

Development

October 2007

Monthly Development update from DHAN Collective

Matters

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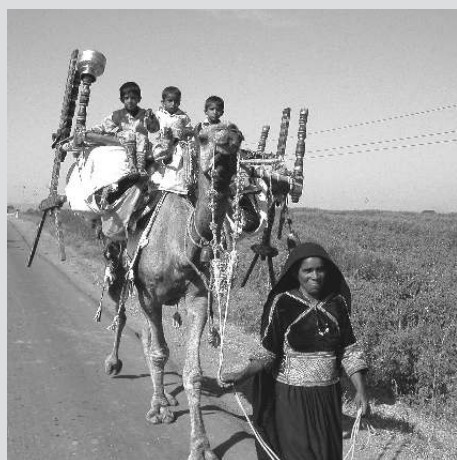
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Dialogue

Climate Change

and Financial Services for Poor



In search of livelihoods...
A migrant family led by a woman
walks on the road in Adilabad district
of Andhra Pradesh



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From the Editors' Desk

Dear Readers!

Happy to meet you again. DHAN Newsletter takes a new shape as Development Matters from this issue. Going beyond news and events this matters will update the readers about innovations and developments in the themes of DHAN Collective. Our vision is to expand its readership and make it a popular magazine in the development sector. We look forward to your valuable suggestions, critics and continuous feedback to improve its content and presentation.

This issue features Madurai Symposium 2007, the biennial event organised with the focus 'Advancing Development – Building Alliances'. Highlights of the eleventh foundation day of DHAN Foundation, lecture on climate change by Toon Bullens ACJ, interview with Singarayar on Democratising Panchayats, Kalanjiam Meenavar Sangam are the other features. Look for more features in the forthcoming issues.

To follow the 'Practitioners to Write' principle we cherish for very long years, we encourage the DHANites to write their experiences, innovations, best practices and their impacts, learnings from implementation and so on.

Happy reading!

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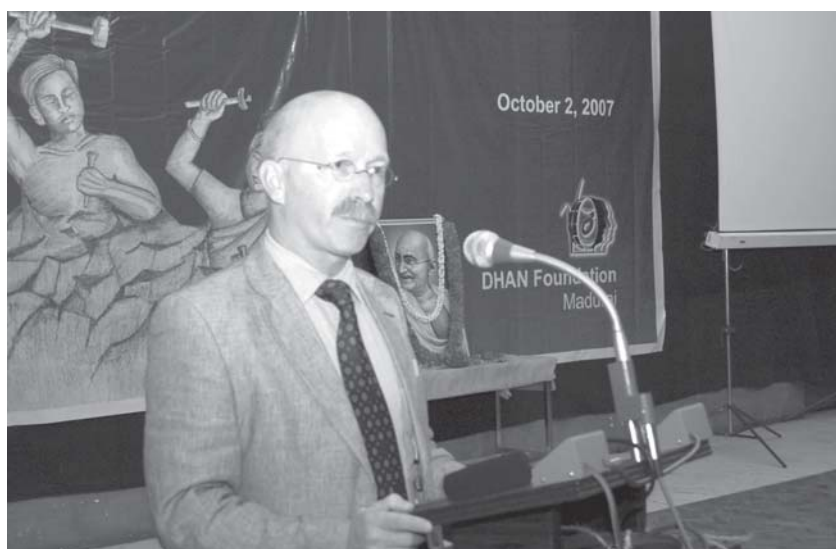
Climate Change and Financial Services for Poor

Toon Bullens ACJ

Every year, the Foundation day celebrations of DHAN will be marked by lectures and dialogue on selected development theme by eminent personalities. This is an opportunity for all DHANites and invitees from collaborating institutions to dialogue on a specific theme to share and learn the subject. As part of eleventh Foundation day celebrations, two lectures were delivered by personalities; Toon Bullens ACJ, the President of the Micro Insurance Association of Netherlands (MIAN) lectured on Climate Change and Financial Services for poor, and V.K Subburaj IAS, Secretary to the Government of Tamil Nadu lectured on the topic - Development Administration: Insights from Practice based on his rich and wide ranging experiences in the Indian Administrative Services.

There is, ladies and gentlemen, overwhelming scientific evidence that climate change presents quite some very serious risks for the global society. The scientific evidence -both on the causes as well as on future paths of climate change- is still strengthening all the time. Indeed scientists from all over the world have clearly indicated that an urgent, global response to climate change is needed. Their conclusions and advices are reported in various ways. They indicate the need to ensure that societies -local, national, international and global- can adapt to the consequences of climate change. To deal with the effect of climate change we will have to take an international perspective: climate change is a global issue, both in its causes and its consequences.

Therefore international, collective action will be critical in reaching a response on the scale that is required to successfully face this challenge for mankind. The analysis of the topic therefore must be global, deal with long time horizons, have the economics of risk and uncertainty at centre stage, and examine the possibility of major, non-marginal changes. The approach will need close, international co-operation in many areas, particularly for



developing countries. And at the same time it will require the commitment of numerous people, which probably only can be organized if we bring the challenge as far as possible down to the individual people.

- Estimating the costs of climate change is definitely not easy. There are various methods and approaches that enable us to estimate the likely seize of the risks. Most scientists consider three of these approaches: the physical impacts on economic activity, on human life and on the environment. Recent assumptions suggest that average global temperatures will rise by 2 - 3°C within the next fifty years

or so, and the numbers may increase if emissions continue to grow. The global warming will have various impacts:

- **Melting glaciers and increased sea-levels** will bring new flood risks;
- **Declining crop yields** could have enormous impact on earning capacity of farming and lead to lack of food for millions of people.
- **Malnutrition and heat stress** will cause the death of many people. Vector-borne diseases such as malaria and dengue fever can become more widespread.

- Ecosystems will be particularly vulnerable to climate change, with around 15 -40% of species potentially facing extinction after only 2°C of warming.
- Warming may induce sudden shifts in regional weather patterns. These changes could have severe consequences for water availability and flooding in tropical regions and threaten the livelihoods of millions of people.

Is not all bad news though, as climate change also presents a unique challenge for mankind: it is the greatest and widest-ranging market failure ever seen. Every single human body will have to deal with it one way or another. On my way down to Madurai the day before yesterday I read about a conference held last week in Chennai, where it was concluded, that the right systems and the right regulations can even turn natural disasters into opportunities. Indeed, if we carefully study the challenges of climate change holistically and if we make use of the positive effects and deal with the negative consequences of it, climate change could eventually turn into an opportunity from an economic point of view.

Mitigation - taking action to reduce emissions – then must be viewed as an investment -a cost incurred now and in the coming few decades- to avoid the risks of very severe consequences in the future. If these investments are made wisely, the costs will be manageable, and there will be a wide range of opportunities for growth and development along the way. To make this work, such policy must promote sound market signals, help to overcome market failures and have equity and risk mitigation at its core.

Mitigation is definitely needed to reduce the impact of climate change. But adaptation is the only response possible on the long run. Unlike mitigation, adaptation will in many cases provide local benefits, realised within short times. It is therefore likely that some adaptation will occur autonomously, as we see happening already. Personally I am convinced that the drive to sustainable development itself will bring the diversification, the flexibility and the skills that are needed for adaptation. Indeed, much adaptation will simply be an extension of good development practice – for example, promoting overall development, better disaster management and emergency response.

Many aspects of adaptation though, will require deep insight, longer foresight and careful planning. Therefore they will have to be the domains for public-private partnerships. And some aspects of adaptation will only be possible by using public goods whilst they are delivering mainly global benefits. These benefits would include improved information about for instance the climate system, about

climate-scenario's, about climate-resilient crops and technologies.

Governments and international organisations should play a role in providing guidance to effective adaptation by individuals and firms and local authorities. There are four key areas:

- **Climate scenario:** High-quality climate information and tools for risk management will help to drive efficient markets. Improved regional climate predictions will be critical, particularly for temperature, precipitation and storm patterns.
- **Spatial planning:** Land-use planning and performance standards should encourage both private and public investment in buildings, agriculture and other long-lived infrastructure to take climate change into account.
- **Creating awareness:** Governments can contribute through long-term policies for climate-sensitive public goods, including natural resources



protection, coastal protection, and emergency preparedness.

- **Financial security:** A financial safety net and accessible financial services will be required, especially for the poorest in society, who are likely to be the most vulnerable to the impacts and least able to afford protection (including insurance).

On the costs and benefits of adaptation currently only limited information is available. Studies suggest however that the benefits of adaptation will exceed the costs. Adaptation should be integrated into development policies and in planning at every level. The challenge of adaptation is especially big in developing countries, where poverty limits the capacity to act. As in developed countries, the costs are hard to estimate, but are likely billions of dollars. Societies that are responsive

to climate information though, will definitely strongly stimulate adaptation among individuals, firms and governing bodies I will indicate later that risk-based insurance schemes may provide strong signals about the size of climate risks and therefore trigger proper risk management.

It is very likely, that the poorest developing countries will be hit earliest and hardest by climate change. But they have hardly contributed to causing the problem. Their low incomes make it difficult to finance adaptation. The international community has an obligation to support them in adapting to climate change. Without such support there is a serious risk that development progress will be undermined.

The international community should also support this process through investment in global public

goods, such as improved monitoring and prediction of climate change, better modelling of regional impacts, the development and deployment of drought- and flood-resistant crops, increase building of public-private partnerships for climate-related insurance and strengthen mechanisms for improving risk management and preparedness, disaster response and refugee resettlement. By failing to do so, the costs of adaptation will rise dramatically. The key element for collective action is developing a shared understanding of the long-term goals for climate policy, building effective institutions for co-operation, and to build trust with other stakeholders.

Where does the financial sector come in?

For this introduction we will define the financial sector as the sum of all private and public institutions that offer insurance and disaster relief, banking, and asset management services. All these services are intermediary services: they take in money from customers, hold it a while or pass it on and later give it back.

Of course the financial services sector is sensitive to climate change. But far more important is, that it enables adaptation and integrates effects on other sectors. I would like to put that even stronger: the financial sector is a key agent of adaptation: it will for instance have to enable development of new building codes and new agricultural land-use. Financial services, such as insurance, represent risk-spreading mechanisms through which the costs of weather-related events are distributed throughout society. Even more important: they may play an important



Toon Bullens ACJ



Toon Bullens ACJ has almost four decades of experience in the insurance industry. He is President of FOV, the Dutch association of mutual and cooperative insurance companies. He is with Eureko, the holding company of major insurance companies from the Netherlands and has headed the Interpolis Reinsurance for many years. He is also the President of the Micro Insurance Association of Netherlands (MIAN) and is championing the cause of social security for the poor in the developing countries. Since inception of “Climate changes Spatial Planning” Toon has been on the board of this national Dutch innovation project on climate change and spatial planning. Climate change is one of the major environmental issues for the coming years, both regionally and globally. The programme “Climate changes Spatial Planning” focuses to enhance joint-learning between those to communities and people in practice within spatial planning. For United Nations EP Toon is member of the insurance working group and the sub working group Micro-insurance, Natural Catastrophes and Alternative Risk Transfer.

role in promoting and enabling adaptation to climate change.

