

# Development

May 2008

Monthly Development update from DHAN Collective

# Matters

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Feature

## Nurturing Community Leadership





The success of any organisation depends on the leader and leadership, whether it is private, government, or people organisations.



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## From the Editors' Desk

### Dear Readers!

We regret for the delayed publication of Development Matters and thank for your continued support. This May issue of Development matters features on Leadership at grassroots. Article on nurturing community leadership is an inspiring article for younger colleagues to groom leadership at grassroots. The need for leadership rotation and the deliberation of leadership retreat are discussed. DHANites write about their experience in preparing tank memoirs in Adilabad and how the education programme was evolved by leaders based on the members' need in Jevargi. Need for developing micro insurance in India and in marine communities are detailed.

The field notes by Singampuneri team highlights the impact of a public private partnership with ITC Rural Development Trust under its corporate social responsibility which brought twilight in farmer's livelihood. As usual, we look forward for your continued support by contributing articles, comments, critiques, feedback and encouragement to enrich the quality of subsequent issues of this magazine.

**Happy reading!**

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# Nurturing Community Leadership

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

**A. Umarani\***

**G**rowth of thematic programmes is inevitable in DHAN Foundation. If any organisation wants to sustain, it has to grow and develop with quality. I could see the growth in terms of reach, spread in geographical contexts, and depth in content with more and more purpose clarity in the DHAN Collective. There are many experiments which bring a wider spectrum of knowledge and learning opportunities to work with other stakeholders. The core of our development is the community. No doubt, without community involvement and interaction, there could not have been this much growth and development. DHAN is known for its strong grassroots action, particularly building people organisations with nested connections. DHANites carry their activities with the mission of “Building people and institutions for development innovations to enable poor communities for poverty reduction and self reliance”. In order to build institutions for generations to build the ability of and empower the community to realise its goal of poverty reduction and self-reliance, one of the five important elements is leadership. The success of any organisation depends on the leader and leadership, whether it is private, government, or people organisations. In this article I will try to explain community leadership by revisiting



DHAN's earlier experiences of the Kalanjiam and Vayalagam themes. The deeper understanding of leadership is essential - particularly for people who work closely with communities and are involved in promotion and building of groups and farmers associations, or clusters/cascade associations and federations.

## Understanding Community Leadership

Leadership is a process of building leaders. Enabling the community and building peoples' organisations (POs) is a pre-condition for addressing poverty and creating a strong demand system of poor. People-centred community development and promoting people movements are possible only through nurturing and sustaining community leadership on

scale. Development Professionals (DPs), in order to facilitate and promote the process of people-led development, need to not only understand the basic tenets and operational aspects of community leadership, but also internalise the guiding principles, philosophy, and values.

We need to understand 'leadership' contextualised in the perspective of POs. Leadership, in a personality perspective, is a combination of special **traits or characteristics** that an individual possesses and that enables these individuals to induce others to accomplish the group or organisational tasks. It is an **act or behaviour** that leaders employ to bring about changes in a group. It is a **power relationship** that exists between leaders and

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followers. The leaders who have power use it to effect changes in others. It is an **instrument of goal achievement** which helps group members to achieve their goals and meet their needs. Leaders direct their energies toward individuals who are trying to achieve something together.

The concept of leadership has gone through significant changes making leadership somewhat difficult to define. Leadership expression happens based on the situation and needs of the people in a group or an organisation. It is also due to the factor and needs of the personality who, in later stages, becomes the leader and gets involved in promoting and building the organisation. Hence, leadership can be viewed as a complex phenomenon in a group or organisation's life in which different types of individuals carry out a variety of leadership functions depending upon both the qualities possessed by different group or organisation's members and the specific needs of the group at a given time. Finally, we can conclude our understanding of a leader as 'any person who is more than ordinarily efficient in carrying psycho-social stimuli to others and thus effective in conditioning collective responses'.

Contextualising our understanding of leadership is very important; as it would guide us in further understanding leadership principles, philosophy and values. As DHAN envisions building self-regulated people organisations having greater practices of development and institutional values and ethics, it is essential to understand the existing leadership in our Kalanjams and

Vayalagams and their federations. Similarly, in places where Development Professionals have a plan of promoting Kalanjams and Vayalagams, they need to spend time to understand the leadership in traditional groups or associations. This experience would help them to identify good leadership for promoting and building groups. Here are a few questions for which should be asked to help understand leadership in the context of poverty reduction and self-reliance:

- Who is the leader as accepted by the community?
- Why does the community accept a particular person as a leader?
- What is the family background and upbringing of the leader?
- What are the value practices, traits, and behaviour being learnt by the leader from their parents, their relatives, and others?
- What are the situations during which the traits and behaviour were observed?
- What is the motive which is b e i n g consistently expressed by the leader through such behaviour and traits?
- How often do people refer to these leaders for advice?
- What kind of changes do these leaders bring among t h e i r

dependents (followers) and do these changes satisfy the dependents' needs and interests?

- How long has this person been perceived as a leader? Were there any changes in behaviour of rejecting the particular leader? If so, on what occasions?
- Was the leader able to spend time for others and take active part in others' grievances and affairs for betterment of them?

This list may certainly go on, but I would suggest that the DPs raise many questions in them related to the leadership abilities of our Kalanjiam and Vayalagam leaders and find out the answers to them. It needs sincere efforts and demands a considerable amount of time to understand the existing leadership. As the programmes are working in rural, urban, coastal, and tribal contexts, the DPs must try to determine whether these contexts require differences in leadership.

#### Important leadership traits and qualities for reference

- Faith and belief in their groups or organisations
- Practice high standards of conduct
- Entrepreneurial ability, personal sacrifice for their member benefits, and institutional priority
- Goal focus, achievement motivation, simple and plain speaking, transparent honesty
- Facilitate and practice supportive relationship based on trust
- Proactive, self and new initiative, frequent and close interaction with their members
- Good track-record, ability to inspire others
- Concern for others and service mind, following discipline and sincerity
- Determined and perseverant, consistent in performance

## Identifying leadership

Can we get ready made leaders? I can say both the answers ‘yes’ and ‘no’. Why? Because there are two kinds of leaders: one is born with natural leadership qualities the other one is to be identified and nurtured for the leadership. In such cases, how does one identify “born” leaders? I can share a few situations where you can observe the natural expression of leadership having good or bad motive in them.

In the rural context, there are labour contract systems operating particularly in the agriculture sector (for planting, harvesting, and so on), construction field (women/men contractors), traditional savings and lending systems, local informal political systems, traditional cultural or folk groups, and informal associations for maintenance of common village infrastructures. In each of these kinds of groups, there is a leader, a minimum of 15–20 followers, the focus areas or tasks, and operating systems for achieving the group task. The DPs have to spend time to understand how these groups work and observe and analyse the expression of leadership.

In urban slum areas, the leadership could be observed in political groups, construction groups, and other similar groups. As the lifestyle is more individualistic, finding natural leadership is a big challenge. Most slum dwellers are engaged in trading and vending, small businesses, and service sector activities; there is no existence of informal associations or groups. But there are a few promoted associations or groups functioning based on the homogeneity of



occupations—both registered and unregistered—such as associations of rickshaw pullers, auto drivers, and service providers at railway stations. In urban areas, it is generally easier to observe men in leadership positions rather than women.

In coastal areas, there is a strong existence of traditional fishermen community associations and leadership. The enforcement of rules and regulations are so intense compare to formal Panchayat groups. One can even observe the hereditary transfer of leadership through multiple generations. It is very interesting to observe the acceptance of leadership, the leaders’ ability to handle conflict, and community compliance to the rules and norms established by these leaders. It is worth spending time in understanding the leadership as one can get greater insights about the strength and weaknesses of it.

In tribal locations the traditional leadership is strong, which is being transferred to generations. Patel or Village head takes active role in building solidarity and unity within the communities. There is an existence of

leadership in traditional health healing systems, natural resource management groups and livestock herders groups. The emergence of leaders happened during various social movements to protect the welfare of the tribal communities. In order to mould tribal religious and social life, the enlightened individuals or a section of tribal communities provided leadership to them. Mostly men leaders could be observed, as women are not given opportunities to be leaders. Tribal communities are relatively static and it needs determined efforts from the leadership to effect the change in them. Hence it is very interesting to understand tribal leadership.

It is worth mentioning that in any of the above-said leadership contexts, the role of literacy or education is rarely a prerequisite. One has to find out answers for the questions how emergence of leadership happens, who nurtures and builds the leadership? And the functioning of it in satisfying the community desires and needs. We cannot assume that all the existing or emerged leadership will work well in Kalanjams or



Vayalagams. The above-said leadership relates mostly to the individuals rather than a collective leadership. In DHAN, the concept of collective community leadership is being promoted rather than single leader governing the functions of the organisation.

The dual challenge for us is (1) identifying natural leadership and shaping him or her as one of the collective leaders of the organization, and (2) wherever there is no natural leadership, finding them through set processes. How do we find it to promote and build the groups and associations or federations? What is our experience? Do we have appropriate tools, methods, mechanisms, and processes of identifying the right leadership and grooming them to guide and sustain our people organisations?

Let us revisit our earlier practices of identifying leadership. There is a five-step process, presented below:

*Define the organisational context* (groups/associations/federations) and goals clearly while forming the groups itself. (It is a self-help group/association, promoted, managed, controlled, and owned by member themselves with mutual trust, relationships, and networks functioning as strong social capital of the poor)

*Define the role* of leadership in achieving the goal and objectives. (There is no single leader concept. It is a collective, community leadership of three at group/association level, five to seven at cluster/cascade level, and more than nine at federation level. Each one has a specific role to play and at the same time plays an institution-building role as a collective) It is otherwise called governing body/board.

*Define the criteria* for selecting the leader from the group/association. It should be specific for president, vice president, secretary, vice secretary, and

treasurer, as each leadership position has a definite role to play and needs a different set of skills to perform. It should include minimum critical leadership attributes, leadership skills (communication, visioning, people, processing, and managing the attainment of goal and objectives), and practicing values (practice of democracy, consulting and consensus in decision making, self-regulation and integrity, development values such as equity, justice, and inclusion)

*Establish the tasks to be performed, tenure and output to be ensured* by the leaders. Their contribution to the members' benefits as well as to the organisation in which they belong to needs to be broadly defined; milestones at shorter intervals need to be specified and leadership tenure is to be realised.

*Selection and acceptance of leadership* process should be documented thoroughly in the resolution book in which the approval of all members have to be obtained by their signatures. It would be followed by oath taking by the leaders in the general body meeting.

Our development professionals have to facilitate the process of identifying and selecting appropriate leadership for organisations at different levels.

