

# Development

November 2008

Monthly Development update from DHAN Collective

# Matters

## Practitioner's Diary

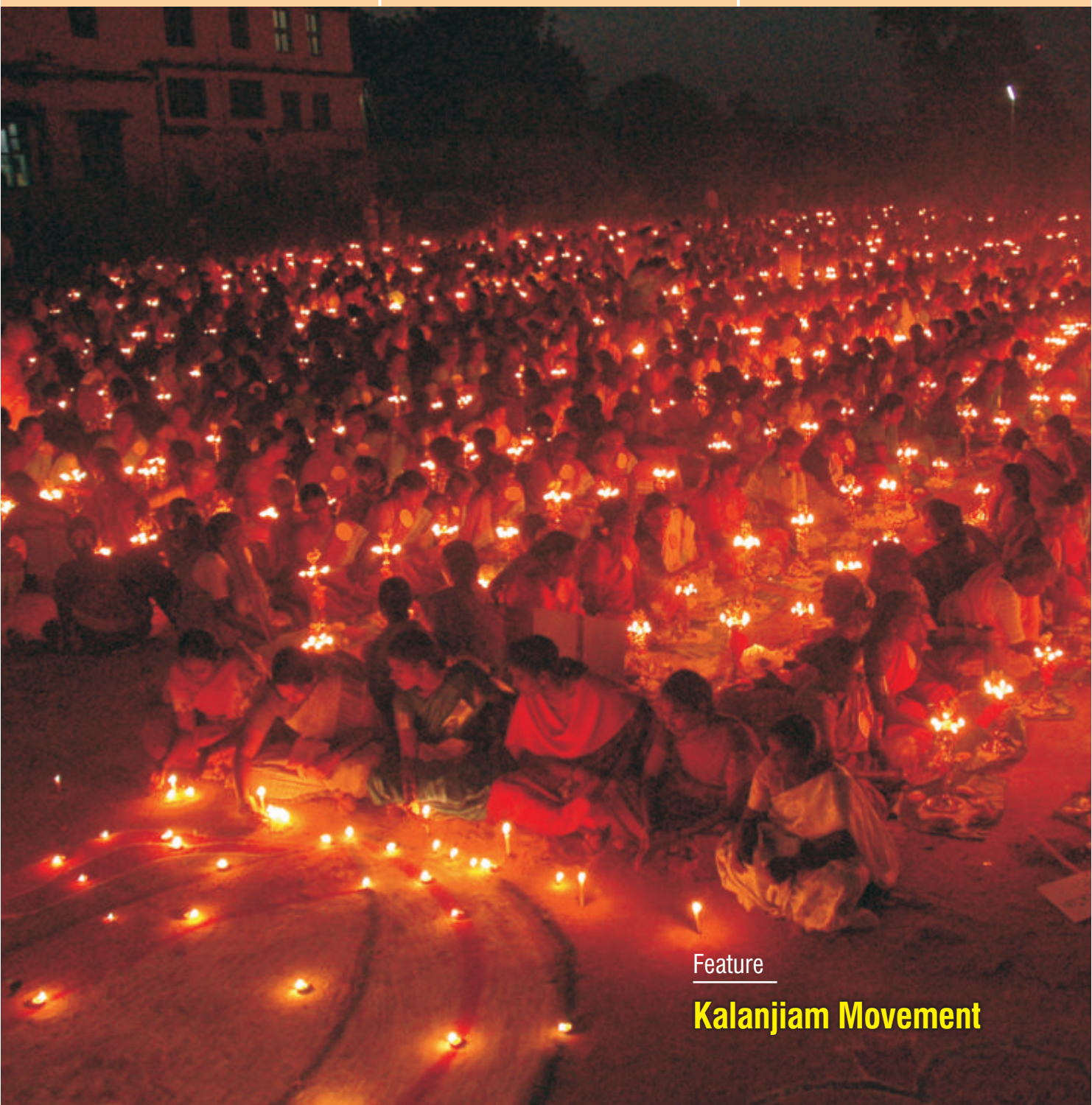
Tank Based Watershed Development  
Programme - Punganur Experiences **9**

## Community in Action

Community Based Disaster  
Preparedness committee in action **13**

## Development Corner

Shift from Microfinance to  
Development finance **25**



Feature

## Kalanjiam Movement



Movement is focusing not only on releasing poor women from the clutches of poverty; it also focuses on building their value based characters and behaviors. Ensuring the legitimate space for women in all levels of society, mainstreaming women to occupy leadership capacities in all such platforms are the core objectives of Kalanjiam movement.



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## From the Editors' Desk

### Dear Readers!

This November issue of Development Matters, Shanthi Madhuresan brings you an elaborate account of decade's experience of Kalanjiam Movement with an inclusive approach of regional level celebrations across the nation. Janakiraman writes about Panchayat Parliament. Kiran Kumar narrates his tank based watershed development experience in Punganur. Muralikrishnan details the community based disaster preparedness committee during Nisha cyclone. N. Venkatesan writes about how Vayalagam plant clinics helps sustaining the productivity of tankfed agriculture. Heritage walk is organized by DHAN Foundation to explore the heritage/historical importance of little known tourism sites in and around Madurai. This month the visit was to Keelekuilkudi.

Alok Kumar Dubey analyses how microfinance should evolve into development finance. Ramkumar updates us about the education programme of DHAN Foundation, in this issue he lets us know about the children's day celebration in the two schools. Mahanthesh puts light on how turfing to tank bund plays an important role in strengthening and reducing erosion of soil from the tank bund. 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!

## Contents

1. A decade of Kalanjiam Movement	1
2. Micro politics for direct democracy – Panchayat Parliament	7
3. Tank Based Watershed Development Programme - Punganur Experience	9
4. Community Based Disaster Preparedness committee in action	13
5. Vayalagam Plant Clinics - Sustaining Efforts to Enhance Productivity of Tankfed Agriculture	16
6. Heritage Walk to Keelakuilkudi	23
7. Shift from Microfinance to Development finance	25
8. Turfing through direct seeds sowing (Stylosanthes Hamata)	26
9. Children's day celebration in DHAN Schools	28



# A decade of Kalanjiam Movement

N. Shanthi Maduresan\*

## Growth phase:

Kalanjiam movement is a people's organization, promoted by DHAN Foundation for creating socio-economic development among the lives of poor and vulnerable community. The Kalanjiam era has been started when "Alagu Kalanjiam" got promoted in the year of 1989 at Alagapuri village of Madurai district. The small groups have gained the momentum and developed as a movement in the year of 1998. Apart from Tamil Nadu, at present Kalanjiam movement has kept its visibility in the states of Andhra Pradesh, Karnataka, Kerala, Puducherry, Rajasthan, Orissa, Madhya Pradesh, Assam, Jharkhand, and Maharashtra. Now it has grown as a giant institution covered with more than four lakhs families. All over India, more than 4.9 lakhs poor women are enrolled with 20496 Kalanjiam self help groups. Kalanjiam movement has achieved a record by promoting 140 registered people's federations of Kalanjiam self help groups (SHGs) exclusively working for poverty reduction.

## Pioneering Leadership:

Movement is focusing not only on releasing poor women from the clutches of poverty; it also focuses on building their value based characters and behaviors. Ensuring the legitimate space for women in all levels of society, mainstreaming women to occupy leadership



capacities in all such platforms are the core objectives of Kalanjiam movement. It is interested to guide and direct for enabling people to run their institutions based on the needs on their own. Kalanjiam movement has promoted more than 50 thousand leaders in various levels with ideal values and leadership characters. The public service, which has been taken up by group, cluster and federation leaders in their local villages have gained greater appreciation by the local community. The role of Kalanjiam leaders in resolving local conflicts have significantly recognized by the society and makes proud to Kalanjiam movement.

## Savings is the boon for poor

Kalanjiam self help groups are promoted to destroy the evil of poverty among poor women

families. Kalanjiam movement is restlessly severing to just improve the economic status of disadvantaged families. Towards this process at this point of time, it mobilized about Rs.125.22 crores as saving alone. Out of the saving amount 27.39 crores is kept as common fund. It is working with 192 braches of 29 nationalized commercial and rural banks all over India. At present it mobilized Rs.279 crores as loan from these banking sources for uplifting lives of Kalanjiam members. Apart from this, the federations of Kalanjiam are mobilized about Rs. 24 crores as credits directly from apex financial institutions for serving the credit needs of their members.

## Remarkable achievement of community bank

The Kalanjiam Development Finance Services (KDFS), promoted

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by Kalanjiam movement is serving the groups and its members for those the formal banking credits are inaccessible on time. It provides needed credit service to groups in the initial stages. KDFS, which provides easy and immediate credit facility to its members, is promoted by Kalanjiam groups for Kalanjiam members. With the support of Bank of India, Canara Bank, Corporation Bank and Vijaya Bank it has provided Rs. 606 crores as loan to 18,355 groups. It is significant to note that out of the loan amount, as of now Rs.100.5 crores is standing as current outstanding.

#### **Mutuals is the gift to community:**

Kalanjiam institutions are jointly promoted “Kalanjiam - People’s Mutual” under Indian trust act in the year of 2003 for providing social security to the Kalanjiam members apart from savings and credit services. People’s Mutual is implementing various insurance products and services in collaboration with different social security programs of government and Life Insurance Corporation. It also educates the importance and nature of mutuality to the Kalanjiam members also provides effective guidance on different social security schemes to the grassroots community.

Till March, 2008 along with 10 different insurance agencies it has provided social security to 4,24,000 members in Kalanjiam, Vayalagam and rainfed farming programs. It provided its direct services to 1,10,000 members. It is remarkable to note that, in total people’s mutual has provided security coverage to 5,34,000 members and ensured their lives from disasters.

#### **Livelihood for development:**

To uplift the economic condition, ensure better livelihood of Kalanjiam members, based on the native skills of community, the state and district level livelihood opportunities Kalanjiam movement has promoted livelihood and economic activities through primary producers groups (PPGs) and primary marketing groups (PMGs). These PPGs and PMGs are serving effectively to the Kalanjiam members. At present marketing of more than 10 products such as agricultural produces, medicinal herbs, charcoal and fortified fishes, produced by Kalanjiam members were taken up in an experimental basis. So far it has made business for more than Rs.9.37 crores from members’ products. The profit earned from these businesses were shared with people and it also used for

development initiatives of Kalanjiam Thozilagam.

#### **“SUHAM” provides health:**

Health related expenses are the primary drainage of income among poor families. Various new diseases are spreading due to environmental pollution and wrong habits, accidents, malnutrition, etc., because of increasing trend in disease spread; poor people are forced to get medication through exploitative credit sources. To relieve Kalanjiam members from this vicious situation and provide quality medical treatment at affordable cost, Kalanjiam movement has promoted “Suham Hospital” with the support of DHAN Foundation. In March, 2007 first Suham hospital has been promoted in Theni as experimentation. The same model is replicated in Madurai with the support of federation in Madurai districts. Kalanjiam movement is proud to satisfy the dream of poor Kalanjiam members for quality medication. Apart from this Kalanjiam movement has initiated first aid centers in ten taluks of other backward districts. These centers are providing preliminary medical treatments and special attention to anemic disorders.