The effects of climate change on the financial services sector in the short term are likely related to changes in frequencies and intensity of extreme weather events. The costs of weather events have already risen rapidly. It is expected that this trend will continue for some time. These developments will further place upward pressure on premiums and will cause certain risks to be reclassified as uninsurable, with subsequent withdrawal of coverage. That will further place pressure on government-based insurance and relief systems. As might be expected both insurers and governments already are showing strain in many regions and are attempting to limit their exposures (e.g., by raising deductibles and/or placing caps on maximum claims payable). This will unavoidably trigger many initiatives for risk-mitigation. Equity issues and development constraints will arise if weather-related risks become uninsurable, insurance prices increase, or the availability of insurance or financing becomes limited. Thus, increased uncertainty will induce a

development to adaptation. Therefore more extensive penetration of or access to insurance and disaster preparedness/recovery resources will increase the ability –especially of developing countries- to adapt to climate change. However, insurance, whether provided by public or private entities, also can encourage complacency and maladaptation by fostering development in at-risk areas such as is happening already in some U.S. flood-plans and drought-insurance schemes in developing countries.

In summary, ladies and gentlemen, adaptation to climate change presents complex challenges, as well as opportunities, for the financial services sector. In the face of climate change, the role of each player should further be triggered to the changes needed. Some financial institutions already support sustainable development and climate change adaptation objectives. For instance they would support energy-efficiency measures that make buildings more resilient to natural disasters. Rabobank issues a so called “climate-credit-card” so that all spending is CO₂-compensated. More widespread

introduction of financial instruments, such as micro-financing and micro-insurance schemes and development banking also will be an effective mechanism to help developing countries and communities adapt to climate change.

Most important however is to my opinion that financial institutions will have to play a leading role in creating awareness for the need of adaptation. They may want to do that by providing and pricing their services in such a way that their consumers are faced with the need to adapt on an ongoing basis. And at the same time they will have to provide the financial possibilities to enable people to adapt. In doing so, the sector could support the potential increase in demand for adaptation funding in developed and developing countries, to spread and reduce risks from climate change. Needless to say that especially cooperative and mutual entity in this respect will fulfil a pivotal role that will turn out to be most important for mankind.

I like to end this introduction with a sincere wish for DHAN Foundation in their thrive to support their beneficiaries in this respect.

Advancing Development: Building Alliances

The much awaited Madurai Symposium was organised successfully from 24-29th September 2007 in Madurai. The biennial event is envisioned to be a development arena, where all stakeholders of development – community institutions, civil societies, Government, NGOs, Financial Institutions and academic would converge at Madurai for the conventions, conferences and carnival. This year it was a common platform for the development stakeholders to come together to share and learn from each others experience and practices. Conventions were conducted on Water Movement, microfinance movement, Panchayats, Development Innovations and initiatives (livelihood, health, Philanthropy and Rural tourism), Development education, Research and Communication, development conferences on multifaceted themes like Rain fed farming, coastal area conservation and development, effective Panchayat system and strong local governance, information and communication technology tools in addressing various social and development issues, professionalizing the NGO sector, development management education and research and film festivals were the three distinct streams of events of the Symposium.

Water and Environment

Gundar Basin Area Water Development Partnership: The prevailing development issues for irrigation water, drinking water, failure of the Neerkatti method, and the prevalent transformation of ground

water to saline water in the Gundar river basin were discussed. A basin level area water partnership has been launched as an out come.

Tank based watershed development in South India: Challenges and way forward for tank based watershed areas, unique community managed tank based watershed development programmes in Andhra Pradesh and Tamil Nadu were highlighted.

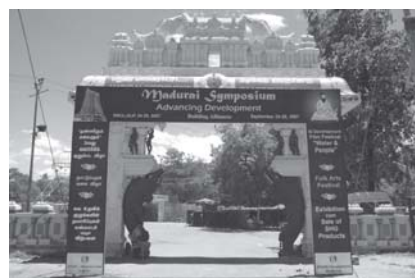
First National Convention on Tank Based Watershed Development in India: Emphasis was made to face the need for promoting a national level network among the people organizations to improve the tank based watershed development activities in India.

Farmer's convention on Rainfed Agriculture: Experience sharing and importance of rain fed agriculture and organic farming was

the focus of the convention. Achievements and best practices were shared by a gathering of 340 farmers from three districts.

Showcasing JSYS: role and relevance of integrated tank development in reducing poverty: DHAN Foundation and Jala Samvardhane Yojana Sanga (JSYS) programme of Government of Karnataka have jointly organised this event to mutually share their experiences gained in the tank renovation works executed and synthesized learnings to take forward.

Provision of safe drinking water through the use of affordable water treatment technologies at household level: The need and provision of safe drinking water, different alternatives for getting safe drinking water, advantages and disadvantages of various technologies were discussed in this event. The discussion focused on alliance



building between different stake holders locally and globally through networking and reinforcement.

Alliance building with Neerkattis (water managers) for water management: Need for increasing the efficiency of water distribution through employment of neerkattis by the farmers was emphasized in this event. Compulsory placement of Neerkattis, recognition, assured income, providing accessories to protect them while at work and ensuring family security were the areas suggested by the participants.

Workshop on sensitizing safe drinking water concept through youth programme: Ways and means for involving the youth in promoting safe drinking water were explored at the workshop organised with college and school students.

Microfinance

Third national Convention on Women SHG federations: SHG members are no more poor was the catch line of the convention. SHG members were advised to initiate small scale industries, which in turn will ensure sustainability of self help movement. About 400 leaders from 95 SHG federations assembled to deliberate on sustainability and challenges. Based on the achievement of SHGs the participants of the deliberation stressed on the ways and mean to sustain the movement.

Leaders Retreat for community based organisations: Women representatives from SHG federations participated in the retreat, where the leaders have shared their views, ideas and enriched the discussion on leadership. A twenty point charter was brought out at the end to build effective leaderships at grassroots.

National seminar on sustainability of SHG federations: The seminar focused on sustainability of SHG federations. It was emphasized that microfinance should be seen as a good tool for organizing people, but it is not an end itself; since MFIs typically focus on financial issues, sustainability is uncertain. Importance of governance, structure and stability of the groups to sustain the federations were stressed.

National seminar on MF and Health

intermediation: The facilitators and participants of the seminar shared ways to collaborate with the government to improve access to health services and take up “Behavioural Change Communication (BCC)” interventions. Microfinance is a tool to reduce poverty, at the same time; it has the potential to do much more. In the subgroups, the discussion was focused on convergence of microfinance and health; mechanisms and methods; BCC in SHG federations; enhancing people participation and implementation; and implementing BCC issues, challenges, and the way forward. It was concluded that the existing microfinance can promote savings products in SHGs to meet health expenditure, insurance products to cover the cost and health literacy to the members.

Financial Inclusion through Microfinance: While the microfinance sector has grown substantially in the past decade, access to affordable financial services is still



quite limited. Reasons for exclusion include physical and geographical factors, lack of access to formal services, financial literacy and financial counseling. The workshop debated on transparency, both for micro finance and for banking, curbing exploitative informal markets, enlarging livelihood opportunities for the poor and empowering them to take charge of their lives through 100% financial inclusion.

Emerging Trends in Policies and Practices related to SHG and mF management:

The seminar focused on basics of Microfinance such as affordable pricing, financial products capacity building, SHG – Bank linkage, research & documentation and polarization of mF. Apart from SHG - Bank linkage model other emerging models in mF were discussed.

Mutuality & Insurance

Workshop on contextual Risk and vulnerability mapping: The workshop stated that risk can be



classified into three categories: preventing risk, mitigating risk, and managing risk. Suggestions were made to develop a tool kit and participants agreed that efforts need to be made to try and understand coping mechanisms and vulnerability. The workshop participants highlighted the need for identifying risk and vulnerability for rural, coastal and urban contexts.

Workshop on visioning of mutual insurance to cover risks in their entirety: The workshop came out with suggestions on how risks can be addressed by individuals, the society, insurance companies, and mutual insurance. It was generally agreed that the gaps in government and private insurance policies can be overcome by mutual insurance.

Appreciation Programme on accessing Insurance to the poor: Effective communication mechanisms to ensure timely claims and accurate database to enhance quick decision making was discussed. Insurance literacy in rural areas through campaigns and develop uniform policies to all locations were stressed by the participants.

Knowledge Building Workshop on Mutual Insurance: The workshop showcased the importance of mutual insurance, especially for the poorer section of the society. Micro insurance plays vital role in reducing risks and vulnerabilities of the poor. Efforts to include those who are left out, and work with government to influence the policies and develop innovative products for the poor and learn from best practices of others to develop context specific products to reduce the risks and vulnerabilities were discussed. Suggested to collaborate with others and set up platforms for knowledge and information sharing among members of various federations and Self help groups (SHGs).

Agriculture & Livelihoods

Convention on Medicinal Plants: Medicinal plant collectors and growers from many districts of Tamil Nadu attended the convention, which focused on the importance of medicinal plants in local economy and livelihoods security for marginalized. Medicinal plants have always played a major role in India, especially in rural and tribal areas. In recent years, there has been a surge in the demand

and consumption of these plants. However, the plants, while they provide livelihoods to many villagers and tribal people, are in danger of extinction due to improper growing and harvesting techniques and poor market facilities.

Precision Farming – a model Cooperative: The Directorate of Extension Education of Tamil Nadu Agricultural University which has implemented Precision Farming project organised this event to deliberate on some of the problems faced by farmers in precision farming and proposed several solutions. Precision farming irrigation process, sand filters, and maintenance of these irrigation machines were the main highlight of the sessions.

Crop specific issues and strategies: A seminar on contract farming highlighted the needs for acquiring better farming skills, appropriate soil management practices, effective buy back arrangement, assured price, quality seeds, management of price risk, access to inexpensive credit and farm inputs and effective marketing of products. Roles of banks and insurance companies were emphasized.

Workshop on Development perspectives of Krishi Vigyan Kendras (KVKs): Challenges to be addressed by the KVKs such as gender mainstreaming, climate and environmental changes, ICT in agriculture, supply chain management, quality production procedure participatory farming and export system were discussed.

Enhancing rainfed farming livelihoods - Need for policy changes: This seminar focused on the need for strengthening community

organizations as foundation of the experiment, building on the indigenous knowledge and practices of the community to enhance the sustainability, introduction of land and water related technologies to improve the land productivity and facilitate integration of access to credit through microfinance, promotion of allied farm activities and implementation of appropriate technologies through collaboration with research, academic and extension institution.

Workshop on promotion of rural industries to eradicate unemployment: The workshop aimed at creating a platform for Khadi and Village Industries Commission (KVIC) for rural enterprises to share and gain experience on various rural income generating initiatives and activities for creating employment opportunities for the poor. Importance of co-ordination within the organization, particularly the linkage was stressed.

Conference on Medicinal Plants: “How to improve the income of poor by cultivating medicinal plants was discussed in the conference. Also discussions on the existing policy and environment related to medicinal



plants, conservation, patents, rights, fair market were debated.

ICT for Development

Information need assessment for designing e-services in water sector: The ICT for the Poor theme of DHAN Foundation organised this event to assess the information needs of different category of people to provide effective e-services. How Thagavalagam helps in providing information about women based, agriculture, education and for fishermen community and information need assessment in various contexts like rural, urban and coastal were discussed.