In the subsequent issues of “*Development Matters*”, I will discuss the role development professionals play in nurturing community leadership with the support of a few tools and techniques. ■

# Leadership Rotation in People's Organisations

N. Shanthi Maduresan & T. Narendran\*

**D**evelopment is a gradual process which does not happen overnight. It evolves spontaneously when communities start looking in the same direction. Convergence of thinking with group consciousness is seen in leaders to serve their people's organisation without exploiting them.

A person who influences other people is a leader. A leader is the individual highest in the status relationship of the group. It results in the execution of a particular kind of role within an organized group. Leadership is the frequency of an individual in a group who influences or directs the behaviour of others within the group. Leadership qualities are seen in some people naturally. They have to be nurtured and groomed in a systematic way to sustain the people's organisation in a long run. A few characteristics are seen as follows:

- Since the initial stage of group formation some members are curious to take voluntary initiatives. They are the potential members to become leaders.
- A few people respond immediately to situations where the progress of the group is blocked or when there arise insecurity to the group. They emerge as leaders.
- Some fulfil other members' need and have emotional attachments

with the members. Hence give more time for them.

- Practicing good values in the village and coming forward to take initiatives for the development of the society exhibits leadership.

## Importance of leadership in people's organisation:

The basic philosophy behind all people's organisations is that they are member-owned, member-managed, and member-controlled organisations. Leaders are the role models for others to practice good values for the development of the society. In this regard, all the development related programmes are to be led by the leaders with clear understanding of the goals of the organisation. All the activities/programmes of the people's organisation are to be implemented through leaders. Leaders are the one who motivate other members to do the programmes for the benefit of the members.

## Rotation of leadership

- **Philosophy of people's organisation**

In a people's organisation, the opportunities have to be given to all the members in all respects especially participation, contribution, and decision making. Rotating leadership is required for achieving this

objective of people's organisation.

- **Equal opportunities for all**

One of the main purposes of people's organisations is to build leadership skills among the members for the empowerment of the members in the society. Rotation of leadership will provide equal opportunities for all the members in the people's organisation to build their leadership skills.

- **Encouraging Service oriented leadership**

The assumption is leaders should adopt servant leadership style rather than being power leadership. If there is no rotation of leadership, the leaders might have chance to practice power leadership in people's organisation and this would lead to change in the philosophy of people's organisation.

- **Space for second line leaders**

The growth phase of the leaders in people's organisation is very crucial and it should have a gradual increase. Leaders of one phase should be given higher responsibilities after their good performance in their previous role. This gives way for creation of second line leadership for sustaining people's organisations for generations.



- **Growth phases of people leaders**

Development of more and more leaders in people's organisation would lead committed leaders to play an advisory role for the betterment of the organisation by way of guiding, mentoring, inspiring, and grooming second line leaders without any hesitation.

- **Democratic approach**

In order to help in creating democratic approach in people's organisations, leaders should be rotated once in two or three years. This would lead members to have a good relationship with every leader who is chosen and to take decisions by consensus.

- **Reducing dominance**

If the leadership term for the particular organisation is long, there may be a chance for the leaders to act as a dominant

person in the organisation and this would affect the group dynamics. This also would create conducive environment with lot of frustrations and aggression and to the rise of inter group tension and conflict.

**Points to remember:**

- Identification of eligible leaders and second line leaders should be done from the beginning.
- Facilitation to select the leaders should be a simultaneous. Concern Executive should be a source of inspiration and motivation to leaders.
- Perspective among all the leaders should be built according to the vision of their organisation.
- There must be role clarity of the office bearers and other directors of the people's organisation.
- Appreciation of leaders by positioning them in Mahasabha

and in other institutional events is found to have positive impact.

- Programme implementation through leaders or by consultation with leaders especially for evolving products and programmes gives good results.
- Phase/age wise training for leaders by the executives for good governance. This should be treated as first priority for effective governance.
- Leaders among the members become a role model for practicing good values and adhering to norms of the organisation.
- Team building should be encouraged among leaders and within organisation. Working in teams with staff and concern executive will result in good clarity among leaders. ■

## Events

# Retreat for leaders of community institutions

**T. Narendran\***

### Background

The Self-Help Group (SHG) movement which began in the mid 1980s, has now gained tremendous momentum across the country. Over the years, the concept of SHG federations has proved its success in many ways. In India, there are many governmental and non-governmental

organisations implementing poverty-reduction programmes through promotion of SHG federations. The remarkable growth of the SHG movement in India has brought many concerns and challenges to the fore. Sustainability of the SHG federations in the present scenario is a serious concern. Many factors contribute to the issue of sustainability and the

factor which imparts more is the governance. Growth and sustainability of these people's organisation is greatly influenced by the people leaders, good governance process, and the practices in place. Purpose realisation by leaders on governance is very important but the opportunities for leaders to come together for reflecting on their self and growth

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process are limited. Mechanisms such as training programmes and other capacity building programmes will only help in building their skill, knowledge, and competency on particular activities. To make leaders play an anchoring role in setting the institutional agenda and directions for the future growth, different mechanisms need to be carried out periodically for self renewal.

### **An introduction to leaders' retreat**

Keeping this in view, Indian Network of Federations of Microfinance Self Help Groups (INFOS), a network of SHG Federations at the national level which strives to strengthen the self-help movement across the country, believes that there should be a forum for leaders of SHG federations to come together to reflect on their self, their practices, and their belief and values system in order to facilitate co-learning among leaders and to build synergy for the leaders to go back with fresh energy for the future growth of their SHG federations. The Leadership Retreat is a forum to share

experiences, reflections, lessons, achievements, challenges, and frustrations. This platform helps to clarify the practices, derive inspiration from others, and offer an opportunity to build the organisation's culture.

For leaders to play an effective role, SWOT analyses and environment and organisational appraisals should be carried out periodically. This continuous process of self-renewal is called a leaders retreat. Towards this pursuit, INFOS has committed to organise retreats periodically for women leaders of the SHG Federations. Organising these retreats for leaders would help in strengthening their federations and to ensure the growth with quality.

### **Leaders' retreat for community institutions**

In this backdrop, INFOS took the initiative to bring together the women leaders of SHG Federations across the country in the 'First Leaders' Retreat for Community Institutions'. This retreat was organised on September 28 and 29, 2007 at Thamukkam Grounds, Madurai. The leaders retreat was

organised as a part of Madurai Symposium, 2007 hosted by DHAN Foundation, a founder of the INFOS Network.

### **Objectives of the leaders retreat**

The first leaders' retreat was organised with the objective to provide a platform for the leaders to reflect on good governance process and practices, to share their growth process, and to evolve a code of conduct for leaders.

- **Experience Sharing:** Sharing of experience and reflection by leaders on their values, achievements, contributions, motivation factors, constraints, challenges faced, and facilitation environment for the growth of their federations that they could feel and observe in their growth process.
- **Evolving Code of Conduct for Leaders:** The code of conduct for leaders is a set of guidelines drafted to govern the conduct of leaders intended to sustain and adhere to the basic principles of democracy, social justice, equality, human rights, and good governance.

Women leaders who have made significant achievements and contribution for the growth of their SHG federations from across the country participated in the retreat. Leaders from more than 120 SHG Federations from nine states participated in the retreat.

### **Retreat highlights**

Community leaders from different states participated in the leaders'



retreat. Experts in the field of SHG Federations and community leadership development enriched the retreat process through their speeches and inputs for the growth of community leaders. They stressed that producing more leaders is more important than taking a leadership role for many years. The session was lively because the participants from different states shared their views and ideas and enriched the discussion on leadership through their contribution. There was cultural dance by school girls which highlighted all qualities that a leader should possess to lead a group efficiently. Thereafter, there was a mime show by students of Tata-Dhan Academy, Madurai, which demonstrated the leaders' role in a group. The sub-group discussion focused on the importance of leadership and on different styles and approaches in leadership. Leaders participated with full enthusiasm and excitement. Finally the outcomes of these discussions were summarized,

and a code of conduct of community leadership was declared in all the regional languages.

### Code of Conduct of Community Leaders

Community leaders shall mean the women leaders of the SHGs and their federations. The Code of Conduct of community leaders is a set of guidelines laid down to govern the conduct of leaders intended to sustain and adhere to the basic principles of democracy, social justice, equality, human rights, and good governance. It will enable leaders to respond and contribute to the issue of sustainability of the people's institutions and to make them play an anchoring role in setting institutional agenda and directions for the further growth of the people institution.

#### Selection:

- Real potential members shall only be selected as leaders.

- Aptitude, personality, and motivations of the leaders to be checked.
- Leaders shall have good clarity on the purpose of the federation.
- Screening process for selection of leaders shall be practiced at all levels.
- Selection of leaders shall be in a democratic way.

#### Characters and competencies

- Sharing responsibilities
- Organizing community
- Role model for members in terms of honesty, sincerity, and self-regulation
- Good negotiation and networking skill
- Ability to face challenges and overcoming the challenges
- Self-confidence
- Managing and working with people
- Enabling others

- Encourage democratic practice and values in the federation
- Effective governance practice
- Counselling skills
- Emotional maturity
- Social concern and confidence in collective action

### **Leadership Development:**

- Space, freedom for leaders at each level shall be utilized effectively.
- Leaders shall participate in all the meetings and events like Annual General Body Meeting & Executive Committee (AGBM & EC) meetings and prompt in performing their duties, roles and responsibilities.
- Leaders shall support and encourage members in the federations and be a working group member of the federation to take the role of explaining the purpose to their members.
- Leaders shall relate with government officials, bankers, and others for the development of the members of the federation.

### **Rotation of leadership:**

- Leaders shall be mentally prepared to accept and practice the rotation of leadership at all levels once in two years.
- Leaders, after their two-year period, shall become advisors to the federation and guide the new leaders by spending time with them.
- Federation's role in leadership development:



- Federation shall provide equal space and opportunity for building leadership qualities among the members.
  - Federation shall identify only potential leaders for the Executive Committee.
  - Federation shall actively involve in building the capacity of the leaders through training programmes and exposure visits
  - Federation shall practice rotation of leadership.
  - Federation shall collaborate with related institutions like banks and Government agencies for building the competencies of the leaders.
  - Federation shall organise retreat for leaders for their self-growth and development
  - Federation shall seek help and support from networks like INFOS for sharing and exchanging of knowledge and skills for their leaders.
- Leaders' should avoid:**
- Leaders shall not have biasness
  - Leader shall not take decisions individually.
  - Leader shall not expect a salary, honorarium, or fees for their services to their federation.
  - Leaders shall not function without ownership, involvement, and commitment.
  - Leaders shall not participate in party based politics.
  - Leaders shall not dominate others.
  - Leaders shall not disobey the norms of the federation.
  - Leaders shall not hesitate to participate in training events organised by the federation.
  - Leaders shall not mishandle the money.
  - Leaders shall not induce negative attitude among the member.
  - Leaders shall not have a complaining nature.
  - Leaders shall not give preference to their relatives.
  - Leaders shall not discourage others



# Village Education Resource Centres in Jevargi

Hanumanthappa M. Belagumbi\*

## Introduction:

Jevargi is located in Gulbarga district which lies in the northern part of Karnataka. Gulbarga is the second largest district of the state. The official record says Jevargi is the former Chief Minister (CM) Mr. Dharam Singh's constituency, where he was elected 9 times. Even though it is a CM's constituency, it comes 174<sup>th</sup> place in Karnataka i.e. last and least developed taluk in the state and country. The total geographical area of the district is 16,224 sq. km. with 1,378 villages. Of this, only 1,295 are inhabited. People left those villages owing to severe floods and vagaries of monsoon. The total population of the district is 12.66 lakhs. The population density is 159 people per sq. km. Jevargi lies towards south of the district head quarters and 650 km. from its state capital. This block has 33 Gram Panchayats with 145 revenue villages with 33,834 households and a total population of 1,88,707. It consists of 26.6% of Scheduled Caste (37,840) and Scheduled Tribe (12,370) population.