More than 15 thousand members have got benefited from this health initiative. More than 40 medical camps were conducted in remote rural areas and in slum areas. Under medical insurance scheme, about 12,000 members have covered in Madurai and Theni districts. Apart from this initiative, malaria control project in Madhya Pradesh and Orissa, AIDS / HIV prevention project in Madurai and Salem districts of Tamilnadu and health program for adolescent girls, RCH and anaemia prevention in Tamil

Nadu, Karnataka and Andhra Pradesh are executed. The anaemia prevention and first aid project is implemented in collaboration with health department of Tamil Nadu. With the support of Sir. Dowrabaji Tata rust (SDTT) Kalanjiam movement is working for providing safety drinking water to the members in 20 federations.

### **Training to field functionaries:**

DHAN People Academy (DPA), which is running with the support and guidance of Kalanjiam movement, is keeping excellence in providing training programs to cluster, federation and movement functionaries and to Kalanjiam leaders. As of now about 2,500 people functionaries and more than 1000 Kalanjiam leaders were trained by People Academy. DHAN People academy is involving in conducting people's seminars and training materials development with the support of Kalanjiam movement. Now region-wise eight resource centers were promoted. These resource centers will be providing tailor made, basic trainings to people functionaries and leaders at their level.

### **Unique programs of movement:**

Beyond economic development, Kalanjiam movement is working towards to inculcate value based, ethical and good characters with social consciousness among Kalanjiam members in rural and urban areas. To give back the benefits, attained by Kalanjiam program to others movement is implementing "Kalanjiam Jothi" program. Through this program Kalanjiam members are donating Rs.11 per year to the movement. Using this donation, new federations have promoted and administrative



expenses were met with this money. Thalaivasal (South) of Salem and Thoppampatti of Dindigul federations were promoted with Kalanjiam Jothi fund. In the coming years with this Jothi fund, further more people's federations will be promoted for the cause.

"Kalanjiam Pidi arisi (handful of rice)" program is initiated by Kalanjiam movement for supporting poorest of the poor and support less people. Our Kalanjiam members will save a handful of rice every day when they are cooking. In the end of year the collected rice will be distributed to the needy people. The "Kalanjiam Jothi prayer" program is executed in every village in full moon day and festival times together with all Kalanjiam members for communal harmony and peace. With this Jothi prayer, each and every Kalanjiam member prays to the almighty for communal sovereignty and equality.

"Kalanjia Dhanam" is a program which aimed to cover left out poor in Kalanjiam movement. In this program one Kalanjiam group will promote one new group; one cluster will promote one new cluster and one federation will promote one new federation. This program is running with good spirit. "Kalanjia Volunteers of Power" is another program, where the Kalanjiam members with leadership characters to involve in

common development activities and general social services are grouped and movement is guiding them to promote as development caters. Apart from these programs, to inspire good values among Kalanjiam members' movement is running self control program, united prayers, Kalanjiam opinion poll, Kalanjiam awards and collective marriage programs in different parts of rural and urban areas.

### **Training for capacity development:**

Conducting transparent audit processes in every Kalanjiam groups and federations are amazed by several organizations in India. These audits were conducted by government authorized chartered accountants for ensuring quality accounts procedures in Kalanjiam operations. Presently to stabilize and develop each and every Kalanjiam groups and federation district wise regions were formed. With this region special training were provided to all the Kalanjiam leaders. In Kalanjiam movement specific training programs were organized on self-discipline, leadership, institutional management, information communication systems, team building and other specific areas to the leaders in all levels. Exposure visit programs also organized to Kalanjiam leaders to best performing locations for





learning. The role of members in resolving local conflicts and problem solving, which are not solved by federation is also significant and effective.

#### **Best participation of movement:**

Every year the award provided by NABARD for best performing SHG is received by our Kalanjiam movement. Several union and state government awards, appreciation of various nationalized banks and private banks were received by Kalanjiam movement. It is taking part as special adviser in audio-video department of central government, Tamil Nadu Agriculture University, All India Radio (Madurai). Several Kalanjiam leaders were sharing their knowledge gained by experience to

various educational institutions and development organizations. Regularly daily, weekly and monthly magazines were bringing the news related to Kalanjiam movement and its activities. Kalanjiam movement has donated Rs.1,50,000 to "Madurai Marathan", which was conducted for protecting water bodies in and around Madurai. With this amount, some of the water bodies in Madurai were rehabilitated and is in use. Further, Kalanjiam Movement has provided Rs.1,00,000 to LIFE (Livelihood Initiative with Functional Education) as donation. With these initiatives and outcomes, it is evident that, poor and grassroots people will always serve and provide support to social development.

#### **Program with long term vision:**

- Eradicating usuries lending in all hamlets, where Kalanjiam are operating.
- Encouraging women entrepreneurship and promote livelihood opportunities to Kalanjiam members.
- Integrating poor women in all financial services.
- Building Kalanjiam movement as best development institution in India and covering 10 lakhs women under Kalanjiam movement with in year 2011.
- Promoting Kalanjiam movement for generations with self-managed and self – disciplined leadership of value based poor women.

#### **Inviting with gratitude:**

I extend my gratitude and thanks to the all development, financial, education, health institutions which are providing support and encouragement to Kalanjiam movement for its growth and public development services. In this occasion, we invite government, non government and common public to participate in our initiative towards reaching 10 lakhs poor families by the year 2011 and extend their support for us.

## **Movement Day in Solapur region**

**V**airag location of Solapur region celebrated 11<sup>th</sup> Kalanjiam movement day on 27<sup>th</sup> November, 2008. There were 122 Kalanjiam leaders from 80 Kalanjiam (two locations) of Maharashtra to make the event a great success. DHAN staff and cluster associates were also

present. The program started with prayer and lighting ceremony Ms. Manisha Waghmare briefed about the day's schedule.

The inaugural speech by the regional coordinator, Mr. Bhagavat Shinde detailed about how Kalanjiam

movement was initiated during 1998 and the way it grew into a massive one as it is today. The focus was given on the movement's decade of working experience and its contribution in forming two federations with the help of movement fund. There was an

introduction about movement and its reach. Pamphlets about the decade work by movement were distributed to every participant as a learning material.

The selection criteria for regional movement cell were discussed. Based on the discussion few leaders were selected and they were invited to speak on Kalanjiam and its role in future with the reference to their commitment to spread the movement across Maharashtra. In addition to this, the leaders were also asked to talk about how they would like to contribute to spread the movement in their cluster and block. Why do they want to be member of regional movement cell? How much time would they allot to form Kalanjiam in their clusters? All such kind of questions was answered by them in front of the forum. 13 leaders aspired to become the members of regional movement cell out of which only 6 leaders were ranked by voting exercised by hand raising in favor of the speech and the commitment they showed. Based on the speech there was voting by the participants and leaders were selected. Office bearers were selected among the six selected with the facilitation from the regional coordinator. The selection process was transparent and the participant felt that they have chosen appropriate women for the movement cell. It was interesting and



inspiring to hear from leaders from new groups would like to work without asking transport charge for Kalanjiam movement work. Among the six, the selected office bearers would attend the central AGBM on 17<sup>th</sup> December 08. Ms. Vaneshri

Mittha was selected as President, Ms. Sarita Deshmukh as Secretary and Ms. Mandakini Jagtap as Treasurer. The other three members selected were Ms. Asha Gaikwad, Ms. Kusum Sonwane and Ms. Indu Dhende.



## Movement day in Vizag Region

Vizag Region celebrated movement day in very interesting manner with a series of activities. Region level movement leaders' workshop was conducted in September. There it was decided to enroll all eligible groups in the region and also planned to mobilize Jothi

fund. Four federations, Vaisakhi Kalanjia Society (VKS), Shanthinagar Kalanjia Samakhya (SKS), Kailasagiri Kalanjia Samakhya (KKS), Visakha Matsyakarula Kalanjia Samakhya (VMKS) were successful in collecting Rs.88,711 by enrolling Kalanjiams and clusters to the

Kalanjiam movement. Last year from the region we have given Rs.97,000 to the central movement. Rs.88,711 is collected this year. Still few groups are yet to pay. Many groups those who had paid entrance fee last year have not paid the entrance fee this year. Major portion of the amount is





Kalanjiam Jothi fund; only 263 groups have paid entrance fees. CDA and federations are not enrolled. Region movement associate and resource center team visited 75 groups and 25 clusters for motivating the groups for Jothi fund and entrance fee.

**Regional movement day celebrations:**

In the region review meeting it was decided to celebrate Kalanjiam Movement week (16<sup>th</sup> to 22<sup>nd</sup> of November 2008) instead of a day. A meeting with board of directors and movement leaders was held on 15<sup>th</sup> November, 2008 to organize the events of the week. For this pledge a brief note on Kalanjiam was prepared in Telugu and distributed to all leaders.

For this nearly 2000 leaders attended the meeting. The regional coordinator explained the importance of the event and the history of the movement. Then from each location one leader shared their experiences, our guest, Assistant General Manager of State Bank of India appreciated and was surprised by seeing the gathering and way the event is organized. After that awards were presented. Criteria of selection were explained through a small skit for 15 minutes with lots of fun. Everyone enjoyed the event from beginning to end and remains in the sweet memories of every participant. Many of them expressed that something can be done at location to motivate the groups.

For the benefit of every member of the region benefits realized by the members/leaders were shared. The impact of Kalanjiam microfinance institutions was also compared with other self help groups. Six federations of Vizag region with participation of 2998 people have distributed 5693 kilograms of rice to widows, old women etc. Nearly Rs.16,000 was collected from members voluntarily and purchased bed sheets, sarees, fruits and breads and distributed to orphanage, old age homes, and blind schools and so on.

### Kalanjiam Awards:

Movement cell sent a note on the celebration by distributing awards. The awarding ceremony was decided on 29<sup>th</sup> November 2008 at region. The entire team actively took part in conducting various activities. There were 18 awards. Best Kalanjiam award was given to first three and three consolation prizes (in total 6 locations were covered), three places were given awards for best clusters, cluster associates, and individual awards were given to village information centre (VIC), cluster development associate (CDA) and computer operator. All these events were covered by the local newspapers and media.



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# Micro politics for direct democracy – Panchayat Parliament

N. Janakiraman\*

**T**he spirit of ethical democracy has its blood and soul in the opportunities available to a common citizen for participating in the governance. Moreover, the extent of execution of such opportunities also has value to evaluate the ethical democratic system.

Several studies conducted by various International communities are reinforcing the people centric politics at grassroots level, which is directly related with large scale development. Village Panchayats are considered to be neurons of great India's governance. It also spread like roots all over the nation. So, any impulse at grassroots level has direct reflection in the big picture.

Like most of the democratic countries of the world, in our nation also the power to elect members for legislative system is given to the voter's college. Periodically (Once in 5 yrs) they are electing who has to rule the country and take decisions on behalf of us. They have well established Parliament and legislative assemblies for their discussions.