Strengthening E-services through Village Information Centres: Strengthening the existing services in the VICs was stressed at the seminar organised with the users and operators of VICs. It was suggested to strengthen e-services related to disaster preparedness and management.

Software for Development projects and the NGO sector: The seminar has gained importance and prominence in the present days considering the information and technological advances. Need for softwares to provide information to facilitate business decisions for the successful implementation of microfinance institutions and federations of SHGs was highlighted.

Designing E- Health services: The seminar focused specifically on services which need to be provided to the group members of the microfinance SHGs through VICs. The seminar emphasized more on e-health, health insurance, counselors participation and their importance. It also enumerated the various intermediations on health institutions through ICT theme.

Community based content development for enabling



livelihoods: The seminar focused on developing contents to enable the livelihood of the poor. Importance of developing context specific contents in rural areas to suit to the information requirements of different age groups was discussed.

Emerging themes

Convention on Panchayat Raj

Institutions: The need for training the Panchayat Raj representatives to strengthen the performance of PRI, the problem existing since the evaluation of PRIs, leaders have to take the responsibilities and breakdown the problems to smaller one and try to resolve them were the topics discussed in the forum.

Community based disaster preparedness: The discussions focused on disaster and its implications, disaster preparedness, best practices in disaster management and the role of Government, NGOs, local bodies and civil societies.

Pollution abatement in the water bodies of the coastal zone management: It was a joint endeavor of the Department of Environment, Government of Tamil Nadu and

DHAN Foundation. This seminar was focused on type of work undertaken by the Department of Environment, Environment Information Systems, pollution in water bodies and coastal zone management.

Tourism Development through community participation:

The impact of tourism on livelihoods of local community was discussed in the seminar. Discussions were centered on different experiences of tourism in rural areas, utilization of this tourism opportunity for promoting livelihoods of poor people and the mode of community managed tourism. The workshop came out with resolutions on preserving tradition, continuous capacity building training for SHGs to benefit tourism allied activities.

Focus on Madurai

Issues of water and wastewater in Madurai:

This seminar highlighted the dire conditions of rivers, tanks, and supply channels which are situated in and around Madurai city. It also focused on the management of water resources especially rainwater harvesting and conservation. Water planning systems

and waste water conservation methods were discussed in depth.

Slum development planning with Community: The workshop focused on improving slums by collaborating with the Government. Participants suggested for enhancing the interaction between the community in slum with the Government at three levels, slums, wards and corporations to take up slum development activities and to create strong baseline to create awareness about existing Government policies and programmes on slum development.

Clean and Green Madurai: The seminar focused on the need and scope for greening Madurai City. Number of ways and means was suggested by the participants to achieve green cover in Madurai. It was emphasized that the community has to be educated and involved in the initiative to take responsibility.

Vision for a Greater Madurai:

The workshop was jointly organised by City Technical Advisory Group constituted as part of Jawaharlal Nehru National Urban Renewal Mission (JNNURM) in Madurai city. Participants from different NGOs, Government departments, academic institutions, private institutions and public have stressed on change management and thematic interventions such as water, land, transportation and slum development in Madurai in 2025.

Rediscovery of Madurai

Heritage: under the JNNURM, a visioning workshop was organised on rediscovering Madurai Heritage. Challenge to sustain the heritage, need for sensitizing the public to achieve it, involving the youths and organising various stakeholders were discussed in detail.



Disaster Risk Reduction

Flood Mitigation: Community initiatives and Practices: Roles of Peoples' Organisations (POs) in addressing flood mitigation were discussed. Need for creating a flood mitigation funds as revolving corpus at the Pos to immediately respond to flood situations was stressed. These POs resolved to collaborate with the government and other agencies to manage flood situations.

Agricultural risks: Behavioural, Adaptational and policy issues: The seminar was jointly organized by CARDS, TNAU, Coimbatore and ASKMI of Tata-DHAN Academy (TDA) with a focus on defining the responsibilities and role of different stakeholders in agricultural sector particularly the academic institutions. Agriculture is subject to risks that are classified as production risks, market risks, financial risks and institutional risks. Many crop insurance models are developed to overcome these risks.

Strengthening Early warning Systems through Village Information Centers: The need to strengthen the early warning systems through Village Information Centers and Community Radio were



discussed. Building the capacity of the people and making them aware about access to information was stressed. It was emphasized to involve the state, central governments, NGOs, district, village level administration and agencies to play a greater role in it.

Knowledge building workshop on disaster Risk Reduction: The participants of the workshop highlighted the need for preparedness and dissemination of information, integrating Disaster Risk and dissemination of information, integrating Disaster Risk Reduction (DRR) programmes with other

ongoing developmental programmes and undertaking a holistic approach. The need for capacity building of various stakeholders was stressed.

Research and Advocacy

Dialogue on Pro-Poor policies for poverty reduction: The dialogue focused on sustainable livelihoods in rural areas, where the opportunities are very limited and problems are very complex. Pro poor policies to address issues holistically with a long term vision and community owned strategies were emphasized.

Seminar on Social Science Research in India Conference on Medicinal Plants: The seminar emphasized the issues in contemporary social science research to cover the emerging socio – economic issues in the society and accordingly able to facilitate action among development practitioners and policy makers. The forum emphasized on mechanisms of collaboration in social science research.



Detailed reports, media releases and declarations are available at www.maduraisymposium.in

Democratising Panchayats

S. Singarayar*

What enabling environment is needed for the Panchayat leaders to perform better?

As per Tamil Nadu Panchayats Act, Panchayat Presidents are



expected to perform two roles at Panchayat level. Firstly, as an honorary head of the Panchayat council, they have to lead the council, conduct meetings and represent their Panchayat in the Government system. Secondly they also have the executive roles. They are the executive authority of the Panchayats. With these roles it is expected that, they have to monitor day to day activities, communications, facilitate implementation of the programmes and look after the Panchayat administration. To perform the role of public leadership they need more life experience, good intention and attitude, good relationship with community. But to perform the executive functions, they require management and implementation skills.

The state government has to invest on building capacity of Panchayat Presidents and members. Basic

orientations and Panchayat education are very much needed to make them understand the Panchayat systems and provisions of the Panchayat act, roles and responsibilities of all the stakeholders and managerial tools and techniques to administer the Panchayats more effectively. Beyond training, the State government should create an enabling environment to facilitate the Panchayat leaders to apply what they have learnt. More importantly, the community should have right understanding on the functions of Panchayats and roles of the people to cooperate with the Panchayat administration and contribute in all its initiatives. They should act like watch dogs and facilitate smooth functioning of Panchayats. Only the positive energy and constructive criticism by the community will encourage the elected representatives to work efficiently.

The District administration should treat the Panchayat presidents as partners in the progress. But, in reality, the officials are treating Panchayat representatives with lots of mistrust and do not respect them as peoples' representatives. The officials have greater role in building enabling environment for better Panchayat administration through giving proper guidance, flexibility in extending financial and other supports for good initiatives, encouraging the better performing leaders and organising regular technical trainings. As a whole, both the community and the State

Government should play an enabling role to encourage the Panchayats for bringing a lot of innovations in designing and implementing development programmes. The local NGOs and voluntary organisation can contribute in building such positive environment among all these stakeholders.

Do you think the Voters need to be trained to exercise their franchise in an effective way?

Certainly, the voters need to be trained on it. To elect right candidates, the people forums like SHGs and other traditional systems of village forums should have healthy discussions and decide to elect or select right persons for assuming the post with out any consideration of political affiliation, caste, money, nativity and relationship. Voters need to be trained on Panchayat system and their roles before and after the election.

The Voters have greater responsibility in our democracy to elect right kind of candidates for Panchayat governance. It is obvious that, good governance can be possible only when we elect right kind of people, with right attitude and commitment. So, the citizens should use their franchise ethically. In Panchayat systems, a voter has to elect four representatives for the three tier system of Panchayat administration. Before voting the voters should evaluate the candidates for their

***S. Singarayar** is the Program Leader in DHAN Foundation coordinating 'Working with Panchayats' a new theme being piloted by it.

honesty, attitude for public service, efficiency to manage, sensitivity to local problems and development issues. More importantly they should see whether the candidate is open to work with all the people beyond caste, religion and politics. Unlike assembly elections, the candidates contesting Panchayat elections would be more familiar, their characters are well known to everybody in the village. Definitely they can ensure that they vote for a good candidate.

In what ever theme or area we are working, as development practitioners we need to work towards creating awareness among the communities on these aspects. Unless grassroots democracy is ensured with greater participation of the communities, whatever efforts that we are making in our respective themes or areas would not yield desired results.

How do you see the relevance of the 'Working with Panchayats' theme of DHAN with Poverty reduction?

The history of the village-level Panchayat institutions in India goes back hundreds of years. After independence, the Panchayat system was neglected. DHAN has realised that these institutions need to be vibrant and responsive to the needs of the people to bring about lasting progress, benefiting all. The theme of 'Working with Panchayats' was therefore conceived for piloting. Poverty Reduction is the overarching goal of all the initiatives taken up by DHAN. The Panchayat theme takes this as the central focus of its design. We need to understand how Panchayats can impact on poverty.

Panchayat governance at grassroots level has more roles to play in poverty reduction. Several studies

conducted by international communities like World Bank, United Nations Development Programme, and other bodies of United Nations Organisation have proven that, the good governance has direct impact over poverty reduction. Our neighboring state Kerala is a good example in this case. So, good governance can able to contribute directly for poverty reduction at Panchayat level. The Panchayats have to work towards ensuring necessary civic infrastructure in the villages. They should also create infrastructure for strengthening livelihoods activities taken up by the local communities. The Panchayats should also take utmost care in finalizing the list of Below Poverty Line families for ensuring the reach of all the relevant poverty alleviation programmes of the satate and central governments.

National Rural Employment Guarantee Programme is an excellent opportunity for the eligible Panchayats to facilitate poverty reduction in the villages. So, the Panchayats have direct role in poverty reduction. It is the core responsibility of the Panchayat administration too. What is needed to ensure poverty reduction will be transparent design and implementation of schemes, community participation, effective and efficient administration and supportive environment from the Government.

The 'Working with Panchayats' theme is working towards promoting and strengthening of village-level institutions as functional groups in the Panchayat to ensure people's participation and sustaining the Panchayat institutions to access resources and reduce its dependence on the State.

What changes will you advocate in the policies and practices of Panchayat Raj Institutions to make them self – sufficient?

Panchayat institutions in Tamilnadu are highly dependent on the State Government for financial support and strategic guidance. But constitutionally Panchayat governance is a legitimate third tire of Indian Government. It needs to perform independently at Panchayat level for the development of the village. Panchayats need financial resources for not only its management, but also for designing and implementing need based development programmes for the villages. If we see the income sources, many Panchayats are generating very meager income from its own sources. For every plan they depend on the allocation from the State Government. In our experience, if Panchayats gain financial freedom, they will get the pressure of using that freedom judiciously, they will look for various alternatives for raising resources; they will pay attention in planning and implementation. More importantly if the local communities are contributing, they will act like watchdogs. All these are very important for bringing sustainability to any Panchayat, which is what highly lacking now.