## Education Scenario of Jevargi:

Jevargi's male literacy rate is 32.85% and female literacy rate is 17.09%. It has only 78 Higher Primary Schools (HPS), 111 Lower Primary Schools (LPS), 12 Secondary schools, Two Junior Colleges, a degree college, a polytechnic college, and a ITI scattered in 146 villages. This clearly indicates that not all villages have a lower primary school. For pursuing education after school level in Jevargi is a Herculean task. The qualities of these educational institutions are questionable. As Jevargi is one of the most backward taluks of the country educationally, Karnataka Government formed a **High Power Committee for Redressal of Regional Imbalance** in 2002. This committee ranked Jevargi as 174<sup>st</sup> among 175 taluks of the state.

## Vishwa Jyothi Mahila Kalanjia Okkutta:

Vishwa Jyothi Mahila Okkutta is a women Self Help Group (SHG) federation, registered under trust act in 2005. The federation has 4,025 members organized into 250 groups which in turn are formed as 10 clusters.

The education scenario is in a pitiable condition. Children are not assured of good education which would shape the future

society. Hence the federation thought of an education programme for Kalanjiam (SHG) members and their children. For this, the federation started collecting data of preschool children. In that process, they received a message from the villagers that three children died due to road accident when their parents (SHG members) went to work. This forced the federation to think about opening an education resource centre at village level. The centre would do Child care and provide preschool education.

In the subsequent meetings federation directors and cluster leaders discussed about the Village Education Resource Centre (VERC) with members and finalized the objectives of the centre. The centre would provide the following:

- **Child care:** Since the Government child care centres are not functioning well, children are found wandering here and there. VERC should be a children friendly child care centres which also provide the pre-school education.
- **Literacy:** The centre would be a place to educate the villagers especially Kalanjiam members. As a result they would be able to read and write, at least to make their signatures.
- **Mobile library:** The federation decided to open library in the centre to inculcate reading habits. The number of school students and elders who are making use of the library is increasing.



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Volunteers have started collecting old books and other reading materials from donors.

- **Camp for dropout school children:** School dropout is the major problem in these villages. Federation took a decision to reduce school dropouts by organizing camp for such children.

Members were very happy about the plans of the centre. Mobilizing the teachers, training for teachers and centre opening was a big challenge for the federation. After brainstorming among leaders and professionals of DHAN, it was decided to join hands with likeminded NGO called Akshara Foundation.

### **Collaboration with Akshara Foundation:**

Akshara Foundation is an NGO which is working on education programmes in Karnataka. They are also working in Gulburga district. The federation's interest to improve the education led them to discuss their desire and goals with Akshara Foundation. The committee comprising leaders and professionals of DHAN Foundation met Akshara Foundation and finalized the collaboration.

Akshara Foundation is a Bangalore-based public charitable trust with the mission to ensure that every child is in school and learning well. It was established in the year 2000 and has a range of programmes that provide multiple solutions for universalizing elementary education. Preschool (Balwadi programme) are setup in communities and are managed by local volunteers. They provide an atmosphere of joyful learning for 4 to 6 year olds and

socialize the role of education in communities. Akshara Foundation helps to establish libraries in schools.

Akshara Foundation came forward to support the federation by training the teachers and providing assets like games, reading materials, and furniture to a value of Rs. 3,500 per centre. Likewise the federation selected 30 centres and 30 teachers. Akshara Foundation gave a one-week training to the teachers about how to run the centres. Some centres are located in cluster offices, some in leased rooms, and a few in the teacher's residence itself.

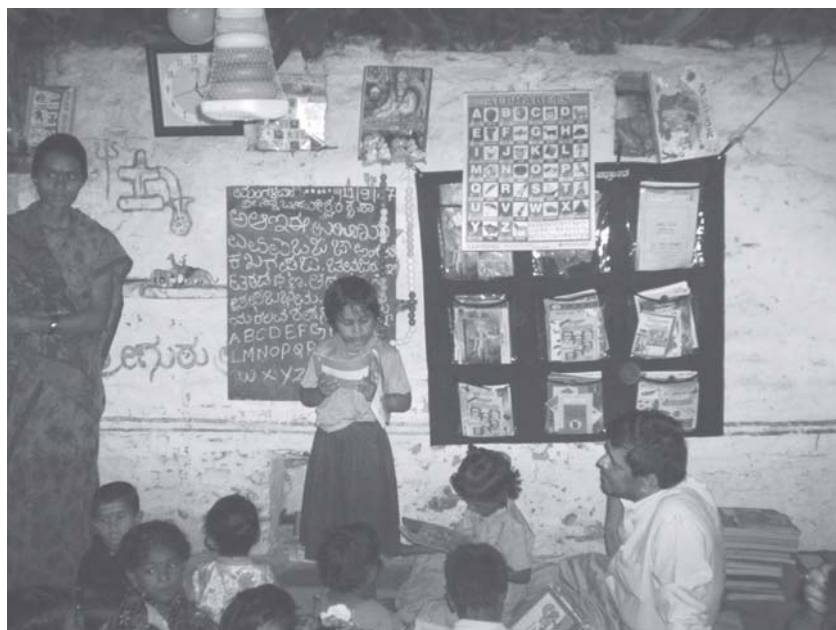
### **Village Education Resource Centres (VERCs):**

In 2007, the federation identified 30 villages for VERC to be established. The selected 30 teachers were given a week-long residential training. Motivation was given to teachers, federation staff, identified children, and their parents. Parents were asked to pay a nominal fee of Rs. 15 – 20 per student, which is the remuneration for the teacher. Now, 750 children are benefited from the

centres and the fee is increasing. Parents are happy to see their children singing, dancing, and reciting the alphabets. All 30 centres are functioning well and producing positive changes among the enrolled children.

### **Mobile library:**

The mobile libraries set with the help of Akshara Foundation in the VERCs encourage and sustain a reading habit among children and rural people. The libraries open up children's minds to world beyond their own and are a key factor in facilitating the learning process. The libraries have a vibrant and enthusiastic member base. Each library has a broad spectrum of topics to address children. Libraries expose children to resource people who train them in elementary science and general knowledge through plays and stories. They register their names by paying a joining fee of Rs.5 and take book for a stipulated period of time. There is a collection of more than 1,000 books in these centres. The reading habit has increased among children and elders.





### **Camp for dropout school children:**

The federation conducted a camp for the school dropouts in Jevargi location in collaboration with Akshara Foundation and Sarva Siksha Abhyan (SSA). It was a ten-day camp where children are drastically changed and the camp created a platform to change the attitude of the dropout and they rejoined the respective schools.

### **Literacy:**

The VERC in villages not only educate the children but also teaches

the illiterate Kalanjiam (SHG) members from the basic like alphabets and numbers. They are taught to read and write. This makes them more independent, self confident and vigilant in their day to day activities.

### **Outcome of the programme:**

- Identified 30 VERCs and a teacher for each centre.
- Federation created a platform of grooming the selected teachers.
- The teachers are getting some remuneration

- Each community got a resource centre at village level.
- Children are safe in the centre and they are given with basic education.
- Parents (members) are very happy to see their children learning many things in the centre and have increased reading habits by using the library.
- It is a win-win proposition which makes both parents (members) and children happy; teachers get work satisfaction and remuneration for their efforts.

### **Setback:**

Teachers are working hard and it is reflected in the performance of the enrolled children and parents are happy. In reality the teachers get an income of Rs.300-500 per month. There is no assured salary to the teacher. In some months, a teacher might not be paid due to people's attitude. ■

## **Social Security**

# **Need for Developing Micro Insurance in India**

**Dr. R Jagannathan\***

**T**his paper presents an overview of the present state of affairs in the micro insurance sector from the perspectives of clients, providers, and supporters. The growing demand for micro insurance can be explained in terms of looking for new coping mechanisms to deal with stress risk events.

People living with poverty, throughout the ages, have developed mechanisms to deal with the risks affecting their lives. Poverty could be eradicated in a planned period if microfinance activities are up scaled and micro insurance was allowed to play a major role. This could be possible only with the active

involvement of decision makers in Government, microfinance institutions, non-governmental organizations, banking and commercial insurance providers. Insurance services to the poor give a helping hand and compliment the role of savings and credit to address poverty and results in a synergistic effect.

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The rural poor households become vulnerable due to failure of steady income; failure in employability due to various external and internal factors; and heavy spending during special occasions in the family due to death, birth, marriage, ceremonies and festivals. Poverty could also result from transient phenomena and sudden shocks such as crop failure and untimely death. The most important and common shocks with the urban poor are concerned with floods. Crops are often sensitive to weather conditions and livestock to diseases, including endemics.

Risk transfer instruments such as insurance and pension schemes can be blended with other preventive and loss reduction programmes to evolve holistic risk management programmes. Though the principle in insurance is the same, the risks work out quite differently.

In short, the growing demand for micro insurance can be explained in terms of looking for new coping mechanisms to deal with high stress risk events. The role micro insurance can play in developing such mechanisms conceptually also define its role in development. But that role actually extends further following basic economic logic. If people shield off risks, then they could borrow more for investment purposes, and ultimately create more jobs and wealth in their communities.

In that way, insurance has its own economic acceleration function as well. The experience of the mutual insurance sector indicates a sequence in financial needs. People generally start with developing safe places to put their savings. After a while, they start borrowing, which increases their liquidity and may lead to further

investments in income earning facilities.