Just dream, what if, in the entire 12618 village Panchayats in Tamilnadu, at least 100 members / panchayat are performing the role of 234 Members of Legislative

Assembly (MLAs)? If all the above said 100 people are gathered parliamentary structure at Panchayat level and having productive discussion then the real democracy and empowerment can be tangibly observed. Those 1.2 million people (100 / panchayat) will surely trigger the development process better than our current politicians both at state and central level.

At the same time, in present context, it was widely felt that, there is no forum at Panchayat level to facilitate positive and intensive discussion on development with community. The existing Gram Saba system by design, due to its large size (it includes all the voters as its members) can not serve any intensive discussions meaningfully. If Parliamentary model designed at Panchayat level, then it may facilitate better discussion among the local community.

With the aim of above said big aspiration, the experimentation of Panchayat parliament has seeded in village Panchayats with DHAN guidance and support.

## II. Objectives of Panchayat Parliament:

1. To deepen the democracy for better participation of local

community in their local governance

2. To Support Gram Saba for better decision making
3. Integrating the local people institutions and traditional system with legitimate bodies for attaining synergy
4. Inculcating democratic practices to local community through alternative institutional mechanisms
5. Facilitating intensive and meaningful discussion among local community

## III. Constituent of Panchayat Parliament:

### Panchayat Parliament will have four Parts

#### 1. Speaker – (*Sabanayakar*):

- He / She will be performing the role of facilitation of Panchayat Parliament meeting. Heading the meeting and regulating the whole discussion is his / her primary responsibility
- The Speaker will be selected from the local Panchayat, community can select their speaker to conduct the meeting.

He necessarily need not to be elected representatives but he should be morel enough, respected by the local people and having inspiring personal traits

## 2. Administrative Forum:

- This forum will be consisting of all the Panchayat council members (Panchayat president and ward members) and working committee members of that Panchayat.
- This forum will act like ruling party of union Parliamentary system. They will be initiating the discussions and they are responsible to the people. They can present any development related content to the forum and ask for clarification, suggestion or change from the forum (Size = Max. of 40 members)
- The Administrative forum will be headed by Panchayat president

## 3. People forum:

- This forum will be consisting of leaders from people institutions (SHGs and PDGs), Traditional leaders from each hamlet, volunteer of the local village, interested govt staff residing in the local village (Size = Max. of 50 participants)
- This forum will act like opposite party in Union Parliament. It will respond to the content presented by the Administrative forum and seek clarification from them on common issue
- People forum also can initiate any issue of interest based on its importance, with the prior approval of speaker
- The People forum will be headed by any one of the members selected among them

## 4. Visitors / Observers:

- Other common people from the local Panchayat, govt officials,

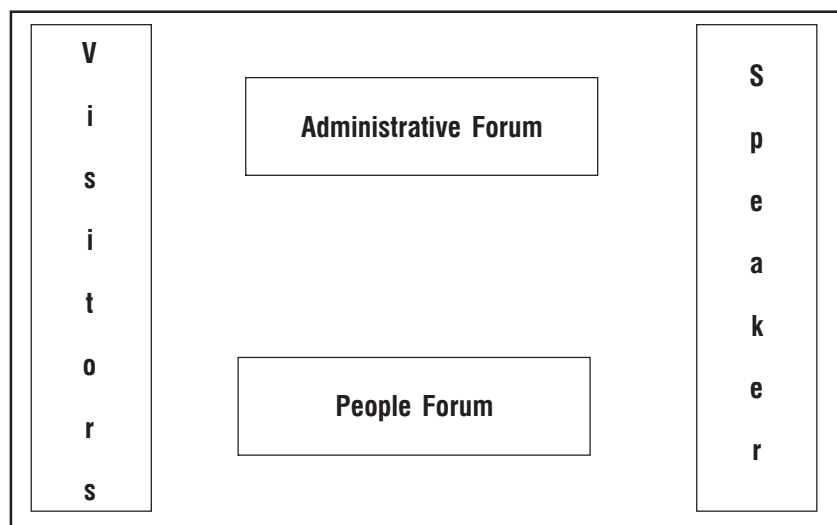
and NGO representatives are placed in the visitors area. They literally don't have any active participation with the meeting. But being such initiative is new, they can observe and can give feedback to the forum for further enhancement

- If any visitor wants to raise any content for discussion he / she has to pass formal request to speaker. The approval of such content will be purely of speaker's discretion.

## IV. Design of the Panchayat Parliament:

### V. Experience and Learning:

Based on this idea, so far Panchayat theme of DHAN Foundation is organized such Panchayat Parliament events in five Panchayats. The prime content taken in all the meeting was refinement of Micro plan and evaluating the development work undertaken. The experience was so enriching. The local community got exited, some operational issues are solved their itself, people realized the practical problems of Panchayat administration, it also demonstrated the procedures and process of Parliamentary system to the community, local SHG leaders and Traditional leaders got recognized, Peoples plan (Multi Year Micro Planning got refined). Our program team has planned to institutionalize the Panchayat Parliament as strong support forum for Gram Saba and make regularizations in it in the coming year. ■





# Tank Based Watershed Development Programme

## - Punganur Experience

M. Kiran Kumar\*

### Introduction

Chittoor, a historically well-known district in Rayalaseema region of Andhra Pradesh (A.P.) lies in the rain shadow region and is consequently drought prone. The geographical area of the district is 15,152 sq. kms. (5.5% of total of the state) and it is divided into three revenue divisions viz., Chittoor, Tirupati and Madanapalle with 20 erstwhile blocks or 66 mandals covering 1540 revenue villages in 1394 Gram Panchayats and 10791 habitations. The district is bounded by Ananthapur and Kadapa districts in north, Nellore district of A.P. and Chengalpattu district of Tamil Nadu (T.N.) in east, Vellore district of T.N. in south and Kolar district of Karnataka state on the west.

Agriculture is the mainstay of the local economy. But, due to low and erratic rainfall, the income levels of the people remain low.

### Area irrigated (source wise) in 2003 – 04

Source	Net area irrigated (ha.)	Gross area irrigated (ha.)
Canals	677	713
Tanks	15,314	16,104
Tube wells	67,318	92,527
Other wells	47,828	58,074
Lift irrigation	139	139
Other sources	117	117
Total	1,31,393	1,67,674

(Source – hand book of statistics 2003-04)

### Tanks in Chittoor District

Even though the district has only a limited number of irrigation projects, it is well endowed with a vast network of tanks. The natural topography of this area is well suited to form many cascades of tanks. Many of the tanks are ancient and have been constructed during the times of Vijayanagara kings and Zamindars and subsequently by the British rulers.

The district has a high density of Minor Irrigation (MI) tanks numbering 8814 with a total command area of around 3.0 lakh acres. These tanks were until recently under the control of irrigation department and Panchayatraj department. Details of department wise tanks are as follows.

### Department wise tanks

Department	Nos.	Command area in acres
Irrigation department	765	1,43,736
Panchayat aj department	8,049	1,51,329
<b>Total</b>	<b>8,814</b>	<b>2,95,065</b>

Being a drought prone area tanks play major role in agriculture in this district. Apart from direct irrigation, these structures recharge the ground water.

### Tanks in Punganur Mandal

Punganur is one of the mandals with high density of tanks in Chittoor district. The rainfall pattern of this area is bi model with contribution from the south west and north east monsoons. The department wise tanks in Punganur mandal are shown below.

Department	Nos.	Command area in acres.
Irrigation Department	14	2,718
Panchayat Raj Department	192	4,153
<b>Total</b>	<b>206</b>	<b>6,871</b>

### Department wise tanks

(Source – hand book of statistics 2003-04)

All the 206 tanks are spread over the mandal and are part of the watersheds. The details of watersheds implemented by DHAN Foundation is as follows

### Entry of DHAN Foundation

In the year 1997, as an exploratory visit to Andhra Pradesh DHAN Foundation visited Chittoor district, mainly the western parts where the intensity of tanks is high. With tank rehabilitation and agriculture development as a core objective, DHAN Foundation has initiated a location in Punganur mandal in the year 1998.

Based on the suggestions of the district administration of Andhra Pradesh, DHAN Foundation decided to implement watershed development programme in Punganur mandal but not in a conventional way but in an innovative approach called “Tank Based Watershed Development Programme”.

### The major objectives of tank based watershed development programme

The major objectives of the watershed development programme is soil and moistures conservation, development of small scale water harvesting structures and development of horticulture and forestation, in addition to that DHAN Foundation added revival of tanks in watershed area as fourth objective

DHAN Foundation implemented totally 10 watersheds of IV, VI and VIII batch, the details of watersheds

and the peoples institutions promoted is given below

In Punganur mandal, DHAN foundation is working in 64 hamlets in 16 Panchayats spread over 10 watersheds. Totally 85 user groups (Vayalagams) and 133 microfinance groups (MFGs) were promoted in all the watersheds and around 5500 hectares of area was treated through watershed development programme.

### Approaches adopted for implementation of watershed programme

**Promotion of village level Vayalagams:** To ensure the stake of all the villagers, village level Vayalagams called “Dryland Farmers Associations” (DFA) were promoted instead of tank level Vayalagams. This has created a very good impact in the villages. In only few cases we promoted tank level Vayalagams based on the need and also to compare the performance.

Totally 85 such Vayalagams were promoted in the entire mandal.

**Tank based watershed approach:** Tanks were included as a part of watershed development and rehabilitation was taken up partly and in some cases full rehabilitation was done. Regular watershed works like farm ponds, mini percolation tanks, check walls, check dams, field bunding, rock fill dams and tank silt application to dry lands were taken up in an extensive scale.

The details of important activities taken up and the amount spent in each watershed is given below is given below in table

**Convergence with other programme:** In addition to watershed funds we have mobilized rice by converging the watershed programme with ongoing Food for Work Programme (FFWP) and Food Assurance Scheme (FAS) and able to mobilize around 616.50 tonnes of rice particularly to take up soil and moisture conservation activities. Through this we were able to reach majority of the farmers in the watershed area. Watershed wise details are given below

**People’s contribution:** Without people’s participation and contribution, the future maintenance of any development work can not be ensured. In order to enlist the active participation of the people, DHAN Foundation mobilized 10 - 25% people’s contribution for all the works in the form of cash, kind or labour. Out of this, 15% was kept at user group (Vayalagam) and 10% was at watershed development fund.