Since Panchayat is a smaller unit, as compared with other levels of Governments, it is highly possible to attain financial sustainability. In Tamilnadu, we have proven examples of few Panchayats (like Nalukottai, Odanthuari, Semmipalayam, Koothampakkam, etc) are moving right direction in attaining sustainability at a Panchayat level. The preconditions for attaining financial sustainability are attitude change

among the Panchayat councils and people in that Panchayat on democratic practice; creation of good environment and efforts to generate regular income for Panchayats; asset creation and resource mobilisation from various sources such as private, public and philanthropic agencies; convergence of Government and Non Government initiatives etc. The State Government should support and encourage through providing financial resources and enabling policies and acts. The Presidents should build trust among the public through transparent systems and practice to gain cooperation from them.

Panchayats need to be strengthened by the way of ensuring finance, delegating functions and providing functionaries according to 29 areas enlisted in the 11th schedule of Indian constitution. As of now these controls are vested with the state government, which treats the Panchayat institutions as its agents for implementing development projects. The mind set has to be changed. The Panchayats need to be given with more freedom to perform at grassroots level and to take independent decisions for development of the respective Panchayats.

The people are to be re oriented to perform their roles and responsibilities to strengthen the Panchayats. The Panchayats should have more democratic practices in all its functions and real democracy should be there in all the activities of the Panchayats. Representatives from marginalized sections such as women, scheduled caste and scheduled tribes should be trained to perform their roles with adequate insulation from dominant sections.

What qualifies a Panchayat as the best performing?

Best performing Panchayat is the one, which has visible and voluntary direct democratic practices in all its activities, regular and quality functioning of Panchayat council, working committees and grama sabha; Active participation and higher level of stake and ownership among the communities; Transparent administration; Self – sufficient resources and less dependence on the State Government; Community led micro planning and implementation; Availability of basic civic amenities; apolitical leadership guided by values and ethics, trusted by all the people.

Can you elaborate more about micro planning, its significance and reception by the government and people?

As per the Panchayat acts and its provisions, micro planning for social development is a mandatory function of a village Panchayat and to facilitate micro planning, at district level, a district planning cell is operating under the guidance of the District Planning Officer. Presently it is the ex-officio post held by the District Panchayat Secretary in Tamil Nadu. Micro plan exercise is a unique event which gives more opportunities for the public at Panchayat level to share their views, experiences and the needs. Unfortunately, these Panchayat plans are not getting adequate importance and it is not practiced in its real spirit.

All the plans drawn at the Central and State level do not match with felt needs of the community. Therefore reversal of planning process, which is prescribed by the Governments need to be implemented at grassroots level. If done as perceived this micro

planning will be more realistic and will be owned by the people who are the most important stakeholder in the process. This micro plan exercise is practiced in all the 25 Panchayats being piloted by us for the last three years. We pay more attention on the process of planning, rather than the outcome or product. In our experience involving community in all the stages of plan preparation is critical element, which will yield better participation while implementation. It was a new experience for all the Presidents and council members. Though there was hesitation initially with the elected representatives gradually they realised its importance and benefit. The plan would be presented at the Panchayat Parliament – an informal system we innovated in our theme, where the people will ratify it.

The district administrative system is neither encouraging nor discouraging the micro plans. Wherever the District Collector is active and interested in this initiative, the micro planning process gets attention. Even when they encourage such planning, due to inadequate state policy and lack of legitimate acceptance, mobilizing funds as per the micro plan is still a major challenge for us.

What is Panchayat Parliament? How it works?

Panchayat parliament is an informal alternative forum at Panchayat level designed by us after several rounds of experimentation. The idea is to simulate the experience of our Parliamentary system at Panchayat level. The outcome of the forum is to facilitate better participation of the community in local governance and bring vibrancy in the grama sabha meetings. The informal associations and traditional

panchayat bodies in the Panchayat would become institutional members of the forum, so that they would get integrated with legitimate bodies to foster synergy.

In a typical Panchayat Parliament, all the elected representatives of a Panchayat (Presidents and Ward members) and working committee members of that Panchayat will sit in one side like ruling governing body of the Parliament. Representatives from traditional Panchayat, SHGs, and other functional groups will sit opposite to them like opposition party of the Parliament. An educated person from among the villagers, accepted by everyone will be facilitating the whole process like Speaker. The Panchayat councils will present their work performance item by items and the opposition group will make clarifications, questions and critics. The public will be observing the whole event. All the Panchayat activities would be reviewed by the stake holders of that Panchayat. This practice would lead to the Panchayat to create good awareness among the communities and build good relationship with the Panchayat administration.

In our experience, this system works well, it strengthens the democratic systems and inculcates how to participate in the Panchayat affairs. Intensive and meaningful discussion happening in the meeting would clarify many of the doubts of the people and set a tone for transparent administration.

What synergy is needed among different stakeholders of PRI?

Development of Panchayat governance greatly depends on the performance of four stakeholders, namely, the elected representatives, public (voters), State Government (District Administration) and informal Panchayats / other civil societies. It is crucial to synergize the views, efforts, initiatives and cooperation of these stakeholders of the Panchayat. Proper understanding of their respective role and responsibility in Panchayat administration is a prerequisite for making significance in their contribution. Especially the public has to play a greater role in Panchayat activities which is now mostly absent in many of the Panchayats. The State is always operating with feudalistic mentality rather than facilitating the

Panchayat for good governance. The elected representatives are mostly lacking good visioning and service mentality. Frankly speaking, most of the elected representatives have not understood their roles and responsibilities in true sense. However the SHG movement which is growing faster in the villages is seemed to be a positive factor to strengthen the Panchayat concept in future. The NGOs are also an indispensable constituent in local development.

We have come out with an idea of establishing Center for Panchayat Affairs and Development – C PAD. This centre would try to motivate all the stakeholders towards collective functioning. This Centre would create awareness among the voters, orientation & networking of the elected representatives, taking up research studies and conducting workshops with Panchayat stakeholders to share their experience and advocating policies both at the State and Central level. We have to do a lot of experiments with this idea. We are looking for interesting insights from this experiment.

Voices from the Grassroots

Farming - My way of life

Mr. Duraipandi is a 42 years old farmer, practicing rainfed farming, hails from Sengappadai village of Madurai District, Tamil Nadu. He is a member of Rajiv Gandhi *Uzhavar Kuzhu* (farmers' group). He owns three acres rainfed land and leased in 1.66 acres of land in the dry land area. He shared his experiences in one of the knowledge building workshops focused on livelihoods and development:

“The practice of rainfed farming is not a new one in our area. We are doing this for many generations. Many of the traditional rainfed farming methods are still relevant and used widely by farmers. We exchange our ideas and experiences in our *Uzhavar Kuzhu* meetings organised by DHAN Foundation.

Gambling of Monsoon: Rainfed farming is a gambling with uncertain

rainfall and menace of pests and diseases. Only those involve family labour could manage the situation at least in no profit-no loss condition. Otherwise farmers would face severe loss. I myself spend most of the time in the field doing one or the other works, my family members including my sons and daughters get involved in activities whenever needed. When we use hired labour, they are more concerned about the timing, rest,

wages and tea-snacks. Moreover they would work very superficially and when it is done by a family member the work is done with ownership and commitment and the efficiency would be high at no extra cost.

Apart from monsoon failure, pest attack is the major challenge for rainfed farming. In our area Red Hairy Caterpillar is a menace every year. The swarming RHC eats away the foliage of the entire standing crop including pulses, groundnut, cotton etc. Even if spray hundreds of tanks of pesticide the RHC from neighboring fields devour the crop.

Our Collective efforts: There are two ponds in our village, one pond had only one supply channel but it was not sufficient. Another pond had only one supply channel but it was not in use due to encroachment. We expressed our need for a new supply channel and clearance of existing channel in our group meeting and gave our willingness to share our contribution. Professionals from DHAN then consulted us and desilted the existing one and constructed a new one. Now the ponds meet water requirements of the entire village.

Our village has around 600 wells and each house in this village has a well. Previously all the wells were dry in most part of the year, after the construction of supply channel, and sufficient storage of water in the ponds water tables in the wells got increased significantly. Now all of us in the village get sufficient water for cropping.

My experience: I have got a loan from my group for purchase of inputs for farming, purchase of a country plough and a bullock cart. I also got loan for purchasing a pair of draught animals. I would use the plough and animals to plough my field and on

other days I would spare it to near by farmers for hire. Through this I have earned Rs 15,000 in the last year. This year I cultivated maize and cotton, of which only maize yielded good harvest and the cotton crop was damaged completely due to dew. In our area pulses and cotton crops are the victims to RHC. Peacock causes damage to pearl millet and Jowar.

Usually I would till my land at least ten times during summer using country plough. I know the importance and uses of summer ploughing, especially under rainfed farming, where the fine ploughed would be very critical to receive and retain water during rainfall. The other advantage of this summer ploughing is the larvae and pupae of various insects would get exposed to the sun and killed by heat. I prefer country plough instead of tractor with disc plough as the latter would result in the loss of topsoil and the surface becomes undulated resulting in loss of water and soil when there is rainfall.

Adopting to Change: Our village is known for intercropping. We cultivate minor millets, groundnut, pulse etc. We have started growing Maize in our area, which is a new crop for us. To avoid the pest and disease attacks we encountered in earlier crops we have gone for a new crop from the last year. We would continue this crop for next three years to overcome the pest incidence. It was suggested to cultivate Sunflower instead of the routine crops to pest control.

We are seeing sudden shifts in consumption of minor millets. These days fodder sorghum is gaining momentum which is well received by cattle growers, and minor millets like kudiraivali, and varagu are getting importance. Market value is



increasing for these grains. Especially kudiraivali costs Rs.900 per quintal.

Committed Farming: In our field, last year I cultivated Varagu and maize as a single crop in one acre each. Also I allocated half an acre for coriander 66 cents for sorghum. I cultivated Cotton as the main crop with black gram and green gram as intercrops in the other 1.5 acres. To the maximum possible extent, I did not go for chemical fertilizers and pesticides. I have applied organic inputs such as farm yard manure or compost. Totally I have spent about Rs. one lakh to cultivate these crops and got regular returns at the end of every season. I have ploughed the income back to raising other crops; thereby I could earn a net profit of Rs. 50,000 apart from taking the pulses and coriander needed for my family.

Farming not a profession: I don't see farming as a profession; it is part of our life. I enjoy doing agriculture as it engages me all the days in the field, continuously from land preparation till harvesting. Many farmers are leaving out farming, saying this as poorly paid job and less profitable. I would say proudly to such farmers that successful agriculture is possible only with hard work, personal dedication and commitment to agriculture.

Rededicating for Development

The foundation day celebration is an occasion for DHANites to reaffirm their commitment to the mission and values of DHAN Foundation. Sharing of the significant achievements, new launches, dialogue session are the regular events in each foundation day. The eleventh foundation day was celebrated on 2nd October 2007. The staff, representatives from the public and private organizations and special invitees participated in the celebrations.

Narender Kande, Programme Leader of DHAN welcomed the gathering. In his welcome address he said when Gandhiji saw Madurai, he got identified himself with the sufferings of the poor and he decided to wear only loin cloth and decided not to visit the temples as he believed "God lives among the poor". Gandhiji's way of life especially non-violence has made United Nations to declare October 2nd as UN day of Non – Violence. Though there were saints proclaiming non – violence before

Gandhiji, his way of living was more practical and meaningful.