### **Micro insurance and microfinance**

The success of microfinance is attributed in two ways. Institutionalized microfinance creates a more secure savings environment. It creates a financial leverage by bringing in outside capital to borrow. Poor already have access to credit but often at high costs of capital. The institutionalization of low-income credit delivery has created greater access to capital at lower cost. Most microfinance institutions have become involved in various forms of insurance as well. The most widespread is loan insurance. If a borrower dies, her family does not have to repay the outstanding loan. The cost of this insurance is paid by a small fee at the time of taking the loan.

The other major product is life insurance. When a client dies, her family gets a small amount from the microfinance institution. Premium is paid with a special service charge or less demanding from an administrative point of view, by paying the claims out of the gross profit of the microfinance operations.

Both the products can be integrated with the loan administration and the insurance is directly linked with loan provision. Insurance provides an added coping mechanism to better deal with risk events, to be serviced efficiently and effectively, insurance provision must be affordable, simple, timely, and relevant to their specific risks.

### **Life mutuals/crop mutuals**

People Mutuals was established as a separate entity in 2003 with the prime objective of providing social security to the poor to protect them

from various social security schemes of Government and insurance companies.

There were no insurance company products providing life cover after 60 years of age. Whole life solutions were evolved and implemented by Gangai and Theni federations of Self Help Groups (SHGs). Payment is made by the contribution of people up to 60 or 65 years, providing cover all along their life time. Kadamalai Kalanjia Vattara Sangam (Kadamalaigundu federation) and Vaigai Vattara Kalanjiam are running similar programmes covering people without any age restrictions.

### **Health Mutuals**

Kadamalaigundu Federation is pioneering with community health insurance providing health cover for the entire family. The cover provided is primary health care to tertiary health care. The contribution collected from the people was Rs.7,56,500 and benefits received by the people amount to Rs.67,000. Steps have been initiated to promote the Health Mutuals programme in the Kalanjiam federations of Bodinayakkanur, Chiannamnur, Peiryakulam and Vathalagundu and Theni Tank Federations during 2007-08.

### **Crop mutuals**

In the Thirumangalam location of Rainfed Farming Development Theme, the rainfall indexed crop insurance product of ICICI-Lombard insurance company was experimented for two years. The experience showed that the farmers were unable to get the insurance claims even though there was deficit rainfall and crop loss due to the reckoning of rainfall received at IMD station at Madurai airport for loss assessment. Since the IMD station is about 30 km away from the

project villages, the rainfall recorded at the station did not represent the rainfall of the villages resulting in an improper basis for indemnification affecting the farmers. Moreover, the farmers in the area were experiencing a major risk of incidence for red hairy caterpillar pest attack for the crops like cotton and black gram and they expected solutions for this problem. No insurance provider is prepared to cover this risk of pest attack. To overcome these problems, the Thirumangalam farmers evolved mutual solutions by installing rain gauges at the project villages to cover the weather risk and designed programme forms covering the pest attack risk. During the year, 277 farmers were covered under these mutual solutions. The contribution paid by the people was Rs.34,230 and the benefit paid to the member is Rs.33,505. The benefits were paid within 30 days of the end of the crop season.

### **Mutual Health Insurance (Kalanjiam Product)**

In respect of special features of the Mutual Health Insurance (Kalanjiam product) it is worthy to mention that the product is available for people of all ages; benefits include a low premium and full family coverage, both of which indicate and emphasize the Kalanjiam's goal of betterment of the whole family.

It is concluded from the analysis that the agent-partnership model is appropriate to replicate the "Theni" model of "Universal Health Insurance", where the region can have partnership with a National insurance company. This is the only product which has the coverage of primary health treatments and it is available at very low cost which is affordable to the poor. The product covers the

health care primary expenses and is also helpful for them with the family size of five. The monitoring of primary care process at outside hospitals is very different which is likely to increase the administrative cost. In that case, it is better to avoid referral clinics for primary health care. The federation provides primary health care treatment through the clinic at the federation office itself.

It is recommended that the federation should form a memorandum of understanding with the insurance provider and healthcare providers for mutual understanding and timely support. Hence mutual understanding and trust with them is very important. Further, exposure visits and training programmes to the federation staffs will be very useful to implement the product successfully. Exposure should focus on accounting, processes of getting claim, reimbursement, monitoring and other administration processes, which are essential in implementing the programme smoothly. It is also required that the federation should form a committee to administer the process of the insurance policy. Each and every discussion related to the health insurance policy should be taken with the knowledge and approval of that committee.

In this model, the federation not only established a network of hospitals, it also negotiated with them for concessions on various treatments and even for cashless primary health care. The members would pay premiums directly to the federation and avail health care and reimbursement of claims from network hospitals. The network hospitals may also extend their services in terms of cashless access to health care including disbursement of

medicines at network hospitals. The major advantage of this model is that there is independence to design the product in such a way that premium and health insurance coverage can be minimized or limited to include the major and common exclusions ascertained by formal insurance providers like maternity allowance, wage loss compensation and travel allowances.

A prominent partner agent model is the second model which is an ideal one at present. It is possible in partnership with insurance providers like National Insurance Company (NIC) or New India Assurance Company. These both public insurance entities offer a BPL product called "universal health insurance". This product was introduced by the central government three years ago. Since NIC has been working as a partner with DHAN Foundation in Theni district of Tamil Nadu, it is easy to have a better understanding with it. This product best fits to the members needs as they demand family coverage rather than individual.

The capacity of Kalanjams to handle any kind of insurance programme in addition to the other two elements of microfinance (savings and credit) has been proved beyond doubt. Now the federation has realized the need of covering the health risks of members, as the expenses in health issues is a major source of income drain and indebtedness.

The mighty members are envisioned to launch a pension product and a mutual health insurance programme in the coming days, as the feedback system and participatory design have allowed the people to manage this on their own. ■

# Micro Insurance with the Marine communities

## - Relevance and importance of micro insurance in disaster prone coastal areas

K.N. Raj Kumar\*

### 1.0 Background

The Indian subcontinent is highly prone to disasters due to its geo-climatic conditions. About 60% of the landmass is prone to earthquakes of various intensities; over 40 million hectares are prone to floods; about 8% of the total area is prone to cyclones and 68% of the area is susceptible to drought. In the decade 1990-2000, an average of about 4300 people lost their lives and about 30 million people were affected by disasters every year. At the beginning of the 21<sup>st</sup> Century the life loss due to disaster had increased by six times. The massive earthquake in Gujarat and the Tsunami disaster in 2004 caused huge damage. The frequencies of such disasters are found to be increasing in the last two decades.

### 2.0 Coastal Areas and Vulnerability

Coastal areas are prone to natural hazards such as storm surges, tidal waves, cyclones, floods, epidemics and tsunamis. The coastal community belonging to different sectors bore the brunt of such hazards and are subjected to loss of lives, livelihoods and habitats. In addition, the hazards also destabilise the natural resources which the coastal community depend upon for their livelihood. The 2004, tsunami devastated the life and livelihoods of the coastal community. The disaster caused a huge loss to the families involved in fishing and farming livelihoods. The floods

followed by tsunami indicated the increased number of vulnerabilities in the coastal areas.

The impact of climate change will be beyond visualisation in the coastal areas. The climate change might result in increased accelerated erosion along the coasts and in river mouths; increased salinization; and changes in the physical characteristics of tidal rivers. The impact on life and livelihoods are certain.

### 3.0 Existing Coping Mechanism

In the present context, people have their own mechanism to manage disaster situations. Unfortunately these mechanisms are not planned, and are based on reactions to situations. As a result, the loss to the individual and family in the form of assets and life is found to be increasing during the past two decades. To overcome these losses people depend on government and charity institutions. In most situations, their losses are only partially recovered.

### 4.0 Need for Micro Insurance

The situation is alarming and right now we need to think on two major focus areas: reducing the impact of disasters and ensuring social security for the poor and vulnerable section of the community. As coastal areas are highly prone to natural disasters, the necessity for diversified insurance products becomes very essential. The products can be life, health, assets, and

livelihood. But these insurance products are to be well designed so that it fits the poor and vulnerable section of the community.

### 5.0 Poor and Insurance

Poor people can experience great financial disruption when unexpected events happen to them. If a breadwinner of the family falls ill or dies, the other members in the family become vulnerable and financially weak. The financially unstable situation would force them get money from the lenders at usurious interest rates to meet their day to day expenses. This would be a great blow to the economy of the family. The situation might divert the victim family to the vicious circle of poverty. Even to meet the funeral expense of the dead member, the family might require money!

Insurance is the only source to avoid such risks to the affected families. By insuring the lives and livelihood assets, poor and vulnerable families will be able to overcome the challenges before them.

### 6.0 Building Awareness on Insurance

Building awareness is an essential process, only by which the concept of micro insurance would reach the community effectively. But still the awareness on micro insurance is found to be very poor in coastal areas. The real development comes through the expansion of choices to the

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community. Only by building awareness people will gain knowledge on various insurance products. All the adult groups, aged above 18, should be trained on importance and availability of various insurance schemes. While focusing on adult groups, importance can be given for the local community leaders. The community should be oriented on consequences of disaster and impact at the family level. Innovative methods of training and orientation can be adopted to introduce and establish the concept of micro insurance among the community. The awareness methods can be local like street plays, awareness during public meetings; and awareness through local cable channels.

## **7.0 Micro Insurance and sectoral relevance**

### **7.1 Fishing Community**

The fishing livelihood is prone to natural disasters. Among the fishing community the most vulnerable are the traditional fisherfolks. From the bird's eye view, one can easily understand the settlement pattern: poor families are settled in the low lying areas where the probability of damage due to high tide and flood is very high. The traditional fisherfolks, generally the poorest, live very close to the seashore. These families live in huts and semipucca houses. In the case of high tide and cyclone, there are more chances of loss due to damage. Damage to their craft and other fishing equipment affects their cash flow and can even affect the children education and nutrition.

To overcome such situations fisherfolks living in the coastal villages require life and asset insurance to prevent loss against the disasters. These insurance products are essential since the cost of

livelihood assets is very high. The affected family would get compensated for the loss through the insurance packages; the money compensated can serve as a tool for regulating the cash flow.

### **7.2 Agriculture Sector**

The agriculture fields in the tsunami affected coastal areas are prone to poor productivity due to soil salinity and sea water intrusion. The most vulnerable are the poor and marginal families having bits and piece of lands in the coastal area. After the tsunami there was a severe flood in 2005 which washed out the crops at the harvesting stage. Many people lost their livestock, which is a vital income source. Any loss due to disaster and poor productivity would force these families to a more vulnerable situation. The present situation is highly challenging to continue the livelihood activities.

The vulnerability of farming families can only be reduced through the introduction of life and crop insurances. The first one would support the marginal families to stabilise financially and the second one would support the family to meet the livelihood loss. The livestock insurance should be introduced intensively, and insurance should be the first expense for the dairy farming families. Similarly, crop insurance can also be introduced.