In the initial stages there was a great resistance for this concept but due to continuous efforts and proper

**Watershed wise villages, tanks and associations**

Name of the watershed	No. of villages covered	Extent (in ha.)	No. of tanks existing	No .of user groups/ tank associations	No. of MFGs*
Aradigunta	05	530.00	12	10	15
Magandlapalle	05	546.00	7	06	13
Melumdoddi	04	539.00	7	06	15
Bheemaganipalle-I	09	534.00	9	12	19
Bheemaganipalle-II	09	542.00	10	13	15
Kummaranatham	10	543.00	16	12	12
Nekkondi	07	572.00	12	09	14
Punganur	04	520.00	7	07	16
Vanamaladinne-I	06	529.00	10	06	11
Vanamaladinne-II	05	636.00	8	04	03
GRAND TOTAL	64	5491.0	98	85	133

\* MFG depicts Micro Finance Groups



Name of the watershed	Total Amount Spent (in Rs.)	No. of tanks rehabilitated	No. of Farm Ponds Created	No. of Mini Percolation Tank Constructed	Field Bunding (in ac)
Aradigunta	15,11,032	06	03	38	197.5
Magandlapalle	12,64,499	02	34	02	140.0
Melumdoddi	10,64,004	05	19	11	104.5
Bheemaganipalle-I	14,12,441	07	25	18	98.0
Bheemaganipalle-II	16,25,076	06	24	30	92.5
Kummaranatham	18,93,077	06	22	33	62.0
Nekkondi	18,85,397	11	22	43	64.0
Punganur	19,04,244	05	07	51	31.0
Vanamaladinne-I	19,99,523	04	37	01	28.0
Vanamaladinne-II	3,12,438	00	03	09	0.0
<b>GRAND TOTAL</b>	<b>1,48,71,731</b>	<b>52</b>	<b>196</b>	<b>236</b>	<b>817.5</b>

Sl. No.	Watershed	Rice Distributed (Kgs)		
		FFWP	FAS	Total
1	Aradigunta	94,503	0	94,503
2	Magandlapalle	1,00,839	0	1,00,839
3	Melumdoddi	43,806	0	43,806
4	Bheemaganipalle-I	45,603	0	45,603
5	Bheemaganipalle-II	46,962	0	46,962
6	Kummaranatham	53,980	1,200	55,180
7	Nekkondi	32,932	4,720	37,652
8	Punganur	22,990	1,600	24,590
9	Vanamaladinne-I	1,64,581	0	1,64,581
10	Vanamaladinne-II	0	2,720	2,720
<b>Total</b>		<b>6,06,196</b>	<b>10,240</b>	<b>6,16,436</b>

concept seeding we were able to achieve this and as on date the associations have 25.57 lakhs people contribution.

To ensure corpus for regular maintenance of tanks endowment was created with the support of Sir Ratan Tata Trust (SRTT). So far we have mobilised Rs.6.0 lakhs from

SRTT as against Rs.8.35 lakhs of people's contribution from 46 associations. The fund would become a source of rallying point for the villagers and the interest derived from it would be made available for small repairs and development works of common interest. This will keep the association alive and active.

**Promotion of Microfinance groups (MFGs):** Immediately after completion of physical works in the watersheds we started promoting MFGs mainly to bring regularity for the monthly meetings of Vayalagams. Totally 133 MFGs were promoted in all the watersheds and mobilized savings of Rs. 34.57 lakhs and external linkage of Rs. 166 lakhs, the major portion of the loan was utilized for agriculture development.

**Social security for tank farmers:** To address the issue of

Name of the watershed	Area Brought under Horticulture Plantation (in ac)
Aradigunta	41.7
Magandlapalle	112.0
Melumdoddi	57.5
Bheemaganipalle-I	35.45
Bheemaganipalle-II	26.0
Kummaranatham	251.89
Nekkondi	113.7
Punganur	48.0
Vanamaladinne-I	35.0
Vanamaladinne-II	36
<b>GRAND TOTAL</b>	<b>757.24</b>

vulnerability the members of MFGs were covered under micro insurance, totally 2259 members were covered under LIC-JBY and HDFC-DIP policies. Along with this efforts were taken to intensify livestock insurance particularly for sheep.

**Agriculture Development:** as a part of watershed activities horticulture development was taken up in a large area, the main crops were mango, sapota and coconut and also hybrid mulberry was promoted.

Apart from the watershed activities the focus was given for agricultural extension activities mainly, input supply (seeds, fertilizers, gypsum and seedlings), method demonstrations on new techniques (SRI, vermicompost, Azolla cultivation, seed treatment etc.), farm field schools (ground nut, tomato and pulses), bund cropping on tanks and pond bunds (with cucurbits and castor) and agricultural business was started in tamarind, pongamia and ground nut but in a small scale.

In the recent past the location is giving more focus for 'fish rearing' in farm ponds/small percolation tanks. Watershed wise area brought under horticulture is given below

Presently the federation acts as a focal point for implementation of all government schemes of agriculture department.

**Promotion of Mandal level federation:** In the year 2002, the mandal level federation was promoted to integrate and sustain all the people institutions promoted under watershed development programme. The federation is slowly moving towards self sustainability and at present it is able to cover 60 per cent of its cost.

**Social Development Initiatives:** As a civic society institution the federation started implementing civic activities like animal health camps with the support of animal husbandry department, cleaning of village drinking water tanks, human health camps etc.,

**Vayalagam Movement:** We have initiated Vayalagam movement (people movement to stress the importance of tank conservation) in order to spread the importance of tank system rehabilitation or water conservation and development through people themselves in a way "build people to build people". The major and regular activities under Vayalagam movement are

- Vayalagam Jothi fund mobilisation once in a year
- Vayalaga dhanyam collection once in year and distribution to physically handicapped and ultra poor
- Vayalaga Shramdan once in a month in any of the tank
- Vayalaga padayatra/cycle rally once in a year

### Vision for Federation

1. Documenting the rich experience under TBWDP and bringing as publication
2. Working on Koundinya minor river basin development through supporting expansion in other mandals of the sub basin
3. Working on usufructs sharing in tanks because recently the panchayat tanks were handed over to irrigation department
4. Working with the panchayats to ensure effective implementation of National Rural Employment Guarantee Scheme (NREGS)
5. Working on agri business to create forward and backward linkages for the major crops like ground nut, tomato, tamarind and pongamia
6. Working on intensifying organic agriculture and bio fuels
7. Working on social issues like health, education, drinking water and sanitation
8. Working towards mobilizing resources independently for NRM activities
9. Construction of own building for the federation to establish a resource centre on tank based watershed programme (the land is already purchased)
10. Working towards becoming first self sustained tank federation. ■



# Community Based Disaster Preparedness committee

L. Muralikrishnan\*

## Introduction:

Kollidam and Sirkali blocks of Nagappattinam district lies in the Cauvery belt. It is known for its paddy cultivation in silt clay and clay loamy soil. This area is prone for disasters like cyclone and flood due to low lying area below sea level in many hamlets. Disasters cause serious disruption of the functioning of community causing widespread human, material, economic and environment losses which exceed the ability of the affected community to cope using its own resources. These two blocks cultivate paddy in three cropping seasons in a year, covering 66, 000 acres. The cropping area is irrigated through large channels and four branches of river, Cauvery viz. Kollidam, Cauvery, Uppanar and Kudamurutti. These blocks also act as main drainage holes of river Cauvery with 14 lakhs acres of catchment area in front of Mettur reservoir. Average per day consumption of the Cauvery canal based irrigation pattern is around 15, 000 to 20, 00 cusecs for entire 14 lakhs acres of Samba cultivated paddy belt. During the North East monsoon season the distribution of rainfall is erratic, the total down pour (more than 60 cm) is received in one or two rainy days. Cyclone is a regular visitor of this area. In 2008, it was Nisha cyclone which coincided with flood in paddy fields of 45,000 hectares along the coast of Bay of Bengal.

## Nisha cyclone and flood damage:

Nisha cyclone and flood caused more damages in these two blocks. The cauvery basin collected water in at least five hectares of Trichy, tanjore, Thiruvavur and Nagapattinam districts. Rainfall of 15 cm was recorded in various areas of the 5 lakhs hectares resulting in overflow of minimum 2.5 lakhs cubic feet per second to the four branches of river Cauvery. Poor land management practices resulted in soil erosion and silt accumulation in the rivers. As a result due to heavy silting, the surface level is elevated. The land level of agricultural fields are low leads to water stagnation (mostly with standing crops) add oil to the fire of devastation.

## Community based disaster preparedness committee (CBDPC):

Community based disaster preparedness committee as an approach is unique because of the people's participation. People are the main actors/motivators/propellers and direct beneficiaries while the outsiders are doing only supporting and supporting role as a part of disaster management.

During September 2008, Kollidam federation planned and promoted community based disaster preparedness committee to save the lives and livelihood of the community with the support of village people. We are working in ten villages of the

two blocks. We have formed seven such committees in selected disaster prone coastal villages.

## Promotion of various committees:

Seven disaster management committees were formed based on the transect walk and participatory rural appraisal on vulnerability mapping and seasonality mapping. Members of the committee were selected based on the participation in the process. The committees formed were –

- Early warning committee: They have to provide information about disasters to the public to make them alert. They are mostly village leaders.
- Shelter committee: They are responsible to find safe shelters for those who lost the dwelling place due to disaster. Usually the safe shelters identified are community halls or schools located at elevated places.
- Food committee: They distribute food to the community at the time of disasters. They mobilize raw materials, cook food and distribute to vulnerable community.
- First Aid committee: They provide medical assistance for those who are affected by disasters.

- **Water and Sanitation:** As water gets contaminated due to flood, getting potable water becomes a constraint. This committee members do the needed by cleaning the surroundings and provide potable water to the public. By doing such activities water borne disease infections like viral and bacterial diseases are prevented.
- **Damage Assessment Committee:** The team assesses the damage to life and livelihood in an honest way and informs the details to district administration or concerned department.

We conducted an elaborate workshop for all selected committee members to understand the roles and responsibilities during the disaster time. The main objective of the workshop is to encourage people's participation. Priority is given to most vulnerable groups, families and parts of village. Risk reduction measures are educated to the community were community-specific. It emphasized on existing coping mechanisms. It was decided to reduce vulnerabilities by strengthening capacities and disaster risk reduction through building links with agencies of development. Outsiders should extend their support and facilitate the process of disaster management.

#### **Committee formation and need assessment:**

We formed these committees under the control of one president, treasurer and secretary to regulate the committee and sustainability. For the initial financial need DHAN

Foundation provided Rs. 10, 000 as corpus of disaster preparedness committees. The community strives towards resilience with attempts to reduce its vulnerabilities. It is tried by increasing its capacities with linkage with mitigation and local development planning. The community itself identifies community specific risk reduction measures through risk analysis for community recognizes its own existing capacities and coping mechanisms.

#### **Madathukuppam village disaster management committee:**

Madathukuppam is a small village with fisher-folk. The population is 920 members residing in 310 households. It is 17 kilometers away from Sirkali town of Nagapattinam district. It is just 200 meters away from Bay of Bengal. It is surrounded by back waters in its three sides. When there is flood, the village is cut-off from the mainland, making it an island. A disaster preparedness committee was formed in this village with 43 members in 6 sub committees.

#### **Traditional knowledge among the villagers:**

Villagers have traditional knowledge about the cyclone. Two types of cyclone affect these blocks. The North East cyclone which is based at Chennai cause less damage than South East cyclone based at Nagapattinam, which causes severe damage.

Nisha cyclone attack came along with heavy rain and hence flood in the village. The village was surrounded by water of two sources – Cauvery basin water and

back water from sea. The water was stagnant for three days 23<sup>rd</sup> to 25<sup>th</sup> November 2008. The wind velocity was 85 kms / hour which added to the damage.

