” the family gets the premium insured up to Rs 10,000/- with in the specific period of the use of this policy. The secondary treatment taking at the hospitals referred by the federation can be reimbursed up to 75% by submitting proper bills and other requirements, while for primary health care, it was only 25%. The beneficiaries can take primary and secondary treatments at “SUGAM” Hospital without any cost up to the sum insured (limit of Rs 10,000/-). The members taking treatment at government hospital can get the wage loss compensation of Rs. 75/-

per day, up to the limit of 15 days in a year. It is worth mentioning that if the member is more than 60 years old, he is eligible to get the benefit of taking primary care treatment at federation clinic by paying only 25% of the old expenses. The family, as a whole, or the individual member of the family can get the benefit of maximum sum insured amount of Rs. 10,000/-.

The exclusions are that the pre-existing illness do not cover under the scheme. Naturopathy treatments do not cover under the scheme. The expenses on blood pressure, diabetes are reimbursable only at the first instance of diagnosis. The expenses on normal delivery do not come under this policy.

It is concluded from the analysis, that the agent-partnership model is appropriate to replicate the “THENI” model of “Universal Health Insurance, where the region can have partnership with the National Insurance Company (NIC). This is

the only product which has the coverage of primary health treatments and it is available at very low cost which is affordable to the poor. The product covers the healthcare primary expenses which is helpful to reduce the outside borrowing. The reimbursement of medical expenses is also helpful for them with the family size of five. The monitoring of primary care process at outside hospitals is very different which may likely to increase the administrative cost. In that case, it is better to avoid referral clinics for primary health care. The federation provides primary health care treatment through the clinic at the federation office itself.

Responsive to members need

This whole health insurance programme can be integrated with Mutual Insurance of people mutuals. The support can be extended from People mutuals in actuarial and other aspects. The process of membership applications, claim settlements, healthcare administrations, premium collections etc. have to be taken care by the health insurance division of the federation. Further it can extend to ‘reinsurance’ with any formal insurance company like NIC mainly to minimize or share the probable episodes of large extent of risk coverage. Ultimately this reinsurance process serves to the federation’s sustenance in running this programme successfully. For all such processes it can replicate the model of Kadamalai Kalanjia Vattara Sangham (KKVS) promoted by the DHAN Foundation in Theni district of Tamilnadu. It requires human



* It is a community owned hospital, established in Theni District.

resources, viz, a project executive and a little number of associates. There are two models experimented by the Kalanjiam federation which are presented below:

Model - I

In this model, federation not only establishes network hospitals but also it negotiates with them for concessions on various treatments and even for free primary health care. The members would pay premiums directly to the federation and avail health care and reimbursement of claims from network hospitals. The network hospitals may also extend their services in terms of cashless access to health care including disbursement of medicines at network hospitals. The federation would do the bill settlements to the respective hospital. The reimbursement process can also be done at federations, in case of members go to any hospital other than the network hospitals. *The major advantage of this model is that there is independency to design the product in such a way that premium and health insurance coverage can be minimized or limited to include the major and common exclusions ascertained by formal insurance providers like maternity allowances, wage loss compensation and travel allowances.*

Model - II

A prominent Partner - Agent model is the second model which is an ideal one at present. It is possible in partnership with insurance providers like National Insurance Company (NIC) or New India Assurance Company. ***These both***



public insurance entities offer BPL product called 'Universal Health Insurance'. This product had been introduced by the central government three years ago. Since NIC has been working as a partner with DHAN Foundation in Theni district of Tamilnadu, it is easy to have a better understanding with it. This product best fits to the members wish as they demand for family coverage rather than individual.

It has unique feature of a package of Rs.25000 as free accidental death coverage for family's earning head. Also the sum insured is comparatively higher than other models at work. According to Programme leader of People Mutuals, DHAN Foundation, there is subsidy provided by NIC as shown here under on its three subsidiary products. There are other products also available exclusively from private health insurance providers like STAR's micro health insurance, IFFCO-TOKYO micro health insurance and Swasthya Bima policy from NIAC which, and all are meant

for individual persons and not family coverage.

In this model the federation can be an agent between the insurance provider and the members. The members will have access to number of 20 existing network hospitals of NIC. Also they can have cashless accessibility in these hospitals.