### **8.0 Need for Livelihood Focus**

In most of the practitioners perception, organisation including Government is focusing on life insurance rather livelihood. The focus on asset insurance like housing insurance and livestock insurance has been very poor. As such there is a strong need for user friendly asset insurance. These schemes can be

designed to fit for the poor and vulnerable section of the community. These products can be designed to implement through the SHG or people institutions of all forms, so that it reaches the lowest strata of the society effectively.

### **9.0 Gender and Insurance**

Women are the prime beneficiaries of the insurance products. When a male bread winner is a male and if he dies, all the responsibilities of the family might fall on women. Women will be in a position to feed the family members and educate them. The compensation gained from the insurance company will only be the major relief for her to manage her family needs and establish the livelihood activities. The amount gained would be short term cushion for the affected families to stabilise the family conditions. The affected families will be in a position to lead a dignified life in the society.

### **10. DHAN's Interventions**

After the tsunami disaster in the coastal area, DHAN introduced three major insurance products in coastal villages: life, health and livestock insurance. These products were introduced at various times after inculcating the habit of insurance. In the first phase, DHAN introduced life insurance among the coastal community; in the second phase, DHAN introduced asset and health insurance. During the first phase, the concept of micro insurance and its importance was seeded among the community. As the life insurance product is simple and affordable for the poor and vulnerable section of the community, it was introduced in the first phase. The time gap between the first phase and the second phase was to enable the community to realise the importance of insurance products.

## 10.1 Life Insurance

DHAN introduced the life insurance scheme in the coastal area to ensure the insurance benefits for the poor families in disaster prone areas. Before introducing the product, DHAN organised intensive training and orientation events for the SHG members and community leaders on consequences of disaster at family level and insurance products. Street plays were also organised to build awareness on insurance products. After sufficient orientation and training, the SHG members were enrolled in the Janashree Bima Yojna and Birla Sun Life insurance schemes. These life insurance schemes are available, accessible and affordable for the poor families in coastal villages. As on March 2008, 34,482 families were covered through the group insurance scheme. So far more than 70 insurance claims were made against the death of members and they were compensated. In addition to members, their spouses were also enrolled in the insurance scheme.

As a subsidiary benefit of insurance products, the SHG members were also supported for educating their children through scholarships. As on March 2008, 3800 students have received scholarships for continuing their education. A sum of Rs. 31.50 lakhs has been distributed as scholarship.

## 10.2 Livestock Insurance

DHAN Foundation made a policy decision to insure all the animals promoted through the SHGs as on March 2008 more than 2000 livestock introduced in the coastal area were insured. DHAN negotiated with the insurance companies through its subsidiary development institution,

called People Mutuals, to afford livestock insurance product for the tsunami affected people in the coastal areas. Decisions were made to reduce the paperwork and simplify the claims process. DHAN organised intensive orientation to the community on claims procedures and importance of insurance. As on date more than 100 claims were made and poor people were compensated for the loss of livestock.

## 10.3 Health Insurance

DHAN introduced health insurance among the coastal community to facilitate cashless medical treatment for the poor families. The coastal areas of Tamil Nadu are prone to water borne diseases and epidemics. The poor families depend upon daily wages or income to run their family. In the absence of income due to sickness, these poor families will not be able to access quality health services. Cash requirement at the time of hospitalisation would be more critical.

To enable the community to access quality and cashless health services DHAN enrolled 2,100 poor families in health insurance schemes. As the insurance scheme is applicable for all the members in the family a total of 10,000 people were reached through the intervention. A sum of Rs. 30,000 worth of hospitalisation expenses can be covered through the insurance scheme. All these families enrolled will be able to handle critical situations.

## 10.4 Insurance products at Panchayat level

DHAN has ensured the availability of insurance products to all the SHG members organised into groups. The immediate next level focus has been to ensure such products all the poor and ultra poor families in

the coastal villages through Panchayat institutions. To implement the envisaged plan DHAN has organised orientation and training for the elected representatives at the Panchayat level. In the near future all the local Panchayats will be serving as a nodal agency for insurance products and all the poor families will be covered under the social security scheme.

## 10.5 Other Insurance Products

DHAN Foundation is planning to introduce asset insurance products and crop insurance products in the coastal areas with the major focus on small and marginal families. The traditional fisherfolks will be supported to insure their boats and houses to observe the shocks. The small farmers involved in rainfed farming will be supported and guided for the crop insurance. It is notable that the crop insurance has already been introduced in other locations promoted by DHAN.

## 10.6 Conclusion

The concept of micro insurance should be implemented at the macro level for the benefit for poor families living in disaster prone areas. The micro insurance products should be developed to support and strengthen the livelihood activities. Diversified insurance products should be made available and it has to suit the context. The insurance products promoted must have minimum paperwork and it should not be complicated. These products should be user friendly. The awareness on availability of various insurance products should reach the community effectively. The government has to play key role in developing and experimenting with insurance products and should facilitate a ground for a secured life. ■

# Compilation of descriptive tank memoirs in Adilabad District

Prof. C.R. Shunmugham and Er. A. Gurunathan\*

**Memoirs:** Descriptive memoir is a basic document which contains the design data and technical particulars of irrigation tanks. This document is generally prepared by the Public Works / Irrigation Department. It contains the hydrologic features of the tank, location and design details of the tank structures and their levels with respect to Mean Sea Level or a Standard Bench Mark. It describes where-from the tank receives its water supply and where-to the surplus water flows. It depicts the catchment area, water spread area and command area (ayacut) of the tank. It also contains the particulars like number and sill levels of sluice outlets and crest level of the surplus weir of the tank.

There are two categories of memoirs.

- a. **Approved Memoirs** – These are the memoirs of tanks containing the basic data and design features collected from the field, verified, counter-checked and approved by the competent authority. They may be in printed or in manuscript form.
- b. **Draft Memoirs** – These are the memoirs of tanks which are prepared and kept in the respective offices for scrutiny and approval by the respective competent authority. Steps have to be taken for their verification and to get them approved.

**Significance of Memoirs:** Memoirs are very important documents containing the technical particulars that were collected during the investigations, survey phases and used in the design and construction of tanks. Over a period of time, the tanks lose their original design capacity due to various reasons such as weed infestation, sedimentation and encroachments. Restoration of tanks to the design standards is the most important factor while taking up rehabilitation activity. The memoirs will be the reference document required during the rehabilitation of tanks. This document will provide the basic data and specifications for any future development or restoration of those tank systems. As majority of these tanks are situated in Godavari river basin which is proposed to be developed intensively, the compilation of the detailed memoirs gains great importance.

**Project Objectives:** The project objective is to collect and compile descriptive tank memoirs for all the minor irrigation tanks existing in Adilabad district. The memoirs are compiled each mandal-wise and grouped revenue division wise.

**Methodology:** Following methodology is adopted to complete the project within the specific time frame.

- a. Preparation of a comprehensive format for memoirs
- b. Convening workshops with engineers & other officials of concerned departments.
- c. Collection of memoir particulars from respective departments in the format
- d. Scrutiny of the memoir particulars received and identification of missing data.
- e. Verification with Tank Cascade Atlas
- f. Collection of missing data in the memoirs received, from detailed estimates of those tanks and other available records.
- g. Cross verification of relevant particulars with village records and reconciliation of differences if any
- h. Ground verification of 10 percent of tanks with reference to memoir particulars

An inception workshop, a mid term review workshop and a final review workshop were convened with the officials of concerned departments like Irrigation Branch (IB), Special Minor Irrigation (Spl. MI), Panchayat Raj (PR), Mandal Officers, Survey and Land Records Officials, Revenue Divisional Officers and Forest Officials.

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These three workshops were organized at Uttoor as per the direction of District Collector under the Chairmanship of Sri Saurabh Gaur, Project Officer of ITDA. These were well attended by the various officials from Superintending Engineers, Revenue Divisional Officers, Executive Engineers (EE), Deputy EEs, AEEs, District Survey Officers and the others.

At the first introductory workshop, the importance and need for the descriptive memoirs were explained to the participants by the Project Officer of ITDA & the Programme Officer of DHAN Foundation, as some of the younger generations of engineers were not quite conversant with this document. However the senior engineers were aware of them and welcomed the efforts to compile the memoirs. At this meeting, the 40 column descriptive memoir format prepared by the DHAN team was shared with all the participants and their comments and concurrence to adopt it were invited. The format was then discussed in detail and then finalized with the consensus of all the participants. The officials were then requested to trace their old records, take copies of the available particulars of all irrigation tanks in their jurisdiction and send them to DHAN team for compilation.

**Collection of memoirs from respective departments:** At the second workshop organized by DHAN Foundation and chaired by the Project Officer, ITDA, Uttoor, a detailed review was taken up on the progress made in the collection and transmission of the relevant particulars for all tanks from the engineer's in-charge of the Irrigation Branch (IB), Special MI and PR



departments. Some participants reported that they could not trace out the particulars required, while the others were able to hand over those valuable particulars to DHAN staff when they visited their offices.

DHAN Foundation teams visited the offices of IB, Spl MI and PR departments for data collection. As per the initial information, Adilabad district had about 1,800 tanks. As per tank cascade atlas, the number of the tanks was 1,877. These were found dispersed in 52 Mandals of the district. As per the data collected subsequently, the number was found to be 2,033. The differences between the various records were found to be due to some tanks becoming obsolete or extinct and some having been formed later and not entered in the tank atlas or in the records available in either irrigation or revenue departments. Initially DHAN team collected the list of tanks division-wise from each department. During this process, it was observed that memoirs were prepared several decades back for a very few tanks in the district. The team collected such old approved memoirs from the concerned authorities and found some of them in a damaged condition and

some only in partly legible form. With considerable patience, the team thoroughly verified them and compiled the particulars. Where no memoirs were available, the team studied the available estimates for those tanks, and prepared the memoirs to the extent possible from the particulars available in the detailed estimates and the reports accompanying them.

The team also collected Government of India topo-sheets with scale 1:50000 for the entire Adilabad district. They also gathered the available cadastral maps to identify the tanks and survey numbers from the revenue records. In many of the estimate copies and memoirs, the survey numbers of the tank and the extent of water spread area were found missing. But these details are very much needed in memoirs. Hence, the team visited Mandal offices, met the Tahsildars and collected revenue particulars of tanks within their respective jurisdiction. It was then noticed that the particulars made available by irrigation and revenue records were not matching. Hence, the team could not get the accurate details for all the tanks.



During the data collection process, it was found that neither the memoirs nor any estimate copies were available for PR tanks in Adilabad district. With intensive efforts at the different offices, the team could collect the minimum details like tank name, village, survey number; water spread area and the extent of land in the ayacut.