Soukeyna Ndiaye BA, President INAFI International lighted the lamp jointly with V.K. Subbraj IAS, Secretary to Government of Tamil Nadu and Toon Bullens ACJ, President MIAN, the Netherlands.

M.P. Vasimalai, Executive Director of DHAN shared the highlights of the significant achievements of last year. He said that the DHAN Collective of Institutions have reached out to about seven lakhs poor families through its programmes across the country and they could raise and use Rs.379 crores including their savings, credits, funds, grants etc. He spoke about the philosophies practiced in the works of DHAN. They were drawn from the spirit of Gandhism. Mothering development innovations, building professionals for development works, creating people's identity, building partnership with mainstream institutions to have strong impacting and reaching out poverty

reduction, influencing policies through practices in the grassroots, leadership development in people and professionals, knowledge sharing within and across the country, promoting practice of giving or philanthropy, building solidarity through people movements. He called all the DHANites to rededicate them into development.

DHAN Foundation is expanding into few more countries like Senegal, Malaysia, Tanzania and Cambodia. Tsunami rehabilitation works have



gained wider appreciation from all the partners. Collaborations with the mainstream institutions were further strengthened in the states of Tamil Nadu and Andhra Pradesh for Tank works. The new themes have made significant improvement in their works such as model building and experimentation.

The newly graduating 112 DHANites received their certificates from V.K. Subbaraj I.A.S. and Soukeyna Ndiaye BA.

After delivering induction certificates, V.K. Subbaraj appreciated the Foundation for the rigorous selection and grooming process being followed. "Human resource is the best resource, and we need to learn a lesson from Japan, which suffered a lot during Second World War, lack of natural resources, minerals, poor soil and vegetations in addition to frequent disasters, how the country recovered and became a super power in the world. Similarly we need to learn from the resurgence of Israel and South Korea despite its internal problems. The chief reason for all these was only because of effective and efficient human resource management".

He lauded the efforts of DHAN and said Government of Tamil Nadu will work with DHAN, especially the Health Department has already joined hands with DHAN in addressing the issues of anemia in five districts. The Government has funds and DHAN has strategy, based on this experience the state will take this project to other districts as well.

Representatives from the institutions with whom DHAN is working have shared their experiences in working with DHAN,

Reflections...



R. Karthihaiselvan
Regional Coordinator
Madurai Rural

I am hailing from a small village near Thenkasi in Thirunelveli district, Tamil Nadu. I completed B.E. (Agri) in Tamil Nadu Agricultural University in 1999. Every year there will be a campus interview from PRADAN. Mr. Premanand, who is presently heading the ICT for Poor theme of DHAN Foundation, came to our college for campus interview. From our batch, twelve of us joined in DHAN Foundation. A single batch of 12 students from a class in a college campus recruited to DHAN Foundation, I hope it was the first time in DHAN, from a single campus this many professionals got recruited. In the past eight years we got rich and varied experiences. I was sent to Theni region for exposure visit to observe Kalanjiam and Vayalagam works. At that time Singarayar was the Regional Coordinator. After my exposure visit, I was placed in Kodaikanal as a Development Associate.

Whenever I shared about my work in Kodaikanal federation, my friends used to ask me jovially whether the office is located near 'suicide point'. The office is located in a remote place which needs a travel of about three hours travel interior of Kodaikanal town. Tribal communities like Paliyar, Pulayar were dominant in this area. To visit a village one should walk atleast half

an hour to one hour inside the coffee estates. Most of the villagers are women labourers of coffee estates. The Self Help Groups were formed with those women. One of the components in the Development Apprenticeship period is village stay, but a separate village stay programme was not needed there; if you visit a group meeting you have to stay there. The women labourer would work from morning and return in evening from estates. There was a practice of weekly meetings. The meeting would end only by seven or eight o'clock at night, by that time the last bus in the route would have gone. So I had to stay, eat and sleep there.

There were 44 groups at that time. The associates at that time were not trained like these days. There were only two associates. I and Mr. Senthil Kumar who was working as a Community Accountant had to attend and supervise all these groups. The associates if comes for a day may not turn back for three-four days. If we were strict they would not come to work at all. Working with groups and starting new groups depended upon how we relate with them and adjust accordingly. When we live with them, there were many changes within ourselves. Many of the families would not buy vegetables everyday, instead they would pluck a Chow- Chow or an unripe jack

from garden on their way back to home which they cook and eat. To be content with what facilities we have was a big learning from them.

The role of Singarayar is worth mentioning here. How to behave, relate and build rapport with the people were the lessons I have learnt from him. These helped to manage the situation even if there were many problems in organising the communities. My age is his experience in this sector. He also had the skill of communicating with communities in a pleasing manner. Once I submitted my Apprenticeship experiences in a booklet form, he glanced through the pages and returned the report with smile saying the wrapper was excellent. I took the meaning from his words that the contents should be improved. This kind of speaking with sense of humour helped me to solve many critical problems in an easy manner. The first one year of working with him helped me a lot to develop my skills in working with the community.

After that I worked in Nilakottai for five years coordinating the SHGs. Nilakottai is one of the most backward blocks in Dindigul district with more SC and ST population. Coordinating the alcohol addicted villagers and making them to think about savings, credit and insurance by changing their habit was a big

challenge. When I joined there, there were about 100 groups, we have organised another 150 groups and registered as a federation. Nilakottai is known for NGOs. At least 15 NGOs will work in a village. With only 62 families in a village, there would be about 30 SHGs! Even if we assume ten members in a group, there must be at least 300 members! There were frequent conflicts among the villagers due to membership in many groups and competitions. It was a big learning to work in such a competitive environment for five years, convincing the people clarifying them about the true purpose of SHGs and promoting a federation.

Since last one year I am working as a Regional Coordinator of Madurai Rural region. This is also a good experience. There are 12 federations ranging from one year to 15 years. Coordinating all such federations is a real challenge that I am presently facing. Managing the human resource is very crucial, which needs closer guidance and hand holding. Since I am coordinating with professionals I need to demonstrate many things to gain their confidence and acceptance for my ideas.

From the past eight years experience I have learned a lot. Context specific guidance, supportive leadership, team work and commitment work well. I feel happy about the way I was groomed, which I am following in my present role. Thank You.

Balakrishnan, Senior Manager, Canara Bank reflected upon the works of DHAN from his experience. He said DHAN has proved beyond doubt poor are bankable. Canara Bank works with DHAN Foundation from the early years when the concept of SHG Bank

linkage evolved. We have jointly carried out a number of experiments and many of them have given good results and taken forward by many other bankers. Dr. Mohan, Professor of Agricultural College and Research Institute Madurai, spoke about how

Tamil Nadu Agricultural University is collaborating with DHAN in various research and development activities.

New launches

The Foundation day was marked by a number of new launches and new collaborations. A Memorandum of Understanding between INAFI Senegal and Asian Knowledge Centre for Micro Insurance (ASKMI), promoted by DHAN Foundation was signed. This collaboration is aimed at exchanging expertise in micro insurance gained from the field. Similar MoU was signed between ASKMI and INAFI Asia and INAFI Bangladesh. Another launch was done marking cooperation between Centurian Bank of Punjab, which is an agent of Western Union Bank of 150 countries and Kalanjiam Thozhilagam Limited. This would facilitate easy money transfer for easy and legal transfer of remittances from Indian migrant labourers working in various countries. Toon Bullens inaugurated the Advanced Centre for Enabling Disaster Risk Reduction setup by Tata-Dhan Academy. This centre would work on various research, advocacy and trainings related to disaster risk reduction.

Celebrating for the Cause

A new collaboration between DHAN Foundation and a Canada based Christmas Future was launched. The Centre for Facilitating Philanthropy within DHAN Foundation is working on raising resources from individuals and philanthropic institutions to support development initiatives being implemented by DHAN and Peoples' Organisations promoted by it. Raghini, Programme Leader of this Centre said "Apart from our own members, we are reaching out to the common public,

the corporates, Indian Diaspora and people in other countries to work together for poverty reduction. Today poverty is such a complex thing that many of us need to come together, put in our strengths, our resources, our energy and efforts to make it a reality. And if we take India as a country with rich and varied heritage of giving and the same we could see with other countries too. In India especially there are various kinds of *dhan* (donations) which has various benefits to the giver - that is the kind of heritage we are cherishing. *Shramdhan* is giving our labour, *Annadhan* is giving food and *Vidhyadhan* is giving knowledge. These were the various ways available in the past. But today and for the future, especially in the present context we have to come with various features of giving. This is what the efforts this centre is involved with. And as one of the effort of this centre we have partnership with an organization called Christmas future based in Canada”

Jay Baydala, the Executive Director of Christmas Future has sent a recorded video message felicitating the launch. He said “The focus of the Christmas Future is to inspire and empower the North Americans to refocus one portion on one trillion dollars in the Christmas season and make North Americans spend towards projects and developing initiatives in the developing countries for bringing out of poverty in lasting way. The way for doing this – we are using an easy technology of putting the database pool of development projects into our website. And in the website gift givers can select a project and give their gift to the selected project during holiday season and track the progress of it as it changes the world. Of course, when I met DHAN Foundation last year when I was in India I was absolutely amazed by the integrity with which



G.V. Satya Kumari
Programme Assistant, ICT
Theme, Vishakapatnam

I completed my B.Sc. B.Ed. from Andhra University at Vizag. After my graduation I worked as a school teacher for two years. I think teaching is a noble profession and really enjoyed my profession at that time. In the mean time I heard about DHAN Foundation through Ms. Rama Prabha. Later I got an opportunity to work as a Programme Assistant for ICT for Poor theme at Vizag since January 2006. Now I have completed one year and nine months successfully as a DHANite.

I proudly say that I am a part of the team right from the initiation of the ICT theme in Vizag. I got involved in every process of the programme starting from exploration. I moved around the slums of fishermen community. This was my first opportunity to work with the community directly. Interaction with the community helped me to understand their behavior and needs. Before coming into DHAN I never

had an idea about the needs of the poor and how to address them. After joining DHAN Foundation I came to know how to impact poverty in a systematic way. I feel the responsibility given by the programme has made me to think DHAN as my own family. I thank my regional team for providing me the space to learn and perform.

I was very hesitant to speak with others due to lack of communication skill. But now I am comfortable and I could communicate with the people. I got opportunities to meet higher officials from the Government, which motivated and encouraged me to work and relate with many places. I learnt different needs of the people of different places. So I would like to work in this development sector. The changes in me are positive and encouraging. I would like to make my location as a role model.

they work, the passion they approach and their philosophy with which they work. They naturally fit with our organization. So we really get excited about working with DHAN Foundation, getting communities out of poverty and work towards sustainability. Our dreams come true of bringing poverty out of the world. I also wanted to mention a few of the main principles of operating like collaboration, transparency, innovation, truth and grass root action.

These are the things made us to work together. We look forward to November first when North Americans can refocus their gifts to the projects of DHAN in India. Hope you have enjoyed this conference and talk to you soon.

Asuntha Dorothy, from Oxfam India appreciated the Foundation for its contributions to the sector and for bringing more credibility to Oxfam’s support in India.