#### **Early warning committee:**

Public addressing system of village information centre (VIC) was used to give early warnings about weather from All India Radio. The committee members spread the information to all the six streets of Madathukuppam hamlet. Vulnerable residents like children, women and aged members were taken to Thiruvengkadu village, which is 5 kms away and it is an elevated place. Two mini buses, a private bus and a government bus were used for transport of the people with proper protection. Other members in the village protected the village against theft. Timely information was very useful for the villagers.

#### **Shelter committee:**

The committee members took initiatives to identify the safe place to relocate the people. They identified Thiruvengkadu mandabam. All vulnerable people were brought there by 12 noon. The committee provided some basic facilities to avoid pollution in and around the Mandabam for three days.

#### **Food committee:**

Food committee members took responsibility to provide food to people. They got raw materials like vegetables and groceries from Dharmagulam, a near by village. The committee members and a cook jointly cooked in Mandabam kitchen for three days. They provided food for eight times (three times a day for



three days). The total expenditure was Rs. 33, 000. The food was provided in a hygienic manner.

#### **Water and sanitation committee:**

The committee members got water from nearest desalinization plant. All sanitation works like cleaning the hall, bath rooms and toilets were carried out by the committee members. Mineral water packets were issued to the people.

#### **Damage assessment committee:**

Damage assessment committee formed a team comprising the village president, fisheries department officials and damage assessment committee. The collected details of damage were sent to the district administration through block development officer of Sirkali block.

#### **Financial management:**

The expenses were done for three days for 700 people. The water

was stagnated for three days and it drained. After the water was drained, people went to their place.

After the relief period, all villagers contributed Rs. 100. The money was sent to the committee.

#### **Support from government officials:**

##### **First aid work**

First aid committee members joined hands with primary health centre, Thiruvenkadu to protect the community from viral and bacterial infection.

#### **Future plan**

- Mainstreaming vulnerability reduction and capacity building.
- Policy advocacy and lobbying with government to ensure appropriate policies and guidelines in disaster management.

Various trainings are conducted for capacity building. Training of trainers, orientation on Community based disaster management, linkage

with sources of resource materials are the programmes conducted in the villages where disaster preparedness committees were initiated. Our purpose is to set up structures and mechanisms on comprehensive disaster management. ■

Food expenses	Rs. 33,000
Fuel wood expense	Rs. 5,000
Water	Rs. 1,000
Mandabam rent	Rs. 9,000
Vehicle transport charge	Rs. 4,000
Sanitation & other management	Rs. 5,000
Total	Rs. 57,000



# Vayalagam Plant Clinics -

## Sustaining Efforts to Enhance Productivity of Tankfed Agriculture

N.Venkatesan\*

### Introduction

Village tanks occupy a significant position in irrigation and in the local ecosystem in low rainfall areas. Irrigation tanks have been one of the most important water resources for the rural communities in Indian subcontinent. Most of these tanks are situated in semi-arid parts of peninsular India where there are no rivers of importance. These water harvesting structures were ingeniously designed by the native rulers and managed by the local communities over the past several centuries. These unique indigenous water storage and management systems are now in decay.

### Continuing Mismanagement

The centralisation of the tank administration in the last two centuries by the British colonial administration led to severe consequences - alienating the local community from taking up collective efforts towards the betterment of tanks. The investments on the preservation of tanks also steadily declined, resulting in the deterioration of the tank systems. In the last three decades the decline in tankfed agriculture has become more rapid and has severely affected agricultural production in several places. The region is facing a grave situation through the deteriorating tanks, forcing the marginal and small



farmers into a cycle of deprivation and debt, as also leaving them increasingly at the mercy of the vagaries of monsoon.

### Tanks in Cascades

There exist around 140,000 tanks in the three South Indian states of Karnataka, Tamil Nadu and Andhra Pradesh, mostly spread over the low rainfall monsoon dependent districts. These tanks are earthen bunded reservoirs constructed across slopes by taking advantage of local depressions and mounds. Most of them are linked as cascades in watersheds, which are not always uniform in terms of agriculture and administration. These cascades cross government administrative boundaries and are managed by several departments for various

activities. The tanks have provided support for the livelihood of the local village communities and have to be restored and conserved as economic assets, especially for the poor and marginalised communities in the under developed areas. True to its commitment, DHAN Foundation attempts to take a professional and humanistic approach to revive the great traditions of administration, engineering and agriculture in built into the tank systems.

### Tanks as Multiple use Systems

As one of the oldest man-made ecosystems, the tank system consist of water bodies, tank structures, feeder canals and supply channels, wells, wetlands, semi dry tankfed lands, soils and plants, animals and birds, aquatic plants and fishes. As

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an agricultural system it is distinct in cropping practices, varieties and water management. As an engineering system it is historically one of the oldest in irrigation engineering design. As a management system it is capable of becoming administratively and financially self reliant structure. As a social system the tank serves and benefits various groups and sections of the village community such as farmers, fisherfolk, artisans, animal rearers - and especially the women.

### **Tank Programme of DHAN Foundation**

Though these tanks are backbone for the survival of human beings and support for agriculture in several parts of peninsular India, it is appalling to note that there has not been much importance given by the formal disciplines and professions. DHAN Foundation choose to dig the mother earth as our forefathers did for centuries, we are certain to hit a goldmine of understanding on agriculture production and social systems in these regions.

### **Tankfed Agriculture Development**

Tankfed agriculture is a gamble as the tanks depend on adequate and timely onset of monsoon rains for their water storage. During scanty/ deficit rainfall years or during the years of delayed onset of monsoon or early withdrawal, the farmers in tank command face difficulties in cultivating the crops. Under the program, we propose to provide community dug or tube wells in the tank command or in nearby wastelands or in the water spread areas and these assets would be helpful to farmers to ensure crop production, by supplementing well water and by practicing conjunctive

use. Water is a scarce commodity and a national wealth. To harvest, store and utilize the water efficiently is one of the basic objectives of program. We also propose to give rights over the water to the landless and other communities who in turn can transfer the rights for a consideration for their livelihood wherever new sources are created. Farm ponds, check dams etc. are constructed in the feasible locations of watershed and wastelands to help the beneficiaries to utilize the water so harvested.

Field demonstrations and crop diversification would be tried out in quite number tankfed areas from high water requiring food crops like paddy to low water requiring commercial trees like coconut, cashew, and crops like pulses or chillies. This approach enables the farmers to build their confidence and to strictly plan their cropping pattern based on water availability in the tanks.

Under this component, new initiatives, and experiments proposed are as under:

- Vayalagam Nilayam (VPCs) at tank cascade level/ block level for agriculture to disseminate

information and train the farmers on improved water management and agricultural technologies, integrated pest management, bio-fertilisers, organic farming etc.,

- Promoting farm entrepreneurship through seed farms, farm orchard, olericulture, and floriculture.

### **Vayalagam Tankfed Agriculture Development Centres (VPCs)**

#### **Tankfed Agriculture and Vayalagam Plant Clinics (VPCs):**

The training & visit (T&V) and other government agricultural extension programs have not made the anticipated lasting impact in tankfed agriculture. This situation is mainly because of several reasons, of which the major ones in tankfed areas are

- No specific training program or facilities are available for tank fed cultivation which is unique in many ways.
- No contingency plans are available and known for tankfed cultivation in times of inadequate water availability.



These issues will be addressed through innovative attempts like placing a well trained local farmer or volunteer in the villages all the time during the crop season. An external professional will be used, as the resource person along with the enlightened local farmer or the volunteer in delivering the essential agricultural service required for tankfed crops.

### The objectives of this VPCs will be

- To make available a trained agriculturist at the villages to provide necessary information and technical support to the farmers.
- To conduct field training and demonstrations of the most recent package of improved agricultural and water management practices.
- To visit the farmers fields at weekly intervals and carry out field diagnosis of pest and disease infection and give recommendations, and
- To arrange exposure visits to tank farmers to agricultural farms and Research stations.

DHAN Foundation has established 20 such centers in the villages of its working area for agricultural interventions. They include Madurai, Ramanathapuram, Theni, Kanchipuram, Virudhunagar and Thiruvallore districts in Tamil Nadu. The VPCs would be identified where our programs have got a presence as well as in places where there is future scope for establishing

the programs. In the on-going project funded by Ford Foundation, ten Vayalagam centers have been organised and are functioning. However in Thiruvallore district the centers are functioning and services of DHAN Foundation professionals and local volunteers are provided to the farmers as proposed. In the other districts, soon after the Northeast monsoon rains set in and the fields are prepared for cultivation, similar services on improved cultural and water management practices will be provided.

Sustaining tank based agriculture and aiming at increased productivity of Paddy in tank command is the major area of attention of DHAN Foundation promoted district tank farmers federation. The prime criteria of yield increase in paddy are high quality certified seed.

The availability and purity of seed for cultivation is a major problem to the members of Tank Farmers Association (TFA). Hence, DHAN Foundation proposes to set up a seed production centre at one of the district tank farmers' federation viz., Theni on Pilot basis and this seed production centre will produce seed requirement of members and will sell at the nominal profit margin which in turn will be used for federation to meet its operational cost.

### DHAN Foundation's Experience in the VPC concept

As the DHAN Foundation is working with small and marginal farmers through its tankfed agriculture programme, the experiences of VPC concept has been shared as case studies through this paper.

### Case: 1

### Agricultural Development Interventions through VPCs

### Methodology Adopted for Technology Intervention:

About 50 observation farmers were identified each from Madurai, Ramanathapuram, Theni, Thiruvallur, Villupuram and Kanchipuram Districts for the agricultural development interventions during the above mentioned period. The criteria of selection of the farmers include

- Member of Tank Association where micro-finance activities are undertaken
- Farmers who possess/cultivate 2 acres of land or less in a particular season

Each day the field associate for Vayalagam Plant Clinics visited 2 villages where he made a direct visit to the farmer's field and based on crop observation, he gave suitable recommendations during the visit. The Outcome of the interventions based on his visit has been synthesized for 3 field locations and given under:

### Kottampatti Block in Madurai district

About 50 farmers from the villages namely Sockampatty, Vairavanpatty, Kunnarampatty, Kesampatty, Vellinipatty, Ottakovil patty, Kirungakottai, Boodhamangalam, Mangalampatty and Pandangudi were selected. Despite the drought and low water storage in the tank, 36 farmers could able to harvest the produce while the rest lost the crop. The



losses due to crop failure of 14 farmers amount to Rs.32.225/- for a cultivation area of 8.75 acres.

Crop varieties of Paddy like IR 20, IR 64, ADT 39, ADT43, J13, ASD 19, White Ponni, CO-43, CO-36 have been grown in these farmers field. The cultivation area by the farmers varied from 0.2 acre to 2 acres. The technological interventions which were carried out include soil fertility enhancement through organic manures application, reducing the application of synthetic fertilizers which is now used indiscriminately, use of botanical pesticides for pest management, correction of nutrient deficiency esp. Zinc, efficient water management.