It was expected that the district administration would make available the memoir copies / particulars to DHAN Foundation's team in consultation with the concerned different divisions and departments in the district. However, the teams went to various offices, searched all the old files and records for gathering the required tank related technical particulars. The collected information was incorporated in the 40 column format with appropriate conversions from FPS to MKS (metric) system.

**Verification with Cascade Atlas:** DHAN Foundation had on an earlier occasion prepared a Tank Cascade Atlas during 2002-2003 for Adilabad district with the financial support of the District Administration and ITDA, Utnoor. All the 1,877 tanks were demarcated in the atlas. So the team

referred the particulars available in the atlas for compilation of memoirs. The final list of tanks each department and division – wise was arrived after comparing the list provided by respective departments and the particulars available in the atlas. The team could then get details of tanks which are not in the atlas from the different irrigation branch offices. The administrative particulars like tank name, revenue village, longitude, latitude and mandal and cascade linkage details (source of water flow to the tank, to which tank surpluses, cascade name and code) were taken from the atlas.

**Collection of missing data:** During the data collection process, it was observed that the data received from some offices are scanty. Some of the memoir details provided by departmental officials contained additional information than 40 column format. After entering the particulars collected in the prescribed 40 – column descriptive tank memoir format, it was found that there were still some data required to fill up the format. Within the 40-column format, the number of columns filled varied between 6 and 35 for PR and irrigation

department tanks respectively. At this stage the third workshop was held with all the concerned departmental officials wherein the progress made was explained while reiterating the importance of their greater involvement to dig into the records available in their respective offices and provide the required data was emphasised. It was clearly explained to the officials concerned that the quality of the memoirs to be compiled will depend entirely upon the accuracy of the particulars made available by them.

The filled up memoirs were then handed over to the departments concerned for their personal verification, additions and corrections if any, and for filling up the gaps in the memoir format by referring the records mentioned above or through their routine field inspections to those tanks. The additional information provided and corrections made by the departments were then incorporated in the draft.

**Ground verification of tanks with reference to memoir particulars:** The compiled memoirs from the particulars obtained from the different sources in the district were then verified in the field. This gave the team a clear picture whether the compiled memoirs precisely reflected the ground particulars. Ground verification of particulars contained in the memoirs was done on a sample basis for 240 tanks selected at random. The team visited all the 52 Mandals in the district, selected 10 percent of total number of tanks belonging to the three departments existing in the Mandal and physically verified them on the field. The team carried the compiled memoir sheets for the selected tanks, survey instruments,

topo-sheets and cascade atlas to the field for test verifying the accuracy of the data provided.

As a part of ground verification, the team scrutinized the details such as tank name, location, measurements of Full Tank Level (FTL) and Top Bund Level (TBL), number and types of sluices and their sill levels, lengths of surplus weir and bund, and extent of ayacut and water spread areas. From local enquiry with villagers, data related to hydrological linkages, like where from the tank drew water and to where it surplused were obtained and cross checked with memoirs. The additional information gathered during the ground verification process was valuable and was included in the memoirs. Also the differences found between the field and recorded data were examined, reconciled and incorporated in the respective formats.

The team filled the missing data to the maximum extent possible from the particulars collected from different sources such as Irrigation and Revenue Records, Cascade Atlas, topo-sheets and ground verification.

**Cross verification of relevant particulars:** Manuscripts of memoirs were compared with typed copies. Double checking was done for minimizing errors, spelling mistakes and to bring uniformity in presentation

of relevant data.

### Field Observations

1. Some of the tank names were not matching with local names.
2. The level differences between FTL, TBL and Sill level of sluices were tallying with the compiled memoir particulars for many tanks. But, for some tanks – large variations were noticed from the general standards.
3. Variations were also noticed in the ayacut areas of tanks as per records and field reality.

While the differences in the names of tanks were reconciled by adding the local name to the recorded name, the variations mentioned in the observations 2 & 3 needs to be verified only by the departments concerned.

### Limitations:

1. The team visited all the concerned offices for perusing old files and other records for compilation of memoirs. It was possible to do so, wherever the departments concerned cooperated and provided the required data. The response from the departmental officials was good in some divisions while it left much to be desired in few

others. The team had to visit the same office four to five times to collect the data. Thus, it took a lot of time just to collect the data from the different offices. However ground verification could be done for 12 percent of the total number although the plan was to do so only for 10 percent of the tanks.

2. The team could compile the memoirs based on the particulars made available to it by the respective departments. Still, there is certain data missing and some variations in the memoirs compiled. These could be resolved if only the concerned officials spend some of their valuable time and work on this issue, realizing its importance and value.
3. There is a significant backlog in PR tanks as no memoirs were available for them. The estimate copies of PR tanks are also not available in the district. In such circumstances, even with persistent efforts, the team could collect only the minimum particulars for those tanks from various sources. Thus the PR tank memoirs were compiled with the limited data available.
4. There is a total 2033 tanks in the district. Memoirs have been compiled for 1306 tanks. Out of the remaining 727 tanks, 623 belong to Asifabad PR division which has maximum shortfall. But, we have collected the entire administrative particular for all these 727 tanks. It will be possible to compile the memoirs for PR tanks only by employing a special Tank survey team.





### Way forward:

1. Since two documents – Cascade Atlas and Memoir books are prepared; they would be most useful if one becomes complementary to the other. For this to happen, a hyperlink between the two documents has to be established with relevant query supportive software.
2. As memoirs are compiled, a systematic future action plan for tribal areas in Adilabad district may be prepared. The existing traditional tanks can be restored to their original design standards by mobilizing funds. The

investment to be made for the rehabilitation of the existing tanks will cost only a fraction of that required to develop new water resources of equal magnitude. Further, the favorable hydrology of the existing tanks is already proven and their ayacut areas are also already developed. A tank based watershed development programme which will improve the tank structures as well as develop its catchment area simultaneously, will be ideal to enhance the livelihood, food security and economy of the tribal community and the development of Godavari River Basin.

### Conclusion:

DHAN team scrutinized and verified the compiled memoirs to the best of its ability before bringing out the final draft. This intensive work would not have been possible but for the enthusiasm, inspiration and encouragement given by the Project Officer, Sri Saurabh Gaur all along. Andhra Pradesh Government has taken up the Andhra Pradesh Community Based Tank Management Project (APCBTMP) on a massive scale in the State. It is envisaged that this Memoir document, would serve as a useful reference document for the restoration of the tanks in Adilabad district in a systematic manner. ■

## Livelihoods

# Twilight in Farmer's Livelihoods

(A Unique Development Interventions in Sivagangai, Tamil Nadu)

G. Kannan\*

### 1. Introduction

Agricultural growth plays a vital role in reducing rural poverty. The continuous reduction in size of holdings, decline in area under cultivation due to non-agricultural sectors and water scarcity, reduced investment in agriculture, overexploitation of ground water, deterioration of the irrigation tanks, agricultural labour scarcity, inadequate post harvest and storage infrastructure could largely affect agricultural growth. Water use efficiency in most of our surface irrigation projects is abysmally low as compared to the developed countries. Therefore, methods which improve water use efficiency should be adopted. Singampuneri is a block of Sivagangai

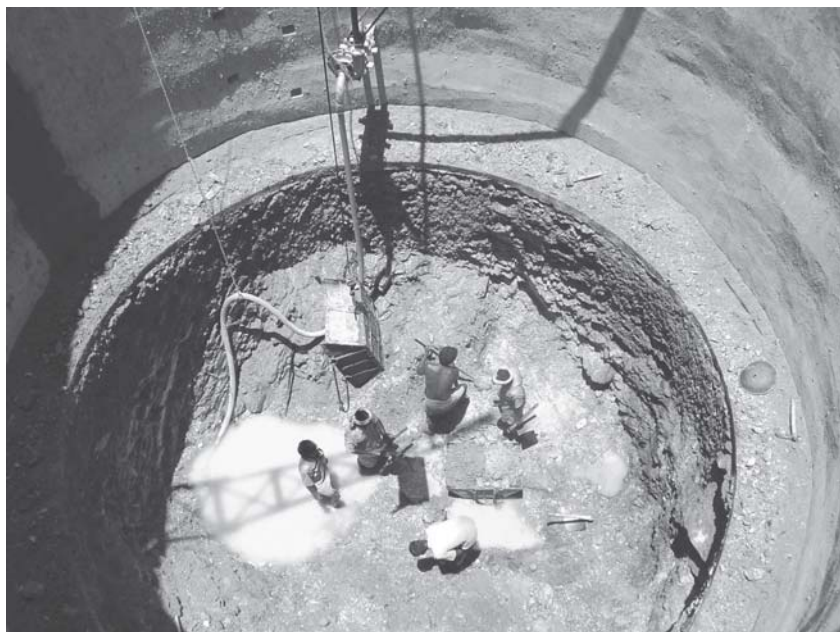
district where the terrain is undulated. The block is occupied with numerous irrigation tanks. The block area comes under Pambar basin and the ground water level is very low (under water table condition). The types of abstracting structures are dug wells and dug-cum bore wells and bore wells. The depth of the water table varies from 3.60 to 7.52 m during winter and from 6.30 to 10.76m during summer.

### 2. Relevance of tank fed agriculture

Tanks are the lifelines for agrarian communities. There are 4,800 tanks in Sivagangai district, tank intensified districts in Tamil Nadu next to the Pudukottai district. The major portion of the district is rainfed lands where

minor irrigation tanks are the major source of irrigation. The district has the highest number of tanks and agriculture is the major livelihood of the population which depends directly on the water availability in the tanks. Hence it is imperative to give utmost importance in conserving these traditional structures. The block has 570 Minor irrigation rain fed tanks and 24 PWD tanks present in 30 Panchayat villages. Most of the tanks are minor irrigation rain fed tanks and their performance is poor due to low rainfall and improper care on tank management. It causes drastic reduction in cropping area and crop production. Total area under the crop in Singampuneri is 5,246 ha. The net sown area in the block is 5,246 ha

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which accounts to 23 % of the total geographical area, which is below the national, state and the district standards.

Though the block is having many tanks, nearly 96% of the tanks are rainfed and non system tanks (doesn't have linkage with perennial river system). Those tanks' performance is directly proportional to the monsoon rainfall of the block. Rainfall is irregular, it is very scarce and scanty many times and flooding few times. Farmers and their livelihoods are affected in both the situations. Consequently, most of the farmers are at the verge of dropping the agriculture. Ironically, almost 40 percent (25,797) of the population are tank fed who depend on tank as the only base for the livelihood option. It is much higher than the district average. On a whole Singampuneri block is being affected either by the drought or the flood. Since drought is common, people decided not to rely on agriculture and moved for industry based occupations. On the other hand flood makes life miserable as it results in loss of assets and livelihoods.