Responsive to member's need NIC has its own entity called Third Party administrator (TPA) to look after the actuarial section for premium calculations, processing applications and claim settlements. Premium collections will be made by the federation and a nominal charge can be ascertained on each premium as service charge. Through the TPA, claim settlements will be made. But certain exclusions have been ascertained by the company for pre-existing diseases and maternity cases. For such cases, the relaxation could be loan provision from the special saving product. Hence, it is better to drive for special health savings or credit product as a best risk management to support for maternity expenses. In order to

increase the awareness and understanding about the insurance, insurance literacy has to be promoted among the members. For this purpose, a steering committee at federation level needs to be formed mainly to give trainings on health education, preventive health care and health insurance.

The capacity of Kalanjams to handle any kind of insurance programme, in addition to the other two elements of microfinance namely savings and credit has been proved beyond doubt. Now the federations have realized the need of covering the health risks of members, as the expense in health

issues is a major source of income drain and indebtedness. The mighty members are envisioned to launch a pension product and a mutual health insurance programme in the coming days which is not far off – as the feed back system and participatory design have made the people to manage this on their own.

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Employed through Livelihood Initiative with Functional Education (LIFE)

J. Vellaiathevan is a 22 years old Bachelor of Business Economics, native of Keelamathur village. He is the first degree holder in his family. His father is a farmer and mother is a home maker. He has two sisters; the elder got married soon after her 10th class and his younger sister is now doing a degree after seeing the improvements in the life of this brother, who is her inspiration. He had completed a desktop publishing (DTP) job-oriented course from a computer centre in Samayanallur. People in his village appreciated his academics and encouraged him to pursue higher studies. Due to financial constraints he wanted to join a course which would make him earn more. One of his well wishers, Mr. Murugan {father of Ms. Sonia, a student of LIFE} suggested the centre. He found this centre would quench the thirst for a job-oriented career. Immediately he joined the six-month DCHSA course. He felt all the concepts are taught in detail. He says, “Earlier I had fear about future. The demand from family burdened me to earn as early as possible. When I joined the centre, I learnt more than computer education. Value based skill building process, as a part of the course taught by Ms. Dheeba reduced the shyness, helped me to face people and situations. Modules like personality development and communication skills taught to enrich the lives of students. I had already learnt a course in a centre which did not pave way to a job, but this course molded me into a faculty. Now in a period of just one year and three months I have taught 3 batches comprising 140 students.”



Empowerment of Community through Traditional Folk Media

Prakash Nayak*

Disaster scenario in Coastal Tamil Nadu:

Coastal Tamil Nadu is the most vulnerable area of the state affected by frequent episodes of cyclone, Tsunami and combination of these. It also gets seasonal floods which put burden on the population. Frequent episodes of all the disasters very often weaken the socio-economic status of people living in the area. The problem is more visible among the farmers and fishermen of the coastal Districts of Tamil Nadu. Disaster situations make them more vulnerable and affect the backbone of their socio-economic status.

Many people, particularly in the coastal Tamil Nadu cannot afford insurance, many others simply are not aware of it. Micro insurance is a form of microfinance designed to suit the needs of people who would not normally have access to conventional insurance tools. Micro insurance is distinguished from conventional insurance by its provision of affordable cover to low-income clients that cannot be profitably insured by commercial firms, or that are not currently served by conventional insurance.

Early warning mechanism in the State:

The frequency of different forms of disasters has been quite high in

the coastal regions and their adverse effects on human interests have no doubt increased in the recent times. Through experiences and accumulated knowledge of generations these people would have attempted ways of protecting themselves and their community from the wrath of nature. Because of the geographic location and situation, traditionally people follow signs of pre-disaster from deferent plants and animals.

Risks & Vulnerability

During disaster Micro insurance-risk protection designed specifically for low-income households is now recognized as a critical tool to help eradicate poverty because in order to climb the economic ladder, people need financial tools to protect themselves and their families against risk. The term 'micro-insurance institution' refers explicitly to micro-finance institutions. However, the term 'micro' is not a reference to the size or scale of these organizations and institutions. Micro insurers also provide an opportunity to increase appropriate use of cost-effective health services by covering basic primitive and preventive care while facilitating access to necessary curative services. Most micro insurance policies in India range between 5,000 and 50,000 rupees, and come in the term of life, asset,

household, fire, cattle and motor insurance.

Traditional Knowledge & Media

Tamil Nadu had developed the art of entertainment to its pristine heights at early age. The three modes of entertainment classified as Iyal (literature), Isai (music) and Nadagam (drama) had their roots in the rural folk theatre like Therukoothu. Majority of these dances are still thriving in Tamil Nadu today. There is a rich content of knowledge on disaster management affecting the common man.