An audio CD on Kalanjiam Movement was released and the first copy was given by Ms.Chinnapillai and received by Asuntha Dorothy It was followed by the Movement Leader, Revathi's speech on

Movement and Leadership. Soukeyna Ndiaye BA expressed her wish to replicate the model of SHG and grass root level works in Senegal.

Results of the III Development Film Festival organised as part of

Madurai Symposium 2007 by the Centre for Development Communication were announced. Finally, Palanisamy, Programme Leader, DHAN Foundation gave a vote of thanks.

Foundation Day - across regions

DHAN Foundation's eleventh foundation day was celebrated in 12 regions spread over five states viz, in Tamil Nadu, Pondicherry, Andhra Pradesh, Karnataka and Maharashtra. Each celebration was unique in one or the other way.

Karaikal

Nearly 175 participants gathered for the foundation day celebrations in Karaikal. Lakshmanan, the Regional Coordinator of Karaikal Region presented a report on two year's work after Tsunami with benefits realized by the affected people. A Regional Resource Centre was launched as part of the celebrations. Ganesan, Sub Collector, in his speech said "Even though I am an officer at higher level and sanctioning various funds I am not sure that the benefits are ensured at the grassroots effectively. Whereas I could see how DHAN is working here and maximize the impact up to last mile last post. We are pleased to continue our support in all the possible ways for your work" Mohan, the Joint Director of Planning and Research, Karaikal, in his speech after launching the Regional Resource Centre emphasized the importance of the Centre and qualities needed for community leaders like skills, attitudes and good values at various levels. It was followed by screening of a film on "Community Based Disaster Risk Reduction"

Virudhunagar

In Virudhunagar, DHAN team celebrated the day at Virudhunagar with more than 200 leaders from Kalanjams and DHANites. Officials from the health department, Banks, LIC of India, Police department and other NGOs also took part in the celebration. Purpose and philosophy of DHAN and its works in the Virudhunagar and Tuticorin districts were shared to the participants. Moreover, the status of self regulation mechanisms being implemented in the peoples' organisations were reviewed and clarified. Finally the participants took the pledge for ensuring self regulation in their respective organisations.

Cuddalore

In Cuddalore, the Chief Guest Rajendra Ratnu, IAS, District Collector, felicitated the celebrations. He appreciated the works that DHAN is doing in the district. He said "Gandhian thoughts and principles resemble DHAN's principles and philosophies. During tsunami lot of NGOs emerged but only few of them are still working with the affected communities. Now, we are going to



Mohan, Joint Director of Planning and Research, Karaikal, Ganesan, Sub-Collector, Karaikal.

re-evaluate the NGOs supported by the Government and eliminate the NGOs that are not seriously concerned on the needs of the community. I am confident on what DHAN is doing and we will work together and make our district as a model for similar rehabilitation initiatives in the country. Ganesan, AGM Indian Bank spoke on the bank loan and poverty reduction through NGOs. He said "Only a few NGOs are working closely with communities. DHAN is one such organisations, which needs to expand its reach and cover the block fully. Indian bank is ready to lend to any number of groups which are of good quality. Women SHGs are functioning better than the men SHGs where we could see good cooperation among them. Few federation leaders shared their views and experiences and took pledge for poverty reduction.

Salem

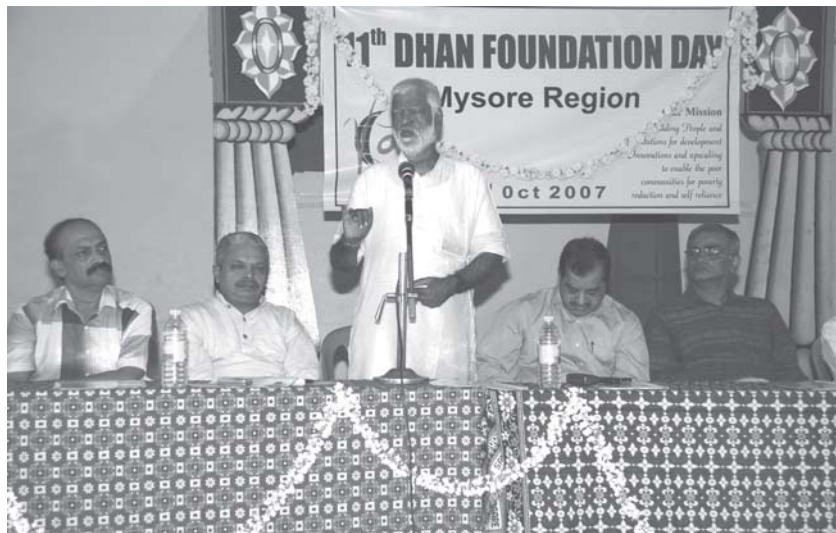
Community leaders and staff attended the event. Celebrations started with prayer and the regional coordinator deliberated on the significance of Foundation day. Later the participants were made in to sub groups to discuss on focus of the year, ways and means to achieve the goals resolutions were made on the discussed areas.

Vizag

Various stakeholders took part in the celebrations at Vishakapatnam. All the guests and speakers appreciated DHAN's works and promised to extend their fullest cooperation and support. Annual report of the region was released. Leaders from all locations, few members and senior associates, and DHANites shared their experiences. About 20 participants from GMR Varalakshmi Foundation came on exposure on that day; they were taken to four clusters. They were explained about our works and they agreed to take up our tank programme in their working area. Local TV channels covered and broadcasted the programme and local news papers featured the event.

Maharashtra (Solapur)

Nearly 150 leaders from Kalanjiam participated in the



celebrations. Nirnanjan Bhoomkar, Sarpanch of Vairag area felicitated the event. Bhagawat Shinde, Regional Coordinator reinforced the DHAN's commitment towards poverty reduction through people's institutions and various themes and thematic institutions. Nirnanjan, in his speech appreciated various works of DHAN in Vairag area (Barshi) and he expressed his willingness to support from the Gram Panchayat. Participants were shown two documentary films viz. 'Build People to Build People' and 'Effective Links' in Marathi. Kalanjiam grading exercise was done on certain functional and financial parameters with the leaders which highlighted strengths and weaknesses of the groups. In the afternoon, Bhagawat Shinde facilitated a dialogue session on **"Leadership & a good leader"**. Participants discussed on leadership in SHGs. Many leaders have shared their experiences.

Mysore Region

Foundation day was celebrated in Mysore region with zeal and

enthusiasm with more than 200 participants. S. Uday Shetty, Regional Manager, Vijaya Bank, Mysore, B.K. Shivaram, Assistant General Manager, State Bank of Mysore, Prof. M.S. Venugopal, Retd. Principal, JSS Law College and Director, Vivekananda Institute for Leadership Development, K.P. Pradyumna, Lead District Manager, State Bank of Mysore, Jagdeesh, Manager, LIC of India, Mysore, Bijesh, Coordinator, Birla Sunlife, Mysore and bank managers from all the branches of Mysore region were the dignitaries.

DHANites and field associates from all the locations and board of directors from all the federations, two representatives from each cluster and public were the other participants of the function. In his Inaugural address Uday shetty and Shivram have appreciated DHAN Foundation's work and expressed their happiness over good repayment by all the Kalanjiam. They assured timely linkage by all the branches beyond their service area. Pradyumna appreciated the systems in the locations and people's conviction for not accepting subsidy and using the loans in an effective way for generating income.



Saravanan, Tsunami Policy Cell , Chennai, Rajendra Ratnu IAS, District Collector, Ganesan, AGM, Indian Bank and Vaithiyanathan, Regional Coordinator, Cuddalore.

Water & People - films for the cause

The Centre for Development Communication of DHAN Foundation organises Film Festival every year on a selected theme in development. In every alternate year this would go as a part of Madurai Symposium, which is organised biennially. The third Development Film Festival on 'Water and People' was organized from 25-28 September 2007 at Thamukkam Grounds, Madurai. Exciting images of development interventions on Water were displayed through screening of development films in the evening of all the days.

The First edition of the festival focused on poverty, from a larger perspective on water, environment, gender, education, health and culture. The second festival focused on Water and life. Both the festivals received a wider acclaim and participation from the film making community. The third

edition of the Festival was again focused on 'Water'. There is a need for empowering poor people, and especially women, children and other vulnerable groups, to be meaningfully involved in decisions over services and management of water resources. Raising the public awareness and political will is imperative to promote sustainable water governance. It requires multi - media strategies promoting the values of water, its efficient use, disaster mitigation, and the protection of water resources. These made us to take up water as the theme for the festival.

The response from the filmmakers for this festival was overwhelming. There were about 56 entries received ranging from one minute animation film to 80 minutes documentary film, carrying various dimensions of water. Sixteen films were from other countries, eight in Tamil and 32 were

in other Indian languages. The films for screening were selected by a panel comprising of film makers, water experts and academicians. Sixteen films from among the 56 have been selected for screening at the festival. Three films were again shortlisted by a panel for the award. The films selected as the best documentaries were Erosion (Bengali, 60 minutes duration, directed by Sourav Sarangi) Faecal Attraction (English, 32 minutes, directed by Amit Shankar) The Story of Water (English, 36 minutes, directed by Biju Toppu & Meghnath)

A collection of documentary films participated in the festivals is available in the Centre for Development Communication, Madurai. If interested in screening them in the meetings, trainings and public events please contact us at adhanfoundation_in@airtelbroadband.in.

I Prize: Bhagon (Erosion) Film Maker: **Sourav Sarangi** Language: **Bengali** Duration: **60 min.**

This film focuses on erosion of the banks of Ganga and the Padma. A large number of people have fallen victim to large scale erosion that takes place almost every year along Ganga and Padma rivers in Malda and Murshidabad Districts, West Bengal, India. Innumerable villages are being lost houses, schools, orchard and field due to the river erosion. The situation is worsening each year. Concerned authorities have been callous, negligent; even they are perpetuating the problems for obvious political and monetary gains. Local inhabitants have been alleging this for a long time to deaf ears. 'Bhagon' is a one-hour account of audio-visual discourse that captures and seeks to disseminate the pains and penury, the anger and resoluteness of the sufferers of erosion.

II Prize: Faecal Attraction: Political Economy of Defecation

Film Maker: **Amit Shankar, Centre for Science & Environment** Language: **English** Duration: **32 min.**

This film is about the absurd relationship between rich people's shit and poor people's water. The whole world is about growing urban. And often we talk about what we should be doing with our excreta. We also talk about water a lot but never on sewage. There is growing disconnect between access to sanitation along the class divide. Since we hardly talk about it, we thought of taking a witty look at the subject. Can we have enough water if we cannot clean up our shit?

III Prize: The Story of water

Filmmaker : Biju Toppo Meghnath / AKHRA **Language:** English **Duration:** 36 min

This film documents the mission of SPWD and Sevabrata and their work in the Olivia which has the drought land, the poorest district of West Bengal.

Mobile Enabled Panchayats

Janakiraman. N*

We are living in the world of opportunities and innovation. Revolution is taking place in almost all the fields, especially the ICT has made our lives more simple and dynamic. Our Governments are being forced to accept advancements in science and technology. This has paved way for electronic governance, popularly known as e – Governance. The e - Governance is aiming for user friendly, ICT enabled and citizen centric government system. As the Panchayat institutions are part of governance system, they are also marching on in the path of change towards e – Governance. To take up this idea in to next levels, the use of mobile phones for information sharing and creating space to citizens to participate with the Panchayat system would create ‘Mobile E-nabled Panchayats’.