### **3. ITC–DHAN partnered Tank based Watershed and Livelihood development**

The collaboration is first of its kind in Sivagangai district where a corporate and voluntary organisation has come forward for conservation and development of small scale water bodies like tanks, Ooranies, ponds, etc. M/s ITC Rural Development Trust under its corporate social responsibility approached DHAN Foundation for partnership in its Vayalagam tank fed agriculture development programme. M/s ITC Rural Development Trust (RDT) came forward to work with DHAN Foundation in Singampuneri block of Sivagangai as DHAN is operating since the year 2000. The partnership got realised by undergoing the following stages.

1. Field visit to understand the Vayalagam model and tank based watersheds.
2. Open ended meeting to explore possibilities of collaboration.
3. Mutual trust building and sharing the feeling of each partners.

4. Invitation of proposal and submission of proposal
5. Sanctioning of proposal and signing Memorandum of Understanding
6. Kick of meeting at Singampuneri by the District Collector
7. Periodic field visit and observations to strengthen the system
8. Flexibility to the need of people than adopting strict procedures

*Mission Sunekarakal* (which means "Bright Future") is the brand ITC postulated for positioning its corporate social responsibilities. The project partnership got materialised with the mutual understanding that ITC – RDT will be providing the project financial assistance and DHAN will play key role in project implementation. Project duration is three years starting from April 2005 to March 2008. The ITC – DHAN collaborative tank based watershed and livelihood development project is a new model of sustainable development initiatives undertaken in Singampuneri block of Sivagangai district with a total outlay of Rs.100 lakhs. The project was launched on June 14<sup>th</sup> 2005 by Mr. Anand Rao Vishnu Patil, IAS, the Sivaganga District Collector and Mr. Ligi George, the CII Vice President of Madurai Zone, who felicitated the function. The over all objectives of the project is to enhance the economic development and improvement of socio economic condition of the resource poor rural peoples through participatory rehabilitation and management of natural small scale water bodies i.e. tanks, Ooranies etc. and uplifting the agriculture.

4. Project Achievement status

4.1 Built Community Based Organisation

As a unique project model, each and every project activity was implemented by the promoted people institutions. People institutions called Vayalagams were promoted by organizing respective users of particular water body such as tanks, Oorani and channels / streams. Promoted tank / Oorani Vayalagam falling within a hydrological boundary are clubbed as tank cascade Vayalagam. The tank cascade Vayalagam manages all the water bodies and plays key role in water sharing, conflict resolving, tank development and agriculture development in a holistic approach. In order to coordinate the project activities at block level, block federation (Singampuneri Block Vayalagam Federation) has been promoted. It is a registered trust and it takes the role of project planning, organising and monitors the development activities with the approach of sustainability and self management. There are about 70 water users associations (Vayalagam), five chain of tanks association (Cascade Vayalagam) and one federation has been promoted through the project by covering 2444 farming families as its members. All the promoted Vayalagams are widespread throughout the block in 34 villages. The federation provided critical services to its members for poverty reduction through participatory conservation and development approach. The major rendered services are micro finance and farm credit, drinking water security, conservation of water bodies, improved tank fed agriculture, micro insurance (life, crop and livestock)

and other livelihood development including income generation activities on self help approaches. All the promoted institutions have the routine regular meeting on monthly basis and general body meeting half year basis. They consider it as core forum to deliberate and make decisions on holistic development. As it is community based organisations, the people they themselves manage day to day affairs as well as transactions with the consultation of block federation and techno managerial team of the project implementation.

Table No. 1: Community organisation

People Institutions	Numbers
Tank users association (Kanmoi Vayalagam)	70
Drinking water Oorani association (Oorani Vayalagam)	9
Dry land farmers association (Manavari Vayalagam)	3
Vayalagam micro finance groups (MFG)	55
Primary producers group (PPG)	3
Cascade association (Cascade Vayalagam)	5
Covered tank command area	2241.31 ha.
Covered dry land area	735 ha.

In order to sustain the project activity of conservation and development of water bodies, endowment based corpus has been created at people institutions. Endowment based corpus has been given from the project at 1:1 ratio (project and people) and the entire amount was deposited as fixed deposits at nationalized banks. So that

the interest earnings from the deposits can be used for regular maintenances and make people institutions sustainable. Restorations of natural resources gave better results and fulfilled the expectation of the poor people. Therefore there was an overwhelming response from the community in terms of contributing to the project. Here the people themselves contributed minimum 25 percent of the total cost either by cash, kind and labour. Assets were created for the community as well as for the individuals. Tank, Oorani, community well, etc were community assets and farm ponds were the individual assets.

4.2 Drinking water Oorani

Oorani is a drinking water pond that is the major source of drinking and cooking in many villages of Singampuneri block. Creating and developing drinking water Oorani is one such basic infrastructural community asset that ensures water for human drinking. Oorani depends on rainwater to get filled but rainfall pattern is erratic. There is an urge of storing the water whenever it is available. Due to poor performance of the existing structures most of the rain water go waste as surplus. On the other hand, people walk through several kilometers to fetch water for minimum six months (water scarce period). We renovated 10 Ooranis and 2813 families got benefited out of the venture. Several rehabilitation measures were taken up by the project viz., creating new structures, clearing supply channels and inlet construction to regulate water inflow, desilting Oorani bed to increase storage capacity, construction



of approach steps to easy water access and provision of outer fencing to secure quality with safe drinking.

### 4.3 Community well

As most of the irrigation tanks are in rainfed condition and the rain fall is erratic, the command area farmers could not decide to go for an agricultural operation or not. Many times the tank water is insufficient to irrigate entire command area till harvesting stage. The tail end farmers are the most affected during the water scarce period. Due to the shortage of one or two irrigation at the later stage the crop gets affected and there are possibilities of yield reduction and crop failure. So community wells are being constructed in tank command area to tap up ground water as life saving irrigation source. Usually community wells are constructed with the dimension of 7m dia. and 10m depth to the estimated cost of Rs.2,00,000 per well. So far seven community wells were constructed newly and two community wells revived. The groundwater table we observed in the community wells varies from 5m to 8m from the above ground level.

### 4.4 Farm pond

Farm ponds are the individual assets created at rainfed lands mainly to harvest the rain water from the catchment. Rainfed cultivation involves lot of risks and monsoon rainfall determines the production and productivity. Water harvesting structures like farm ponds are necessary to safeguard the crop. Most of the farm ponds are constructed at the low line of particular rainfed land across the slope and/or adjacent to the stream or the channel. The harvested rainwater is being utilized to save life

of the raised crop when the crop needs water. Farm ponds were designed based on the size of the landholdings and water requirements of the crop at the worst conditions. The farmers are also using the farm ponds for fish culture as an additional activity to get supplementary source of income. Depending upon the water holding or filling capacity, farmers select the crops such as paddy, groundnut, floriculture, vegetables and horticulture plantations.

### 4.5 Environmental protection - Foreshore and avenue plantation

There were certain initiatives for protecting the environment and safeguarding the bio mass by taking up tree plantation. With the support of revenue department, the tank foreshore area and the water course boundaries were marked by undertaking a survey. Along the boundaries of water bodies such as tank, pond, Oorani and other watercourses (supply and surplus channels) plantations have been taken up under the project with intensified community partnership. Post management of planted saplings is being done by the respective water users association (Vayalagam).

Moreover, the village poramboke lands were identified with the collaboration of respective panchayat presidents and taken up agro forestry and horticulture plantations. The panchayat presidents realized the necessity of tree plantation and shown higher level of interest for the initiative and post management. The targeted individuals were also taken up horticulture plantation in their own rainfed and garden land with the aim of promoting orchards. The plants would give income to the villagers after the gestation period.

## 5. Sub Sectoral contribution

As the project focus is tank based watershed and livelihood development it has contributed to almost all the sub sectors that plays vital role in rural poor especially in Singampuneri block. The covered main sub sectors are agriculture, drinking water, animal husbandry, horticulture, inland fishing, wage employment, micro enterprises, and so on.

### 5.1. Agricultural development

As agriculture is the prime source of livelihood in rural people of Singampuneri, the project focused much on the agricultural sub sector with respect to crop production. Hence tank fed agriculture shares larger portion, tank fed farming has been taken as core intervention. The main interventions are increasing irrigable area under tank by increasing functional efficiency of the tank systems, provision of supplementary irrigation sources at the critical stage of crop production, bringing back the irrigable barren land into the cultivation by removal of *Prospis juliflora* jungle, timely initiation of agricultural operation by distributing of quality seeds at right time, organic farming practices, reducing cost of cultivation by producing and applying organic manures (vermicompost, green manures, enriched farm yard manures and coir based manures) and motivating farmers to stick on to agriculture by conducting crop production contest and best farmers award.

### 5.2. Access to drinking water

Second most contribution is to drinking water. Many villages in



Singampuneri block of Sivagangai district do not have sufficient source of water for human and cattle drinking. The quality of prevailing groundwater is not fit for drinking purpose. In many places the groundwater is saline. There is no other alternative to meet the requirements of the whole village when they loose the surface water. The project aimed to cover water security. There are 10 nos. of drinking water Ooranis renovated to the original standards and two drinking Ooranies were newly created. By value adding the existing and created new Ooranies, around 37,000 m<sup>3</sup> volume of drinking water has been additionally provided by the project to the 10 villages. Totally 2,813 families got assured access to drinking water.

### 5.3. Micro finance

ITC – DHAN partnered tank based watershed and livelihood development project also provided an ample opportunity to promote microfinance groups among the different segments of the poor community especially the tank farmers, rainfed farmers and landless people. Irrespective of sex, homogeneous characterized 15 – 20 members groups were promoted to take up saving and thrift activities. They availed credit for different

livelihood development activities from various financial institutions. As most of the micro finance groups' members belong to marginal farming and landless category, they could meet their consumption and other financial requirements from the group with lesser rate of interest. Many of them have come out from the clutches of moneylenders.

Right now all the eligible micro finance groups are availing credit support from the KDFS (Kalanjiam Development Financial Services), project revolving fund and block level federation as a major source. The nationalized commercial banks are yet to be linked with the micro finance groups.

### 5.4. Livestock development

The project also paved a platform to the targeted communities by promoting micro people institutions and distributing revolving fund for the livelihood development. As most of them are engaged in small scale farming and agriculture based wage earning, almost all have the habit of livestock rearing as subsidiary occupation. Here the members of promoted Vayalagam and the Vayalagam micro finance groups received loan assistance to purchase

livestock (goat, sheep, cow, buffalo and calf) as per their repayment capacity. Repaid loan amount is being rotated among the group members. People have availed loan from the micro finance group and other financial institutions along with their own contribution and purchased cattle. Livestock were insured under of General Insurance Company.