Emergency response from the Administration

The state has resources and manpower in place to respond to disaster situations. However, experience had told something else. There is severe attitudinal and motivational problem which affect the quality of service delivery. On the other hand, there is a perceivable gap among the community and the administration. In situations there are clashes on the modern and traditional knowledge to cope up the disaster situation. Of the masses has led to the evolution of area-specific, locally pertinent and effective ways of mitigating disasters. These vital knowledge bases are however, often ignored and are being fast eroded.

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Use of Folk Media & Traditional Knowledge

The state has rich tradition of oral traditions through *Kathakalakhepam*, *Bommalattam* (Puppetry), *Kavadi Dance*, *Poyakkal Kuttirai* and the likes, highly received by the community. Even the community gives respect to these folk troupes. Any message on risk and vulnerability of disaster or the micro insurance products could be suitably performed by the troupe. The language and cultural affinity would have more impact on the community. The format could carry messages:

- Through characters who demonstrate how the new behavior fits with or grows out of current beliefs and practices (compatibility);
- Through dialogue describing the new behavior in simple terms and in appropriate language for the audience (low complexity);
- Through role models who motivate listeners to try at least some aspects of the new behavior (trialability) and advocate its acceptance by others;
- Through multiple plots that show what happens to characters who adopt the new behavior and to those who do not (observability);
- Through happy endings that demonstrate the benefits of the new behavior (comparative advantage).

Local folk media

Local folk media can include music, local art forms, local theatre, puppetry, drawing or dance. Many affected communities have their own traditional media forms to express themselves. Local ways of communicating are powerful avenues to stimulate psychosocial healing, return to normalcy and motivate affected families and communities to practice healthy behaviours.

Advantage of Folk Media during Disaster/Emergency:

- Information can be presented in the most culturally appropriate forms.
- Messages can be adapted to suit the needs of the affected community by local as well as imported experienced performers.
- Most folk media are entertaining and hold the attention of the audience, allowing them to be temporarily distracted from the realities at hand.
- It takes time to research on which folk media are acceptable to the affected community.
- Local participants need to be identified and trained on the messages to be shared.
- Technical information can be difficult to communicate.
- The actors may not be able to ad-lib or be spontaneous in acting out the local art forms.

Kathakalakshepam:

Kathakalakshepam is a narrative form, sung and enacted by the leading performer, occasionally

accompanied by one or two singers with music provided by the musicians. It literally means narrating the stories of ancient text in a comprehensive manner to the common people. It is a form of discourse combining music and dramatic elements. The performer narrates, enacts and comments on episodes and themes from the mythological lore of India in a lucid manner. It demands theological and literary competence of the performer. Acquaintance with the epics, ancient texts, and resourcefulness are imperative as also the ability to project the subject through the medium of music, spoken words and enactment.

Linkages:

It is expected that the community will be triggered to come up with Participatory drama is an important aspect in the preparedness and recovery phases. This type of communication method allows the affected community to be directly involved in the drama itself. This gives individuals greater control, and helps them to explore issues and possible solutions. Participatory performance emphasises working with and from the affected community's own reality, and choosing their own modes of expression. Local people replace outside scriptwriters, illustrators, editors, directors and actors and become actively involved in creating and exploring solutions to a real life situation. Through participatory drama, you can encourage participation in the decision-making, implementation, monitoring, and evaluation phases of relief and recovery projects. ■

Building on Heritage of Artisanal skills



Artisans in Karaikudi town of Tamil Nadu are carving wooden sculptures which was once patronized by the Chettinad nagarathar community. Contemporising these crafts is the need of the hour, which would strongly unfold the magic of ingenuity of these artisans and their creative manual skills.

Creating crafts and culture based livelihoods

In traditional Indian society, the artisans and craftsman fashioned all the things that are part and parcel of life, be it a ritual object or a product of utility. They ingeniously imbibed the village customs, personal care, aesthetics and eco-friendly materials. With hundreds of art forms at stake, and livelihoods abandoned due to meager earnings, the artisan has lost his patronage in Indian society, and skill sets are halted, instead of being passed down generations. DHAN Foundation pilots 'Endogenous Tourism' project in the southern Tamil Nadu for designing community-led alternative approaches on crafts and culture-based tourism and to position such models as vehicles for generating employment and promoting livelihoods for such rural artisans.

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