The idea of using mobile phone for effective governance is really a great idea and very pragmatic too. To my knowledge, the rural areas of Tamilnadu have better coverage and the access to mobile phone service is also quite good. I could observe this phenomenon in one of the Panchayats, where we are implementing our programme ‘Working with Panchayats’, the number of people having mobile phones was higher than the quorum for a gram sabha meeting. This made me to think how best this technology can be capitalised towards deliberative democracy.. Sharing of monthly income expenditure details, development work details, resolutions of monthly council meeting, gram sabha meetings etc can be shared through SMS. (Language may not be barrier, because local language can be

transformed into a picture image). Among local council members and officials, group id may be created to have unlimited inter-personal communication. Further, any toll free number can be created for seeking information relating to Panchayat updates. The toll free number can be operated by cluster of Panchayats or at union level for reaching scale.

To supplement e-Governance efforts in the Panchayat and Rural Development Department the mobile technology can be experimented in the remote areas for dissemination of various types of information. Services that could be useful for the people - like alerts for important fund releases; events such as health camps and polio vaccination camps; disaster alerts etc. using ‘push technology’, where the Web Server “pushes” information to the user rather than waiting for the user to request for information. At the same time, the citizen and the Panchayat functionaries and staff will also be able to inform government and the higher levels of Panchayat Raj Institutions regarding their problems and issues and could also send requests for information under the RTI Act. There is a potential for deploying simputer-like hand held devices for updating rural household survey data etc.

Mobile technology and computer networks have so far been used for G2G (government-to-government) transactions. Experiments on this line such as *Lokvani in Sitapur* district of U.P. gives us hope for ‘Mobile E-nabled Panchayat’ initiatives.

Considering the scope of ‘Mobile E-nabled Panchayats’ we also need to look at the suggestions highlighted by

United Nations Development Programme for facilitating better governance through such initiatives:

- Use an integrated ‘Unified Communication Secure Gateway’, a device that integrates Internet Protocol (IP), Public Switched Telephone Network (PSTN) and GSM/CDMA networks to leverage existing networks of mobile phones to help generate alerts and send messages from Personal Computers (PCs) and vice versa.
- Create a neutral web enabled platform, from the village to the national level, to enable two-way communication (Government to Consumer and Government to Government) and rendering of services, thus providing a single delivery window for many government services.
- Use Interactive Voice Response (IVR) alongside the SMS/MMS facility, because voice driven Technologies will likely find greater acceptance for delivery of information / services.
- Simultaneously adopt ‘push’ and ‘pull’ mechanisms, so that citizens can receive critical information / services and request the information/services they want.

At this early stage, thinking of Blackberry technology or Wi - Fi may not be feasible. But we should start to use the technology at a lower end or smaller level mainly to create interest among the community towards such technological changes. Always, small is beautiful.

* N. Janakiraman is working as a Project Executive in the ‘Working with Panchayats’ theme

World Water Week 2007 at Stockholm

M. Palanisamy & P. Premanand*

The focus of this year's World Water Week was **"Progress and Prospects on Water: Striving for Sustainability in a Changing World"**

The World Water Week began with a call for Governments, NGO & Private organizations around the world for better management of their existing water resources.

The World Water Week concluded on August 18 with more than 2,500 participants from about 150 countries. The major conclusion was that there is progress, but in context of global poverty, there is lack of focus on sanitation, water scarcity and climate change and thus all of us need to do work in collaboration than in isolation. You can find the complete information including paper presentation, outcomes of the discussion, etc in the website www.worldwaterweek.org

Two of us (M. Palanisamy & P. Premanand) from DHAN participated in the World Water Week event. The event has given us lot of insights and learnings. Some of the important points we gathered from the event are given below.

To meet the Millenium Development Goals set for 2015, better sharing of experience and know-how in agriculture and water management is vital. This was presented in the seminar on 'Addressing the MDGs through Exchange of Knowledge and Technology'. Here the mechanism for international stakeholders to improve



North-South knowledge exchange of sustainable water management was stressed and discussed. The Water sector consists of drinking water, water for domestic use, sanitation, agriculture & its allied activities, industrial use, etc. More focus was given for sanitation and was reflected in many seminars/workshops. With the upcoming International Year of Sanitation in 2008, global attention will focus on the critical need for improved health and hygiene. Sustainable Sanitation was stressed and discussed in the seminar on 'Sanitation and Hygiene: Approaches for Sustainable Development'.

During the world water week events, a lot of side events took place. To mention a few like World Water Council meeting, Global Water Partnership meeting, Water & Film

Festival, etc. The organisers of the 5th World Water Forum to be held in Istanbul in 2009 made a brief presentation during the lunch time side event. Expressing their intentions to make the World Water Council event more multi-stakeholder and real world focused, they announced that there will be a political component that encourages direct interaction between policy makers and those working with water issues. There were also high level panel discussions on various topics. Ms. Sunita Narain, Director of Centre for Science & Environment, New Delhi was the panelist for two such discussions. The high level panel discussion on Climate Change, Water and Vulnerability debated on what we should do now. This was moderated by Mr. Adrian Finighan of CNN Television

* M. Palanisamy is leading the 'Rainfed Farming Development' theme and P. Premanand is leading the 'ICT for the Poor' theme in DHAN Foundation.

International. The speakers made appeals for a shift in global attitudes, priorities and development models, and called on governments to take climate and water issues more seriously. Climate risks are weighing heavily on the lives of the poor, and those living in poverty are not able to withstand the shocks. Measures to increase adaptive capacities among vulnerable populations, coupled with deeper commitments to mitigate carbon emissions, were put forward as immediate ways to minimise present and future devastation.

Urban development and slum upgradation with focus on water was given priority in many discussions/seminars. Nearly one billion people live in overcrowded urban areas that lack adequate shelter, water supply and sanitation. In one of the sessions - Integrated Slum Upgrading: Meeting the Water and Sanitation Needs of the Poorest of the Poor, speakers

presented current work underway to improve the conditions and planning in destitute areas throughout Asia, Africa and the Americas. Much stress was given on engaging local governments and empowering communities through people's participation and micro-finance initiatives. At the workshop Building Capacity for Future Challenges, focus was placed on tapping the greatest renewable resource we have: human talent and ingenuity. Participants discussed ways to improve knowledge sharing and networking activities in the water sector. Building teams with diverse talents was recommended to reduce internal competition and improve organisations' abilities to communicate important messages.

Some of the Way forward at the regional and national levels discussed during the GWP events focused on working at regional and national level to ensure that all stakeholders are

helped to understand the specific local challenges of climate change for their water management. The ongoing IWRM planning process should provide a foundation for this engagement. It will however be important to ensure that climate change is addressed in a structured way. For this to occur, complementary assistance will be needed not just to support climate change adaptation but to ensure that water resource managers, particularly in poorer developing countries, are equipped and helped to use the new tools and approaches that will have to be developed. Both of us also visited and interacted with organizations like World Water Council, Global Water Partnership, SPIDER (Royal Institute of Technology – ICT for Development team), KomTek, a community training centre, etc for forging partnership with them. It was a good learning opportunity for both of us and a wonderful experience.

Practitioner's Diary

Exciting Experiences

T. Sujatha*

I am working in DHAN Foundation for the past nine years. Earlier I was working in Kuppam Kalanjia samakhya as Managing Director for five years. At present I am working in Ambur block of Tamil Nadu as a Block Integrator as well as the Regional Coordinator for Vellore region.

Looking back Kuppam experience

I was placed in Kuppam as a Development Apprentice and I was asked to revive the government groups promoted by District Rural Development Agency. Initially I was hesitating to take charge of such a risky

job as I was very new to this sector. But the encouragement given by Mr. Narender made me to take it as a challenge and took charge of Kuppam location with enthusiasm. I had to face a lot of problems initially to regularize the basic systems of the groups, as they (groups) were habituated to their old systems. Convincing the group members to adopt and implement simple policies was a Herculean task.

We registered the federation within one and half year and conducted "MAHASABHA" with participation of more than 4500 members. Though I had more tension

& struggles before the function, it disappeared soon after the function due to the feedback given by Vasimalai and the other chief Guest, Project Director of DRDA, who quoted that "it was the second biggest function in the district itself with women SHG's". I felt very happy for the success of the function and it was the first achievement in my career.

I had to face more problems with the political leaders and local government officials after the MAHASABHA as we have not invited them to the stage; they took it as a prestige problem. They felt that

* T. Sujatha is working as a Regional Coordinator of Vellore Region Kalanjiam Community Banking



DHAN is getting good name from the people and people are giving respect to DHAN staff instead of political leaders and government officials and they were not getting identity as before. They started spreading false propaganda against DHAN during “gramsabha” that “if you are with DHAN, you won’t get any benefits from Government.” Most of my time and efforts has gone for convincing the people. At one stage we have received letter even from DRDA also that “your period is over for revival and you can leave Kuppam” and even staff were in dilemma whether DHAN will continue in Kuppam or not. Some of the staff and groups have joined in Velugu programme, a Government project. I struggled a lot during that period and put more efforts to overcome the hurdles. Later I came to know that the federation could again gain confidence of the Government and started working with it. Now I feel proud that Kuppam is one of the best federations and has grown as 100% self sustainable because of the hard work of the staff and good support from the members. Though I left Kuppam, the affection of the members and the staff drenching me is everlasting and even I have a feel Kuppam location as my mother’s home.

It was a very good opportunity for me to work in Kuppam with government collaboration. I have gone through many happiest and difficult situations which molded me to cope up with any type of situations and to improve my skills to deal with government officials, bankers and political leaders.

Exciting experiences in Ambur:

I am working in Ambur for the past three years. As I got first hand experience in all aspects in Kuppam, I could develop my capacities in building smooth relations with bankers, people, government officials, political leaders etc. Those experiences help me a lot to convince people, resolve conflicts and build new collaborations in my present responsibility..

We have celebrated 100th group event successfully by involving all stakeholders with around 1700 members, which made our staff and members feel very happy. Involvement of Municipal Councilors (MCs), teachers and informal leaders during scholarship distribution to the students and movement day celebrations increased interest on the location among the members.

The celebration of Independence Day this year is a very memorable day

for me. We celebrated in all clusters by collecting social development fund from the groups. The involvement of the leaders was excellent as they took whole responsibility to celebrate the event successfully. All clusters mobilized around Rs.25,000/- and was spent on this day by distributing notebooks, pens and uniforms to school children, distribution of rice to poor families and mats to balwadis. All the members have felt very happy as the event was celebrated with school children by inviting Chairmen, MCs, *Nattamai* and other informal leaders. By this, the Kalanjams have got good identity among the elected representatives, teachers and the informal leaders and they appreciated various initiatives of Kalanjams.

Grooming younger colleagues

I feel greater responsibility is on my shoulders and I have to guide the younger colleagues properly. I should be a role model for them. I need to be friendly with younger colleagues, listen to their ideas / concerns patiently and guide properly by giving needed inputs in time, create comforts in workplace, enable them by demonstration, always make them to develop positive thinking.