About 26 farmers have reduced the dosage of fertilizer application which otherwise was more than that of the recommended dosage. About 29 have not sprayed any inorganic pesticides. The VPC associate calculated the incremental yield in the successful 36 farmers comes about 7.50 tonnes of Paddy which in rupee term equals to Rs.55,200. This is equivalent to the increase of 3 bags of 65 Kgs each per acre. The cost of produce during the harvest season was Rs.480.

## **II. Sedapatti Block in Madurai District**

The villages covered were Muthuramalingapuram, Athipatty, Anaikaraipatty, Chinnapoolampatti and Thirali. Out of 50 farmers, 32 farmers have harvested the produce, 4 have abandoned the cultivation after raising nursery and the remaining 14 have not taken up cultivation (withheld after land preparation). Technology interventions were mainly the use of

botanical pesticides like Neem seed kernel extract, Panchakavya application, bio-fertilizers application and application of Cow's urine for disease management. Total paddy production of 32 farmers holding 61.45 acres was 93 tonnes.

## **III. Theni District**

About 50 observation farmers were selected from ten villages in three blocks viz. Aundipatti, Bodi and Thevaram who have raised paddy in an area of 39.70 acres. Out of these 50 farmers, 22 did not harvest the produce from an area of 12.50 acres. Out of the 22 farmers whom did not take up yield, 5 did not continue cultivation after nursery raising, 11 farmers faced severe water shortage after the transplantation and 6 of them cultivated the paddy direct sown. The total yield from the successful 28 farmers amounted to 39.18 tonnes. The incremental yield increase over the last year due to VPC technical interventions was 4.3 tonnes from 27.20 acres. The cost of cultivation was minimized to Rs.2250 by minimizing the dosage of inorganic fertilizers for 12 farmers. The application of chemical pesticides for leaf folder, ear head bug, and stem borer was discouraged. Before our interventions, the farmers used to spray chemical pesticides before the pest incidence crosses the economic threshold level. The regular monitoring by the associates in the farmers field enabled the farmers to use natural pesticides at the initial stage of pest occurrence. The total reduction in cost of cultivation by 28 farmers by minimizing the usage of chemical fertilizers and pesticides was Rs.8060 in an area of 27.20 acres.

## **Case: 2**

### **Farmer's Field Schools: The best option for sustainable tankfed Agriculture Development**

Since problems are location-specific

Solutions must be also location-specific

The above hypothesis has been proved successful by adopting the concept of Farmer's field school. DHAN Foundation used the expertise of three FAO trained specialists from the State Government's Agriculture Department to demonstrate the concept to the VPC staff and Agricultural executives in one of the field locations. On keeping all logistics in mind, Vellinipatti village of Kottampatti block was identified for experimenting the Farmers' Field School. About 25 farmers, 3 professionals and 7 VPC field staff underwent 12 days module spread over 12 weeks. The different stages of Paddy crop was focused for farmers' observation and decision making.

In Farmers Field School, it was proved that ecology of insect pests is the basis for pest management. Pest population is largely influenced by abiotic and biotic factors. Regular monitoring, survey and surveillance is necessary to enhance the preparedness of farmers to meet the challenges. The analysis of the agro ecosystem under which the pests and their natural enemies thrive is vital for integrated pest management (IPM). The crops, other plants, pests, their natural enemies pollinators etc, changes in land use pattern, the agronomical practices adopted and the ever fluctuating weather factors were monitored during the field visit in the farmers' field school. During

the 12 weeks module, the farmers were taught to manipulate the agro-ecosystem so as to make it less favourable to the pests and more favourable to their natural enemies with a view to prohibit, reduce and delay pest population increase. They were also trained on conservation and augmentation of the natural enemies in the field through favorable cropping systems and other cultural practices and avoiding indiscriminate use of pesticides was given much priority in the farmers' field school.

### Case : 3

#### Selected Initiatives from Other Field Locations

In Thiruvallur, about 30 farmers who have raised Groundnut were selected for the development interventions.

We have procured certified ground nut seeds for 8 farmers at Kanchipadi, Nedumbaram villages. The farmers were satisfied with the results. The VPC associates have focused on the integrated pest / disease management for the rest of the cropping season. In that they have tried with the bio – control agent of Nuclear polyhedrosis virus @ Rs.200 per treatment for the spodoptera and the gram caterpillar control by this they could manage the pest and save the costs upto Rs.800 per farmer.

For another 10 farmers, they have tried with the poison bait for the spodoptera control which costs only Rs.150 to Rs.180 per acre. Pheromone traps were set up for two farmers to monitor the pest incidence and take up preventive measures if noticed.

Under the integrated nutrient management, growth promoter solution is sprayed on 30 – 35 days after sowing. (The preparation is as follows: 1 kg of Di-ammonium Phosphate, 50 ml of Gibberellic acid, 50 gms of Borax was dissolved in 10 litres of water and soaked over night. Next day after filtering the solution is mixed with 200 litres of water to be sprayed for 1acre. The cost of preparation comes around Rs.150. The results of this intervention with 10 farmers were quite encouraging. It helped in good pod setting and an added market value for the produce. The incremental yield was about 3-5 bags / acre.

#### Impact on Foxtail millet seed farm

S. No.	Name	Acres	Expenditure (Rs)	Yield (Kg)	Income (Rs)	Profit (Rs)
1	Govindasamy	2.5	3,267.00	1792	13,440.00	10,173.00
2	Gomala	1.0	1,200.00	369	26,025.00	1,402.50
3	Amirthammal	0.5	400.00	200	1,425.00	1,025.00
4	Arunachalam	1.0	850.00	300	2,250.00	1,370.00
5	Jayachandran	1.0	600.00	150	1,350.00	750.00
<b>Total</b>		<b>6.0 ac</b>	<b>6,317.00</b>	<b>2811</b>	<b>44,490.00</b>	<b>14,720.50</b>

#### Impact on groundnut seed farm

S. No.	Name	Acres	Expenditure (Rs)	Yield (Kg)	Income (Rs)	Profit (Rs)
1	Govindasamy	3.5	17,800.00	3600	81,000.00	63,200.00
2	Subbaiah	1.5	4,900.00	1560	35,100.00	30,200.00
3	Sengalvaraian	1.5	5,060.00	1526	34,335.00	29,275.00
4	Arunachalam	1.0	850.00	300	2,250.00	1,370.00
5	Jayachandran	1.0	600.00	150	1,350.00	750.00
<b>Total</b>		<b>6.5</b>	<b>27,760.00</b>	<b>6686</b>	<b>150,435.00</b>	<b>122,675.00</b>

#### Impact on Paddy seed farm

S. No.	Name	Acres	Expenditure (Rs)	Yield (Kg)	Income (Rs)	Profit (Rs)
1	Narayanasamy	1.0	3,800.00	1,830.00	15,555.00	11,755.00

## Ramanathapuram

### Supply of Fertilizer to the TFA

During this year Ramanathapuram Tank Farmers' Federation (R-TAFF) has initiated supplying fertilizer to the Tank Farmers' Associations (TFAs). Totally 10 loads of fertilizer were supplied to the tune of Rs.4,00,000. The salient features of the process are,

- Timely input supply.
- Low cost compare with local market.
- Income for Federation.
- Good collaboration with BDS team
- Good understanding about fertilizer marketing channel.

- Change in mind set of people favoring unity in purchase of agricultural inputs.
- Appreciation from TFA members for conserving their time, energy and cost.

Through the input supply the R-TAFF has mobilised Rs. 15,000 as an income.

### **Procurement of Cotton and Ground Nut seed**

During the reporting period R-TAFF has supplied 4040 kg of Ground Nut and 600 kg of Cotton seed. Farmers could save nearly Rs.20,000 through the process. Besides that, they could receive the seed with out any loss in the quantity for which they paid. Similarly the cotton seeds were purchased from the source @ Rs.45/kg and in turn supplied to the TFAs @ Rs.50/kg. Through that, the federation could mobilize an income of Rs. 3000. The cotton seeds ensured more than 95% of germination which has created more satisfaction among the farmers.

### **Use of Natural Products for Disease Control in Chillies – Experimentation**

The BDS team has identified a natural product, which controls the diseases in chillies. The field experimentation was initiated in the fields of 35 farmers of 5 villages. The experiment includes, periodical application of the product, recording the results, and field visits across the TFAs by the farmers. We could observe the positive sign in most of the field.

The experiment has created more interest among the farmers by

proving disease free crop field. We hope that, the product can be supplied in a bigger scale from next year. Similarly three training programme (once in a month) was organized on chillies cultivation.

### **Villupuram**

In Villupuram district, the farmers faced severe water scarcity where the water remained in the tank only for 40 days. Of the selected 50 farmers from Melpathy, E r i s a n a m p a l a y a m , Vakkur, Vettukaddu and Kodukkur, 22 farmers could harvest the paddy. The rest, the crop failed in the nursery stage itself. The total area under cultivation by the observation farmers was 46 acres. The interventions made were allowing rogue spacing in the transplanted crop, integrated pest and disease management especially Nimbicidin, Neem seed Kernel extract application for leaf folder pests and panchakavya application. As the farmers faced water scarcity at the critical stage of crop growth i.e. flowering they could not get good yield. On an average they could get only 15 bags per acre.

### **Guidelines for VPC Activities**

#### **Objectives**

- To give an orientation on the selective and intensive approach under the VPC programme.
- To build confidence among the VPC associates and motivate them through the exposure visits to Krishi Vigyan Kendra promoted by Mahindra Group.

#### **Location**

The Vayalagam associates from the following locations were identified

for further action Kottampatty & Thirumangalam of Madurai, Theni, Thiruvallur, Kancheepuram, Villupuram.

### **Proposed Activities**

Each Associate would identify 50 observation intervention farmers for the agricultural interventions.

### **Criteria for selection of observation farmers.**

- I. Should be a member of Tank farmers association where microfinance activities are also undergoing.
- II. Farmer should possess / cultivate 2 acres of land or less in a particular season.
- III. Not more than 5 farmers could be selected from a single village and hence 10 villages for a individual VPC associate. He would cover approximately 50 – 100 acres.
- IV. He has to select all the observation farmers in a location in such a way that they all cultivate uniformly any one single crop in a particular season. Hence we would be working among 400 farmers from 80 villages covering nearly 400 – 800 acres this season.

### **Approach :**

- Technology Interventions
- Credit assistance – by crop loan through MFGs.
- Input supply at his farm. Quantity and Quality insured.



## Field visits

Each day, the VPC associate would cover 2 villages i.e. 10 farmers and there by he would visit all the observation farmers in a week. He should make a visit directly to the farmer's field, note the observations, make suitable recommendations during the visit. Technical expertise could be got from the nearby agricultural departments, KVKs, Agricultural colleges / research stations.