### 5.5. Inland fish culture

When the desilted ponds and created farm ponds gets filled and the water stagnated from 4 months to 10 months, people have started inland fish culture. Though tank water is meant for irrigation, fish rearing was initiated in ponds. The investments were borne collectively by the association. Except two farm ponds (washed away by the heavy flood) all of them have realized the net return from two to three times of their investments.

### 5.6. Micro Insurance

Risk is obvious for the farmers who are involved in agriculture operations. In rural area, people depend on their land, health and cattle for their livelihoods. All the three depends heavily on monsoon and nature. Hence life, cattle and crops are being insured under the mainstream schemes. Crop is being insured under the scheme of Under National Agricultural Insurance Company, life insured under the scheme of LIC's Jana Shree Bima Yojana.

### 5.7. Dry land horticulture

Dry land horticulture is one of the coping mechanisms to mitigate contiguous drought. As Singampuneri block have good potential for horticulture plantation in terms of soil fertility and groundwater table, ITC –

DHAN Tank based watershed and livelihood development project have supported the dry land farmers and motivated to undertake dry land horticulture and orchard development. Different saplings viz. Sapota, mango, lemon, guava, amla, jack, pomegranate, ber, jamun, tamarind, etc were distributed to the individual farmers based on their preference and soil topography. There are about 638 families being benefited in ten villages by raising 127 acres of dry land horticulture. Individual members have contributed 25 percent cash and 10 percent as labour mode. Moreover all the post plantation maintenance is done by the respective individuals.

### **5.8. Employment generation**

Cumulative indebtedness is a defining characteristic of the landless families. The cycle begins with loan taken from landlords and moneylenders to buy food grains in lean season. In order to repay these loans, these families mortgage their labours. Since they have no bargaining power, the contractors underpay them. Even if they own some land these families are forced to sell off their produce immediately after the harvest at meager price to repay the loan and hence they are forced to take another loan during lean season. Ultimately the landless men are forced to migrate in search of wage employment and women from the marginal and small farming family remain tied to their landholdings. In that situation, this tank based watershed and livelihood development project created an opportunity to get wage laboring at their village itself. All the segmented labours (skilled, semiskilled and unskilled) got equal opportunity and mobilized wage income based on their skills.

### **5.9. Micro enterprises**

As the scope was wide for vermi compost production the project motivated women groups, farmers' interest groups, etc. to establish at least one unit in each village to meet the demand. Demonstration and training were conducted to educate the farmers on vermi compost production technology and to empower them to take up their own production. This resulted with piloting in two villages with 35 farmers and it expanded to another two villages with 77 families based on the earlier learning. The required inputs were supplied to layout demonstrations at the rate of Rs.1,500/- each and Rs.1,000/- per farmer were provided as loan assistance to meet the incidental charges. Though it was started with an intension to sell, people realized the importance of organic farming and applied in their crops. They ended with profit at both fronts – better harvest and increased income from the business.

### **5.10. Farmers' capacity building**

To provide latest technological development on farming, marketing and to facilitate decision making farmers training programme were conducted regularly on need basis (season wise). Some observation farmers were selected in intervening villages and proven low cost technologies were transferred to the village through them. New approaches like profitable cropping pattern, soil health care, integrated pest management, quality input production and management, precision mode farming, micro irrigation techniques, post harvest, storage, marketing, technologies disseminated to the farmers. Apart from the agriculture

training, there were other training programmes for enhancing capacity and skill building.

### **5.11 Disaster management – flood and drought**

Singampuneri block receives rainfall of more than 115 mm per day in some freak rainy days. Such rains results in breaching of tanks and river courses which results in damages to the natural resources such as tanks, water courses, connective roads, agricultural lands, crops households and livelihoods. Those flood damages were mitigated from the project along with the join hands of Novib, Neatherlands, Government and people on their own. Project seed money was given to the affected community to go for alternative crop. Flood damaged houses were reconstructed with the financial assistance of Novib. There are about 20 houses were rebuilt with Rs.20,000 each. Likewise, during the year 2005, the entire block was affected by severe drought. None of the tank got filled and entire command area was kept ideal as wasteland. In that condition, the Novib assisted through DHAN Foundation with grant of Rs.1,00,000 to create farm ponds to cope up with the drought.

## **6. Other initiatives**

### **6.1. Crop production contest**

Crop production competitions were conducted at the block level to motivate the farmers to achieve highest productivity by adopting the advanced scientific techniques in crops like paddy, groundnut, cholam, cumbu, green gram and black gram. There were about 200 farmers who enrolled under the context and they were regularly monitored for the



entire cropping season by the agricultural experts. A five member technical committee was set up to evaluate the farmer's performance and 28 farmers were selected under different categories to avail the award. To make the cash award most practically usable to the farmer's different agricultural implements were given as awards to the farmers.

## 6.2. Experience sharing

Experience sharing events were organised for the stockholders at two streams among the community and among agencies. Farmers and rural community, academicians, researchers, bankers, heads of government line departments, funding agencies, corporate like ITC, voluntary organisation, civic institutions and local government elected people functionaries participated in the event. It gave awareness to various development agencies and people in the other sectors about the project. Moreover these events provided space for the joint deliberations on working together on holistic development with respect to land, water and livelihoods. The private sector's (ITC) concern towards social development was appreciated by all the stockholders. On the other hand this joint gathering of all the beneficiaries has built solidarity and strong confidence on people participatory development.

## 7. Project response

### 7.1. People participation and contribution

The project right from its launching had an overhauling response from the farmers of Singampuneri which is evident from their participation and contribution to

the project as cash and kind towards the various activities of the project. Since DHAN started its Vayalagam programme in Singampuneri block in the year 2000, more emphasis was given to people centered small scale water resources conservation. Institutions promoted around each such water body was concept seeded hence the project was well received by the peoples and has been implemented as per the annual plan. The only set back was contiguous drought and flood damaged the natural resources with huge loss. Many people participatory development works were executed prior to the project had created awareness and impact among the community due to which the project was well received. People contributed around 21.0 lakhs from their part. Contribution ratio varied from 25 percent to 50 percent of its total cost. The project had some immediate benefits which were visible and some are long term benefits which will be seen over the years. Majority of the impacts had direct influence on the farmer's economy.

### 7.2. Taping up tank resources

Most of the water conservation activities are undertaken tanks are controlled and managed by the Panchayat union and village panchayats. Generally the water bodies and water courses are the source for the village panchayat. The major usufructs from the tanks are tank silt, wood, tree produces and fishes. All the listed usufruct sources are permanent and it doesn't require any kind of investment except protection. Though the tanks have huge potential to yield income at regular intervals, almost all the financial resources are going to the local bodies especially the

Gram panchayat and the panchayat union. It is surprised that, not even single rupees is being utilised for the rehabilitation and management of water bodies. On the other hand, entire money is used for the other purposes like, panchayat administration, street light, local roads, etc.

ITC – DHAN Tank based watershed and livelihood development project targeted to tap up the tank resources along with the farmers contributions. Intensive efforts have been taken in certain panchayat villages where the project activities are well rooted. There were formal and informal agreements between the Vayalagam institutions and the panchayat in sharing the income from the tanks. Income shared based on the size of the water body, farmers involved in farming activities and possible income sources. The sharing ratio between the Vayalagam institutions and panchayat were varied from 1:1 to 1:0 respectively. Vayalagam institutions are using the shared usufructs income for tank system development and corpus creation for future maintenances.

## 8. Way forward

ITC and DHAN partnered Tank based watershed and livelihood development project paved strong base shown clear model for the natural resource management and livelihood development. Though it is valuable initiatives of corporate social responsibility, still there are miles to go in terms of sustainability of the initiatives. It may not be possible with the one to two partners and require multi partners to run it. There are few mechanism have listed to realize the incremental benefit of such wonderful initiatives.

- Poverty and development are the complex phenomenon. Poverty reduction and development initiatives like water restoration, organic farming, surface and groundwater management are the continuous and permanent features; it needs to be approached in longer perspective. Therefore the development projects related to the watershed management need to be implemented with minimum 10 years perspective.
- As development is dynamic process and needs are changing from time to time, certain flexibility need to be allowed instead of sticking on to the strict regulations and targets. We could achieve much vibrancy under the present ITC-DHAN Tank based watershed and livelihood development project because of need based allocation from the partners and quick response from the community.
- There are larger demand and potential for the farm credit linkages within the project area where the micro finance groups are in function. But we are surprised that none of the promoted micro finance groups availed loan assistance from the nationalised banks. Therefore, those groups are getting support from the Kalanjiam Developmental Financial Services (KDFS), non banking company promoted by DHAN Foundation. Still the banker has to have wider perspective in tapping the needs for the farm credit from these groups.
- As ITC limited, a corporate made a better platform by supporting



- initial support, the district administration can think of holistic development through the people based organisation in collaborating with different schemes and projects. Few such schemes are NREGP (National Rural Employment Guarantee Programme), NWDPR (National Watershed Development Programme for Rainfed Areas) and SGRY (Sornajayanthi Gram Rojkar Yojana). Hence the tank user associations are strong at grass roots training and social auditing for the NREGP can be the viable one.
- Tamil Nadu water resource organisation and Government of Tamil Nadu can implement Irrigation Agriculture Modernisation and Water-Bodies Restoration and Management (IAMWARM) project with the join hands of promoted water user associations (Vayalagam) in community management of water bodies in real time.
- Memorandum of understanding can be signed between the Singampuneri Block Vayalagam Federation and Farmers training centre promoted by Punjab National bank at Karaikundi with respect to organising farmers need based training programmes.
- As drinking water Oorani is the main source of human drinking, Rural Infrastructure Development Fund of NABARD and DWARD board can engage concern Oorani Vayalagam or the federation hence DHAN Foundation is well equipped developmental organisation provides techno managerial assistance.
- In order to motivate the federation in sustainable focus of conservation and development activities, grant mixed loan, philanthropic donations and corpus fund can be made available. NABARD's Vihas Voluntary Vahini (VVV - club) would be one such programme that provides space for sustainable perspective. ■

# Building on Heritage of Mutuality



*The rural communities express their sense of togetherness towards their neighborhoods faced with bereavement in the family, with emotional support and financial contribution in the form of cash and kind, during and after the funeral rites.*

## Mutuality strengthens social security

One of the unique characteristics of Indian societies is social interdependence. From birth to death, people are deeply involved with others through a closely knitted social fabric. Economic activities, too, are intensely imbedded in a social nexus. Various crucial horizontal linkages connect each village with many others and with urban areas both near and far. In daily life and at colourful festivals and rituals, members of various groups provide essential goods and services for one another. With the principles drawn from such local practices, which maintain these social fabrics intact, the Peoples Organisations promoted by DHAN Foundation are implementing scientifically designed mutual insurance solutions by themselves.

### Centre for Development Communication

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