Many people whom I have guided feel happy about the guidance and friendly support received from me and I also feel happy that I am doing justice to my role in this aspect. The interesting fact is that the professional I groom are ready to take new responsibilities in a shorter period of time and prove (put into action) what they learnt from me in their new locations.

“The affection from the members, support and guidance from the colleagues and values and culture of the organization made me to continue in this sector for longer period”.

Overcoming Exploitation - KMS way

Rajan. P*

Along with farming, fishing is one of the oldest occupations of humankind. Fishing provides a rich and easily available source of protein and plays a vital role in improving the dietary standards. India is one of the seven fish producing countries of the world. In India, TamilNadu is one of the important Maritime States with rich Inland and Marine resources. It has a Coast line of 1000 KMs. and accounts for 15 percent of the total fish landings in India. Roughly one fourth of all Marine exports from the country are from TamilNadu.

Located on the southeastern tip of the subcontinent, the Gulf of Mannar (GoM) is known to harbor over 3,600 species of flora and fauna, making it one of the richest coastal regions in Asia. 117 hard coral species have been recorded in the GoM. Sea turtles are frequent visitors to the gulf as are sacred sharks, dugongs, and dolphins. The GoM alone produces about 20% of the marine fish catch in Tamil Nadu. More than 50,000 fishermen living on the coast of the GoM directly depend on the fisheries resources of the reserve for their livelihood. Fish catches have declined, as have pearl oyster, gorgonian coral, and acorn worm populations. Local fishermen rely on the reef to feed their families, but destructive fishing methods combined with the stress of pollution and coral mining have meant both near shore and offshore catches have decreased. Endangered species



include dolphins, Dugongs, Whales and Sea cucumbers.

Fishermen's plight

The tsunami is only the latest misery in the lives of fishermen in the coastal TamilNadu. The grip that traders, moneylenders and other vested interests have on these people has always kept them downtrodden and powerless. The GoM is not an exception to it. The destruction of the old social order based on the egalitarian principles of traditional hunter-gatherer communities into a class-based exploitative economy, in the short span of a few years, has had a tremendous impact on the people who, unwillingly, became victims of this transformation. Contributing to

these, drainage of income due to alcoholism, expenses due to poor sanitation and health seeking behaviour, lack of education has made them to fall into the trap of trader's network for many generations.

Indebted for generations

In the coastal villages of GoM, when a fisherman gets a debt to meet his emergency needs or to purchase inputs for his business activity, he would fall into the vicious cycle of indebtedness. He would never be able to break this cycle and come out of it. He has to sell all his catches only to the merchant from whom he borrowed. Apart from fixing very low prices for their catch the merchants would use improper weighing scales.

* P. Rajan is working as a Regional Coordinator of Gulf of Mannar region covering Ramanthapuram and Tuticorin districts of Tamil Nadu.

They reduce one kilogram for every 100 kg and garner 100 rupees as profit for every thousand rupees of their business. The trade brokers on the other hand sell it to the export companies for enormous profit. The borrower would be never allowed to clear off his debts with the merchant and many a times this would accumulate for many years. In many families, the debts have been passed on to successive generations.

Tsunami and aftermath

The Tsunami in 2006, affected Ramanathapuram district. Even though, there was not much of loss to lives, many people lost their crafts, gears and nets, which were earning their livelihoods. DHAN Foundation entered in a big way to work with the affected fishermen families with a long term focus of rehabilitation and restoration of affected livelihoods. Building peoples' organisations and enabling them to restore their livelihood activities by organising savings, credit and business support services was the approach followed by DHAN. On seeing the web of relationship between the exploitative traders and poor fishermen, it was decided to intervene in the exploitative marketing system in a systematic way. Keeping its community organisation principles at the centre, it was decided to promote Kalanjia Meenavar Sangam (KMS) with fishermen.

Kalanjia Meenavar Sangam

Kalanjia Meenavar Sangam (KMS) was conceived as a Primary Producer cum Marketing Group - promoted, owned and managed by the fishermen. The KMS operates on the principles of self help, mutuality and collective action. It creates a marketing platform to its members by

collecting, preserving and reselling the daily catches. It is promoted based on the PPG concept. Each and every member would a share capital of Rs. 1000 in the KMS. It was not easy to organise the fishermen who were in the clutches of traders, the team had to face a lot of resistance from the traders. Helplessness and anguish over the exploitation in which they were victimized have made the fishermen to breakout of their bondage and join the KMS.

Objectives of KMS

Wellbeing of the fishermen, development of fisherman villages by removing exploitative trading system, conservation and sustainable use of marine resources, addressing civic and other development issues of the villages are the basic objectives of KMS. Savings, credit and insurance services, collective marketing and linkages are the activities carried out by the KMS. Creation of marketing infrastructure, establishing backward and forward linkages, transparent business, proper accounts and auditing, equitable sharing of the benefits are the features of the KMS. Self regulation and local control for

following appropriate fishing practices for conserving marine resources is the value system cherished by the Sangams. From *Meemisal* village of Pudukottai district till *Perudhalai* Village of Tuticorin district, 23 KMS have been promoted covering 864 fishing families and organised into four producer companies.

Relieved from the clutches of Merchants

Through KMS, the fishermen started to pay back their loans that they had with the merchants. Members were given Rs. 5,000 to 30,000 depending on their debt burden. In many places the Sangams entered into negotiations with the merchants to reduce the amount to be repaid, after calculating the actual benefits reaped by the merchants 10 to 20 times more than the actual amount borrowed. They were asked to repay the loan at easy installments. In many places the merchants have started persuading the fishermen who have joined KMS by telling them that they would increase the rates for the fishes and advance more money. Almost all the members have been relieved from their debt burden.



Krishnan, president of Chinna Ervadi KMS says, “I worked under a merchant for 17 years for Rs. 45,000 I borrowed. I sold all my catches only to that merchant for the rate fixed by him. After joining the Sangam, all the members went to that merchant and negotiated for the settlement. Finally he accepted to deduct Rs. 15,000, and repaid Rs. 30,000 from the loan I was given by the Sangam. I never dreamt that I would get out of this trap. But the KMS saved me. Now I am getting the fair price for my catch and earning good income. I am also happy that my loan is slowly repaid. I am free now.”

Financial Services through KMS

The KMS lays equal emphasis for savings and insurance besides credit. The fishermen would pay Rs. 20 for every hundred rupees of their sales to KMS, out of which Rs. 15 is deducted towards repayment of his loan, Rs. 3 for savings and Rs. 2 for Sangam’s administration expenses. Savings is a rare practice among the fishermen. They never had a surplus in their home, which has made them more vulnerable to debt when they become suddenly ill. Savings through their KMS has brought them not only confidence in them, but also trust and ownership with their Sangams. A fisherman who catches 10 kgs of crabs and *kanavai* (squid) will be able to save Rs. 60 and his monthly saving would be around Rs. 900. Sangams provide loans to its members to clear their debts and issue short term interest free advances up to Rs. 2000 for their business or any family expenses.

Thinking beyond Sangams

With the confidence gained through collective identity of KMS, the members have started to think



beyond their Sangams, for the development of the villages. In many villages they have constructed common infrastructures such as auction yard, telephone booths etc. The schools in Sadaimuniyanvalasai, Ervadi and Muthaiyar Nagar, there were no sufficient number of teachers that resulted in poor result and attendance of students. KMS in these villages agreed to appoint educated local youths as teaching assistants and pay their honorarium. Also the Sangams have made it mandatory that drunken members will not be allowed to attend the Sangam meetings and they are sending such members for de addiction programmes for rehabilitation.

Moving towards conservation

The fishermen are well aware of the issues of conservation as they are also part of the Gulf of Mannar Bio Reserve Conservation project implemented by the GoI, in which DHAN Foundation played a key role of community organisation. Members of KMS have resolved to conserve the marine resources and laid down a number of conservation centered fishing practices, such as not to catch

sea creatures which are banned by the government, not to use the nets banned by the government, releasing endangered species caught into nets back to the sea, etc. Also they employ labourers to clean the sea shore at periodic intervals.

The Sangams have just started addressing the issues of their members. Their families who were struggling in the clutches of exploiters and toiling in deprivation for generations have slowly began to break the shackles with the support of Sangams. Still there is a long way to go to achieve a condition where there is no exploitation, resources are used judiciously and benefits are distributed equitably. That is the vision of each Sangam.

Number of KMS: 23
Producer companies: 4
Members covered: 864
Monthly sale: Rs. 15 – 25 lakhs
Members’ share: Rs. 6.57 lakhs
Purchase so far: Rs. 346 lakhs
Sales so far: Rs. 3 56 lakhs
Net profit Rs. 8.73 lakhs

Tata-Dhan Academy (T-DA)

Induct and Groom Young Graduates for Development Action

Admission Notice

Ninth Programme in Development Management (PDM - IX) 2008 - 2010

Tata-Dhan Academy, Madurai, announces its Ninth Post Graduate Diploma Programme in Development Management (PGDDM). Applications are invited from candidates who wish to take up a challenging career in development sector as mission of their lives.

The programme is designed to groom young graduates as development professionals. The Two year residential programme builds the knowledge and inculcates the appropriate skills and attitudes required for working with poor and disadvantaged communities through a unique mix of academic theory, field practice, and interactions with India's development leaders.

Almost 50% of the time, students undertake fieldwork in villages, tribal areas, slums and coastal contexts across India to understand the lives and livelihoods of the poor. Students are guided in the field by experienced faculty.

The programme also teaches students to organise communities to address development issues in villages/slums.

The Academy provides a holistic learning environment. Yoga, cultural programmes, regular field visits, and other development related activities help students to build on the skills, knowledge, and attitudes required for any development professional.

Eligibility

Any graduate or post graduate below the age of 26 (as on 30th June 2008) with a minimum of 50% marks (or

equivalent) can apply for the programme. Those completing their courses on or before th 30 June 2008 can also apply.

Fellowship

It is the endeavour of the Tata-Dhan Academy that no student be denied opportunity to pursue the programme for want of adequate financial resources. Hence, selected candidates receive full fellowship support for the entire programme which includes tuition, reading materials, accommodation, and food expenses. It is given to those who agree to served designated development organisation for three years after completion of the programme.

Placement

All the PDM graduates are provided placement in designated development organisations (NGO's) after completion. The remuneration for the graduates is at par with the best in the development sector.

Selection Procedure

The Academy administers a twostage election procedure. The first is through the Development Management Admission Test (DMAT), to be held at various centres across India on 17 February 2008. The second is through final selection camps between 21-30 April 2008 at various centres across India.

Application can be obtained at the below mentioned address in person or by sending a demand draft for Rs.300 (Three hundred only) in favour of **Tata Dhan Academy** payable at Madurai. This includes application, registration and DMAT fee. Application downloaded from the academy website can be sent along with the DD as mentioned above. Applications can also be submitted online.

Admissions Coordinator, Tata-Dhan Academy

Boys Town Campus, Pulloothu, Madurai - 625 016. Tamil Nadu, INDIA
Tel.: + 91- 452 - 2475318/219 Email: tatadhanacademy@satyam.net.in

Last date for receiving filled in application forms: 20th January 2008

www.dhan.org/tda