## Reports

He has to maintain a daily diary for his activities and send a weekly report to the location integrator and to the programme office. Most important is the preparation of crop cultivation activity reports. For eg. In paddy farmers perform 14 activities during the cropping period. The VPC associate would prepare a

1. Nursery report
2. Main field preparation report
3. Transplantation and plant population report.
4. I weeding report
5. Fertilizer application report.
6. II weeding report.
7. Water management report.
8. Pests and disease management report.
9. Yield estimation report.
10. Harvest report (till marketing) and send the same to the location

and the programme. This would be prepared farmer – wise by each VPC associate. The report should include the name of the farmer, village, crop, acreage of that crop, irrigation source, present status of the crop, expenses / cost involved for that activity, recommendations made by the associate, further suggestions, any credit support needed for him, if so, whether it is addressed through the micro finance group, any other problems / difficulties faced by the Vayalagam associate in technology dissemination, training given if any.

Feedback with suggestions would be given by the programme office immediately so that it would reach them within 2 – 3 days of report submission.

The weekly reports (handwritten could be accepted) would be written by the associates during every Saturday afternoon and sent on the same day.

## Credit linked assistance

Priority should be given for these observation farmers in credit support through the microfinance groups.

## Target

Every VPC associate should ensure the yield increase of atleast  $\frac{1}{4}$  a tonne per acre (250 kgs) in paddy crop than the normal yield of the final produce what the farmer got before.

## Expected output

- An overall yield increase of minimum 10 tonnes among the 400 farmers covering 500 –

1000 acres of paddy per season, from 8 locations.

- Trust would be build on the VPC associates by the tank farmers.

## Training

An exposure visit was planned to the Krishi Vigyan Kendra promoted by Mahindra Group located along the Dindigul Road where the farmers pay the service charges before hand for the extension service given by the field officers. This visit is planned mainly to motivate them and to facilitate cross learning.

## Support from the programme

Ensuring the credit support for these farmers either through revolving fund @ Rs.5000 per farmer.

## Conclusion

Through this paper, we have shared our DHAN Foundation's experience on the concept of VPC as a tool for livelihood promotion for small and marginal farmers' of tankfed agriculture at grassroots level. While initiating the tankfed agriculture programme, we could able to concentrate only on rehabilitation of the tanks for augmentation of water storage. But by introducing the concept of VPC, we ourselves and farmers' have realised the need of such a tool to increase the productivity and livelihood options as best technology at tank farmers' level. By this approach, with low and no cost investment, farmers can realise the improved benefits from the available local resources without much difficulties. ■

# Heritage Walk to Keelakuilkudi

Tourism Team\*

## Introduction

DHAN Foundation is organising Heritage Walk on first Sunday of every month to explore the heritage /historical importance of little known tourism sites in and around Madurai. This programme is for 3 hours (6am to 9am). Professor Dr. Venkatraman facilitated this event under tourism initiatives of DHAN Foundation. Heritage walk is organised since four months. They were organised to Thenparankundram, Perumalmalai, Arittapatti and Alagarkoil. The fifth visit was organised to Keelakuilkudi on 9<sup>th</sup> November, 2008. In this walk, Professor Dr. Venkataraman, Dr. Vethachalam, Mr. M.P. Vasimalai and 12 members participated.

## Keelakuilkudi

Keelakuilkudi is located in west side of Madurai. It is 10 kilometers from Madurai. It is on Madurai – Theni highway. It is just 15 minutes travel (by vehicle) from DHAN Foundation central office from where the heritage walk starts. The Keelakuilkudi village is famous for Jain sculpture, hence called as Samanar hills. We can see evidences of Jain life and heritage. In the foothills there is a temple, with beautiful lotus pond and old banyan tree. The banyan tree is just giving the look of the entrance of that hill.

## Heritage Walk to Keelakuilkudi

We have started at 06.00 am and reached Keelakuilkudi at 06.30 am.



Dr. Venkataraman started his lecture under the banyan tree because that tree is located at the entrance of that hill. He gave lots of information about the banyan tree and the importance and history of the tree and the Keelakuilkudi village. He also gave the importance of the Lotus pond and temple situated in foothills. Dr. Vethachalam, working in Archeological department, explained about the history and heritage of Jains' life in those hills. He given more information about the sculpture belongs to Jain period which dates back to 2<sup>nd</sup> B.C. And he gave details about the university, hospital, run by Jains. He briefed about the inscriptions of that hills. We interacted with a 100 years old ex-serviceman, Mr. Mayandi. He is committed to preserve the banyan tree and the cleanliness of the surroundings. We also interacted with a villager (Mr. Arichandran) to have collaboration with the village in future.

## Impression of this Heritage walk:

- **The very big and old Banyan Tree.**

The very big old banyan tree is located near the pond. It gives a look of the entrance of the hill. The age of the tree is expected to be more than 200 years old. The roots of the banyan tree are spread to a wider area. The local community people believe that banyan tree is sacred. So they don't wear foot wears near the tree.

- **Beautiful Lotus pond**

A beautiful square shaped clean pond is there in front of the foothill and the temple. The pond is full of lotus flowers. The pond water is having medicinal value. The villagers believe this pond is a holy one and women don't take bath in this pond.

- **Fishes in the pond**

There are various varieties of fishes. The villagers and devotees who visit the temple offer food to the fishes.



Amman Temple. There is a stone pillar in the top of the hill which is used as a lamp stand during Thiru Karthigai Deepam festival.

- **Chettipudavu.**

This chettipudavu is located on backside of the hill. It is the cave type of Architecture in that chettipudavu a large size of Jain's stone carving is there. And inside of the cave doom lot's of Jain's carving are there.

**Action plan Suggested**

- Documentation of the Keelkuilkudi and its importance
- To conserve the Banyan Tree near the pond.
- To keep the premises clean.
- Tree planting and greenery of the Hill
- To keep the originality of the sculpture with out any artificial work
- Tourism promotion of this places among students/public/tourists
- To arrange a visit to regional co-ordinators during the December regional co-ordinators' meet.
- Celebrate the Karthigai Deepa Thiruvizha with that village people.
- Invite the 100 years old man experience in our monthly prayer meetings
- To give orientation to local school children and local community about the historical and heritage importance and the importance of preserving them.■



- **Calmness of the place**

The total area is being very calm and full of greenery and water bodies.

- **Statues and Jain's stone carving**

The unique attraction of that place is the Jain's stone carving. There are a number of statues available in that place. The carvings and the statues give a majestic look and reveal the heritage of Jain. Hence

this place is called as *Samanarmalai* (Samanar means Jain and Malai means hills in Tamil).

- **Hill**

There is a small hillock with moderate height. From the top of the hill we could see the beauty of the entire village like greenery, water bodies of the this village and surroundings of the near by villages and also the Gopurams (pyramid like structures) of Madurai Meenakshi



# Shift from Microfinance to Development finance

Alok Kumar Dubey\*

## Introduction

Finance is said as life blood of any enterprise. At the current scenario of economic recession Indian Government and Reserve Bank of India is adopting several measures like financial packages, bailout packages, lowering of CRR, repo rates etc. to provide sufficient liquidity in market. The interest rates on loans are being lowered down to encourage consumers and enhance the aggregate demand. All these measures are based on the Keynesian Theory of Economic growth where maintenance of aggregate demand has been advocated to maintain the pace of economic growth. In this scenario microfinance has attracted attention of several financial institutions. This article aims at viewing the role of microfinance in over all economic growth and its performance towards basic objective of poverty reduction.

## Microfinance & Poverty Reduction

Microfinance programme have been introduced in many developing economies believing on the potential poverty reducing effects of micro credit. The concept of microfinance is understood as providing poor families with very small loans (micro credit) to help them engage in productive activities or grow their tiny business or fulfill their consumption needs that otherwise did not have access to formal institutions due to small transaction size. The noble laureate Dr Muhammad Yunus, the founder of the Grameen Bank, found credit as effective toll to take poor out of the

vicious circle of poverty and release them from the clutches of money lenders. Mutuality, joint liability and peer pressure removed the traditional banking norm of collateral for getting loan, which is one of the crucial reasons for the wide prevailing gap between poor and institutional financial agencies.

On the similar line to the government policies microfinance is also increasing liquidity in rural markets. The credit availed by the poor are enhancing the demands resulting in increased sell of goods and services in rural areas. In situations like current economic recession the role of micro credit cannot be undermined as thousand of crores are being poured through this channel to the market. But the important issue to be understood is who benefits from this credit? Whether the benefits of economic growth can percolate down to the bottom? So far the experiences of economic growth process show that it has increased the gap between haves and have nots, benefits of few at the expense of many. There are several issues related to this deprived section which prevents harnessing the desired benefits of the comparatively cheap credit available through microfinance institutions. It raises question on the core objective (poverty alleviation) of the microfinance institutions to protect the interest of its customers and encourage growth with equity.

## Management of Microfinance

The awareness level and educational scenario of the

customer's of microfinance is very low. On the other hand the presence of exploitative and fraud agencies are well known in current market scenario. Then who protects the consumer rights of these poor and marginalized consumers? Can we believe that they can take use of complicated legal procedures of consumer forums who are even shy enough to go to banks (based on which the concept of microfinance has been evolved)? There are ample chances of being cheated through various ways like charged higher, duplicate products, non-availability of services, terms and conditions of guarantee and warranty and lack of knowledge of proper using. It merely leaves the poor on the mercy of market forces, which are basically anti-poor.

## Focus of Microfinance

The focus of microfinance is creation of self employment and business activities at grassroots level. Microfinance plays the role of providing capital, one of the factors of production. Then who look at whether other factors are available / accessible or not? In this era of technological advancement even the labourers need technical skill. Marketing the produce is not as easy as earlier in this cut throat competition which requires specific budget and skill. With the entry of big players in retail marketing and arrival of low price Chinese goods there is need of cost cutting state of art technologies and sophisticated marketing techniques, not only in big

industry but to small enterprises at grassroots also.

While agriculture is still primary occupation to two third of the total workers in India, where a good amount off micro credit is invested, who ensures the assured output from it. Various issues like irrigation, land development, vagaries of nature etc. are not dealt by the available micro credit. Can one believe on the quality of extension services provided to the farmers, especially small and marginal farmers, where most of the credit is used for purchase of high breed seeds, fertilizers and new agricultural instruments which require a different set of scientific knowledge and skill other than the traditional knowledge of farmers? Farmers bet on their luck with the available credit with high uncertainty, no microfinance institution bear any short of loss in case of crop failure. The similar fait prevails on another prevalent livelihood source in rural India which is livestock rearing. The unavailability/ inaccessibility of veterinary services, insurance facilities, marketing of produce increase their risk and vulnerability manifold.

### Limitations of Microfinance

In such condition the microfinance per se rather aggravates the condition of poor and marginalized section through putting them under high indebtedness. The peer pressure, so called panacea of microfinance institutions, not only destroys the existing unity and harmony among their society but is used as a toll of torture and recovery. In the lust of credit their own friends and relatives put pressure for repayment overlooking the condition of crop failure, business failure, illness and inability to repay. Why not they are also being provided the benefits of bankruptcy, as in macro finance, in case of failure of the venture where credit has got invested? The cost of credit in terms of interest, uncertainty, risks, mental pressure, social exclusion (in case of non-repayment) are much higher than the uncertain benefits from micro credit. The World Bank and IMF advocated cost recovery development programmes compels poor for selective exclusion, as in case of such educational programme people only opt to send their male child not females and female becomes secondary in availing paid health services.

### Development Finance - Need of the hour

What is the need of hour is not microfinance but development finance. As per the basic conception it should be an effective tool against poverty rather merely indirectly supporting the market forces overlooking the plights and sufferings of poor. We don't require a business model with full cost coverage and surplus generation rather we require a development model with full inclusion of several pertinent problems and sufferings. Financial institutions should also work for increasing the purchasing power, not only to a specific section but to whole, through concrete initiatives. In this era where single window system is being adopted in several fields why we don't adopt in case of rural development and poverty alleviation. Under development financing a product could be designed with important supports like input, insurance, effective technology, marketing and extension services along with credit. This only could achieve the basic goal of poverty eradication. ■

### Practice

## Turfing through direct seeds sowing *Stylosanthes hamata*

**Dr. Mahanthesh H K\***

“Turfing” to tank bund plays an important role in strengthening and reducing erosion of soil from the tank bund. Bringing of turf from long distance to establish turfing which leads to more investment and labour requirement. Besides, the production of grass/fodder from turf

area would be less due use of wild grass varieties. As an alternate to overcome these problems the new method of turfing was found out based on pervious experiences. The direct seed sowing of Hamata fodder species on bund would help in

establishing quality turf.

Hamata (*Stylosanthes hamata*) is a dry fodder species, which can be cultivated on a larger area for fodder production. A seed of this fodder has good market demand because this

will be used mostly in establishing vegetation coverage on bunds with an objective of soil and water conservation in dry areas.

The following are the plus points with hamata

- a) Suitable to different soils namely black soil, red soil, sandy soil, gravel soil, dry sandy soil etc.,
- b) Drought tolerant and can withstand under less moisture condition.
- c) Provides nutritious fodder to livestock and livestock very much likes this fodder.
- d) Multiplied on its own on the area if we do not uproot.
- e) Play an important role in soil and water conservation.
- f) Helps in enhancing soil fertility status.
- g) It is perennial in nature.
- h) Has ability to give more fodder yield under dry condition.

### Seed Requirement:

Seeds are very small in size and light in weight. Hence the seeds requirement per hectare (10,000sq.mtr) will be 20 kgs for cultivable area. For turfing purpose 13 to 14 kgs of seeds can be used for 10,000sq.mtr.

### Method of Seeds Sowing:

It is advised to go for sowing of seeds immediately after bund strengthening work is completed and also not only on bund wherever the place available to take up sowing near or around the tank could be carried out. The turf over the tank could be

established by using Hamata seeds in two ways such as follows:

#### 1. Direct Seed Sowing:

- a) Take quality seeds having good germination, fresh seeds and free from pest & diseases.
- b) Take sand, silt, farm yard manure (FYM) and seeds in the ratio of 6:3:3:1 respectively and mix them thoroughly.
- c) Add little quantity of water to the mixture mentioned above to make small balls of mixture
- d) Broadcast the ball of mixture containing seeds on tank bund
- e) Ensure each ball of mixture should contain 4 to 5 seeds.

This method will ensure good germination and easy establishment of turf on tank bund.

#### 2. Transplanting of Hamata Seedlings On Tank Bund Area:

This can be done by sowing seeds on selected area near the tank. The good population of hamata seedlings can rise before onset of monsoon with proper watering and management. It is suggested to uproot these seedlings in form of turf and place firmly on the tank bund for easy establishment of Turfing. These seedlings could also be used for gap filling where you find gaps on tank bund due to non-germination of seeds or erosion of seeds etc.

#### Management of Turfing:

The following precaution should be considered for achieving good fodder production and quality fodder through turfing.

1. Sowing of seeds to be carried out immediately after bund strengthening work is completed.
2. After sowing of seeds if rain fails for longer period of time it is advised to go for light watering during early morning or late evening in the day.
3. Removal of weeds frequently from tank bund is necessary for vigorous growth of the hamata.
4. Harvest the fodder before it attains to seed set to ensure the quality of fodder.

#### Cost Effective:

*Stylosanthes hamata* is not only suitable to different soils and tolerant to many conditions; it is a very cost effective method. As per the experience of Tank Programme, Pavagada (DHAN Foundation, Pavagada) only Rs.4-5 is the expenditure per Sq.mtr (it also includes application of Urea). When compare to turfing, the above cost looks very economical. In turfing, cost per Sq.mtr is coming around Rs.12-15.

Since farmers have to contribute in Tank management programmes, these kind of economical methods help them to pay or contribute less and mean time can maximise quality. For the benefit of other programmes and locations, we strongly recommend *Stylosanthes hamata* in place of turf.

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# Children's day celebration in DHAN Schools

S. Ramkumar\*

Children's day celebrations at two education centers of DHAN Foundation are detailed.

## **CBOA – DHAN Nursery and Primary School, Melavellore:**

"Rain Rain Go Away" there was a song coming from a hall situated in a green and beautiful environment near Madurai. Rainy time was over. But how these words came? When we zoom little more, the voice is from a cute little girl, Kavya in Pre Kinder Garden class of CBOA – DHAN Nursery and Primary School which is in Melavellore village near Silaiman. It is a model community school initiative of DHAN Foundation with the collaboration of Canara Bank Officers Association (CBOA) Educational Society. It covers the remote villages coming in the area of Gangai Vattara Kalanjiam (GVK) in Madurai rural region.

On 14<sup>th</sup> November, 2008 the children's day was celebrated in a



grand manner. Officials from CBOA, leaders from GVK, few parents of the students and representatives from DHAN also were there. One of the teachers, Ms. Dheivarani welcomed the gathering and Ms. Kanimozhi gave the overview about the children's day celebration and compered the entire event.

matching the pictures with words, word formation activities which were appreciated by everyone with applause.

Felicitations were given by Mr. Thangavelu and Mr. Rasupandi from CBOA, Mrs. Sundari from GVK, Mr. S. Ramkumar from DHAN Foundation, Mr. Santhana Karuppu, parent of a I standard student. Finally Ms. Rathi gave vote of thanks. Sweets were distributed to the students and there were good memories of children's day and Nehruji.

## **Karunai DHAN Nursery and Primary School, Nilakottai:**

All children were assembled with their parents. The education coordinator, Mr. Raghavan addressed the audience. In his speech



Children expressed their talents in reciting the rhymes, talk on Nehru, demonstration on Mathematics and matching of colours, objects and shapes. The students also gave a star performance on

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he emphasized the importance of small things which reflect our personality. When small things can be built right from the nursery and primary education stage, it can lead to build a good personality when they grow into adults. In an interview for job, two persons were asked to pack salt. Salt was given in a container and pieces of paper were given to both the candidates. They completed the task and one was selected, appreciated and appointed. The one who lost the opportunity wanted to know the reason why he was rejected. Both the tables were shown and there was little salt was spilled where as the other table was clean. Selection was done based on the perfection and it results only due to dedication and concentration. Perfection is the need of the hour. Perfection should be taught to children to prepare them to face the future. Punctuality, cleanliness, self regulation and many things result due to concentration and dedication. Especially the usage of toilets speaks more about the habits of the children.

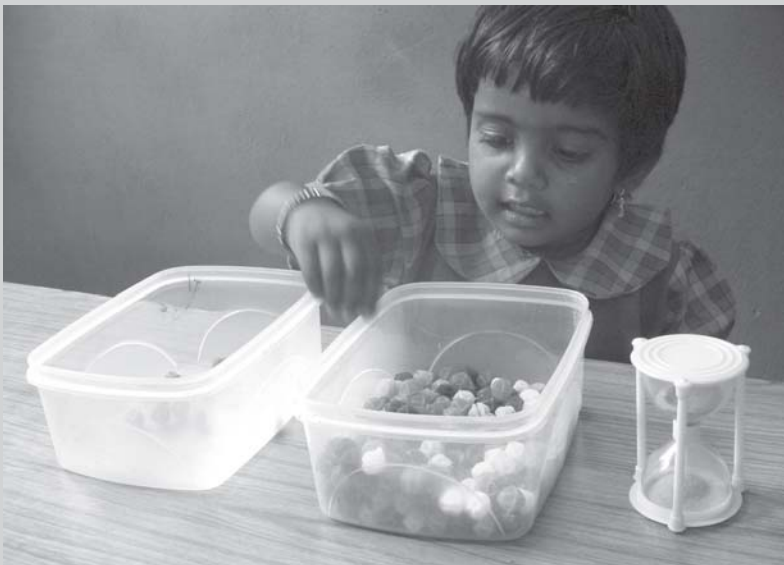
There were interactions between the parents and the staff of the school. Father of a child is a teacher in a government school. He asked to explain the method of teaching to all the parents. Mr. Raghavan explained activity based learning which is used to prepare children to learn from life. He also detailed the activities happening in the school daily and how children respond to such activities. Some things are taught at home. For example - name of the vegetables, fruits, relationships, etc. Charts would be distributed to children to display it in their houses so that they can relate the lesson taught in school at home also. Learning is a process of

### The games conducted by children to their parents

A box full of beads and an empty box were placed on a table. Parent was asked to take a bead and drop it in the empty box. The child was counting the number of drops with a one minute sand watch. The child writes the score on the sheet.

Four pairs of cards were displayed. The parent is asked to see for few seconds. Then the cards were turned upside down. Then the parent is asked to match the pairs by opening it in sequence. The right number of pairs was written on the sheet.

A set of cards with printed words were shown one by one. The parent should read the word. Every correct word is counted by the child by drawing a line in a piece of paper. Then the child counts the number of lines in the paper and enters it in the sheet.



A wooden rod is placed on a sheet. The parent is asked to measure with a tape and the child writes it on the sheet.

All the entries are collected at the exit point. The scores were totaled and top scoring parents were given prizes. Sweets were distributed to every one.

understanding facts. Teaching numbers is not being familiar with the figures of the number but the times of repetition of an activity. Say eating one or two chocolates, bringing two or three balls etc.

A series of competitions were conducted by the students to their parents. These gave excitement to

the parents to see their own child counting one to fifty fast without any mistake, and expressed talents. The walls were decorated with the paintings of the children of the school. The parents were wondering about that they were not aware of their children's latent talents. They thanked the staff for bringing out the talents of their kids. ■

# Building on Heritage of Philanthropy



*Kings, noblemen of the villagers for the purpose of maintenance of tanks made endowments in the form of gold or land. **Stone inscriptions found in Athur area of Dindigul District in Tamil Nadu describe endowments made to the temple and tank***

## Nurturing a culture of giving

**E**radication of poverty requires collaborative efforts and resources. If we take India as a country with rich and varied heritage of giving and the same we could see with other countries too. In India especially there are various kinds of dhan (donations). Shramdhan is giving labour, Annadhan is giving food and Vidhayadhan is giving knowledge. These were the various ways available in the past. But today and for the future, especially in the present context there exist a need for various ways of giving. DHAN Foundation is working on promoting a sharing culture among the poor communities with whom it is working, the general public both in India and abroad, corporate through creating meaningful opportunities and partnerships.

### Centre for Development Communication

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